

## Key Information Memorandum cum Common Application Form Debt & Liquid Schemes

Continuous offer of the following Schemes at NAV based prices.

**Reliance Money Manager Fund**  
An open ended Income Scheme

**Reliance Medium Term Fund**  
(An open ended Income Scheme with no assured returns)

**Reliance Liquidity Fund**  
An open ended Liquid Scheme

**Reliance Liquid Fund**  
An open ended Liquid scheme

**Reliance Floating Rate Fund - Short Term Plan**  
An open ended Income Scheme

**Reliance Short Term Fund**  
A open ended Income Scheme

**Reliance Regular Savings Fund- Debt Option**  
An open ended scheme

**Reliance Income Fund**  
A open ended Income Scheme

**Reliance Dynamic Bond Fund**  
A open ended Income Scheme

**Reliance Gilt Securities Fund**  
(An open ended Government Securities Scheme)

**Reliance Monthly Income Plan**  
(An open ended Fund. Monthly Income is not assured & is subject to the availability of distributable surplus)

**Reliance Interval Fund-**  
A debt oriented interval scheme

### SPONSOR

#### Corporate Office

Reliance Capital Limited  
H Block, 1st Floor  
Dhirubhai Ambani Knowledge City  
Koparkhairne, Navi Mumbai - 400 710  
Tel: 022-3032 7000, Fax: 022-3032 7202

### TRUSTEE

#### Corporate Office

Reliance Capital Trustee Co. Limited  
One Indiabulls Centre, Tower 1,  
11th & 12th Floor, Jupiter Mill Compound,  
841, Senapati Bapat Marg  
Elphinstone Road, Mumbai-400 013  
Tel No. +91 022 30994600  
Fax No. +91 022 30994699

### INVESTMENT MANAGER

#### Corporate Office

Reliance Capital Asset Management Limited  
One Indiabulls Centre, Tower 1, 11th & 12th Floor,  
Jupiter Mill Compound, 841, Senapati Bapat Marg  
Elphinstone Road, Mumbai-400 013  
Tel No. +91 022 30994600 Fax No. +91 022 30994699  
Customer Care: 1800-300-11111 (Toll free) / 3030 1111  
www.reliancecmutual.com

### REGISTRAR

Karvy Computershare Private Limited  
Madhura Estate, Muncipal No 1-9/13/C  
Plot No 13 & 13C, Survey No 74 & 75  
Madhapur Village, Serlingampally Mandal & Municipality  
R R District, Hyderabad 500 081.  
Tel: 040-40308000 Fax: 040-23394828

### REGISTERED OFFICE:

"Reliance House",  
Nr. Mardia Plaza,  
Off. C.G. Road,  
Ahmedabad 380 006.

### CUSTODIAN

Deutsche Bank AG  
Kodak House, Ground Floor,  
Mumbai-400 001.

### AUDITORS TO THE SCHEMES

Haribhakti & Co.  
Chartered Accountants  
42, Free Press House  
Nariman Point  
Mumbai-400 021.

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document and Statement of Additional Information available free of cost at any of the Investor Service Centres or distributors or from the website [www.reliancecmutual.com](http://www.reliancecmutual.com)

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM. This KIM is dated November 10, 2010.

# KEY SCHEME FEATURES

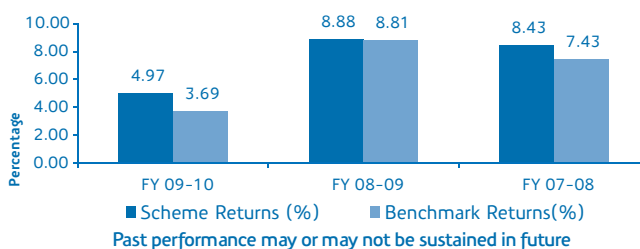
<b>Name of the Scheme</b>	<b>Reliance Money Manager Fund</b> (An Open ended Income Scheme)
<b>Investment objective</b>	The investment objective of the Scheme is to generate optimal returns consistent with moderate levels of risk and liquidity by investing in debt securities and money market securities.,
<b>Asset Allocation Pattern</b>	Debt Instruments* including Government Securities, Corporate Debt, Other debt instruments and Money Market Instruments with average maturity less than equal to 12 months- 0-100%, Debt Instruments* including Government Securities, Corporate Debt and other debt Instruments with average maturity greater than 12 months- 0-50% *Securitized debt upto 60% of the corpus.
<b>Differentiation</b>	This fund belongs to the family of ultra short term debt funds with very low exposure to MTM instruments. The fund is managed with a relatively conservative approach to credit risk and duration as compared to Reliance Medium Term Fund & Reliance Floating Rate Fund - Short Term Plan. As a result of having a higher credit profile and a low MTM component, the returns may be less volatile than Reliance Medium Term Fund & Reliance Floating Rate Fund - Short Term Plan. The fund portfolio is designed to generate a moderate yield pick up over liquid funds and is suitable for investors with investment between 1 week to 1 month.
<b>AUM as on 31/10/2010</b>	Rs. 11019.13 Crore
<b>No of Folios as on 31/10/2010</b>	17,194
<b>Risk Mitigation Factors</b>	Robust measures implemented to mitigate Risk include, adoption of internal policies on investments and valuations, rigorous procedures for monitoring investment restrictions, monitoring of rating transitions, and effective implementation of various norms prescribed by SEBI from time to time.
<b>Investment Strategy</b>	The fund management team will endeavor to maintain a consistent performance in the scheme by maintaining a balance between safety, liquidity and profitability aspects of various investments. The fund manager will try to achieve an optimal risk return balance for management of the fixed income portfolios. The investments in debt instruments carry various risks like interest rate risk, liquidity risk, default risk, purchasing power risk etc. While they cannot be done away with, they can be minimized by diversification and effective use of hedging techniques. The fund management team will take an active view of the interest rate movement by keeping a close watch on various parameters of the Indian economy, as well as developments in global markets.,
<b>Plans and Options</b>	Under both Retail and Institutional Plan: Growth option, Bonus Option & Dividend Option (Reinvestment & Payout option)
<b>Dividend Frequency</b>	Under dividend Reinvestment option: Daily, Weekly, Monthly, Quarterly; Under dividend Payout option: Monthly, Quarterly
<b>Minimum Application Amount</b>	For Retail Plan - 1 lac and in multiples of Re 1 thereafter, For Institutional Plan - Rs 1 crore and in multiples of Re 1 thereafter
<b>Minimum Additional Purchase Amount</b>	Rs. 1,000 & in multiples of Re. 1 thereafter
<b>Minimum Redemption</b>	Redemptions can be for any amount or any number of units. However, in order to keep the account in operation, minimum balance equal to the minimum subscription amount under each of the plans, is required to be maintained in the account.
<b>Benchmark</b>	Crisil Liquid Fund Index
<b>Fund Manager</b>	Amit Tripathi & Anju Chajjer
<b>Performance of the Scheme as on 29/10/2010</b>	Based on NAV of Retail Plan-Growth Option.Date of Inception 21/03/2007

## Compounded Annualised Returns

Period	1 Year	3 Years	5 years	Returns Since Inception
<b>Scheme Returns %</b>	4.89	6.79	N.A	7.12
<b>Benchmark Returns %</b>	4.33	6.07	N.A.	6.42

## Performance of the Scheme as on 31/03/2010

Absolute returns for each Financial Year for the last 3 years



Calculation assume that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV. All the returns are of - Growth Plan - Growth Option

## Expenses of the scheme (i) Load Structure

<b>Entry Load</b>	Nil
	In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor
<b>Exit Load</b>	Nil
<b>(ii)Recurring Expenses</b>	The total expenses of the scheme including the investment management and advisory fee shall not exceed the limits (i.e. % of the daily or average weekly net assets) stated in Regulation 52(6) of SEBI (Mutual Funds) Regulations, 1996. (i) On the first Rs. 100 crore - 2.25%; (ii) On the next Rs. 300 crore - 2.00%; (iii) On the next Rs. 300 crore - 1.75%; (iv) Balance 1.50%;
<b>Actual expenses as on 31/03/2010</b>	<b>Retail Plan: 0.79% Institutional Plan:0.61%</b> (For the previous financial year (2009-2010) Year to date Ratio to Average AUM).

# KEY SCHEME FEATURES

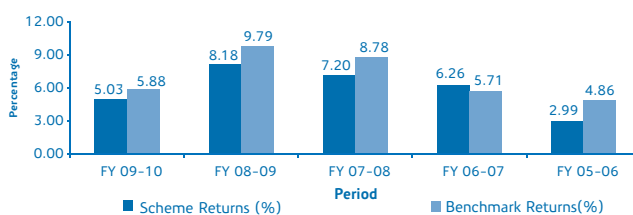
<b>Name of the Scheme</b>	<b>Reliance Medium Term Fund</b> (An open ended Income Scheme with no assured returns)
<b>Investment objective</b>	The primary investment objective of the scheme is to generate regular income in order to make regular dividend payments to unitholders and the secondary objective is growth of capital.
<b>Asset Allocation Pattern</b>	Money Market Instruments/Short Term debt Instruments/Floating Rate Notes with maturity/interest rate reset period not exceeding 3 months 0% - 80%. Money Market Instruments (CPs, T-Bills, CDs) and/or other Short Term debt instruments (Floating Rate Notes, Short Tenor NCDs, Securitized debt#) and any other instrument with duration of more than 3 months but not exceeding 3 years 20% - 100%#Securitized debt upto 80% of the corpus.
<b>Differentiation</b>	This fund belongs to the family of ultra short term debt funds, with moderate exposure to MTM assets. The portfolio is positioned at the shorter end of the yield curve but has a leeway to take marginal exposure to securities upto 1 year maturity in case value is identified at that part of the curve. This fund can marginally enhance the credit risk profile of the portfolio to enhance returns. The NAV of the fund may be a little more volatile than a liquid fund because of a higher MTM component in the fund. The fund is suitable for investors with an investment horizon of 1 month or more
<b>AUM as on 31/10/2010</b>	Rs. 3521.63 Crore
<b>No of Folios as on 31/10/2010</b>	28,133
<b>Risk Mitigation Factors</b>	Robust measures implemented to mitigate Risk include, adoption of internal policies on investments and valuations, rigorous procedures for monitoring investment restrictions, monitoring of rating transitions, and effective implementation of various norms prescribed by SEBI from time to time.
<b>Investment Strategy</b>	The fund management team will endeavor to maintain a consistent performance in the scheme by maintaining a balance between safety, liquidity and profitability aspects of various investments. The fund manager will try to achieve an optimal risk return balance for management of the fixed income portfolios. The investments in debt instruments carry various risks like interest rate risk, liquidity risk, default risk, purchasing power risk etc. While they cannot be done away with, they can be minimized by diversification and effective use of hedging techniques. Income may be generated through the receipt of coupon payments, the amortisation of the discount on debt instruments, receipt of dividends or the purchase and sale of securities in the underlying portfolio. The Scheme will, under normal market conditions, invest its net assets primarily in fixed income securities, money market instruments, cash and cash equivalents, while at the same time maintaining a small exposure to the equity market. The fund management team will take an active view of the interest rate movement by keeping a close watch on various parameters of the Indian economy, as well as developments in global markets.
<b>Plans and Options</b>	Growth Plan (Growth option) & Dividend Plan (Payout & Reinvestment options)
<b>Dividend Frequency</b>	Under dividend reinvestment option: Daily, Weekly, Monthly, Quarterly; Under dividend payout option: Weekly, Monthly, Quarterly
<b>Minimum Application Amount</b>	Rs. 5,000 & in multiples of Re. 1 thereafter
<b>Minimum Additional Purchase Amount</b>	Rs. 1,000 & in multiples of Re. 1 thereafter
<b>Minimum Redemption</b>	Redemptions can be for any amount or any number of units. However, in order to keep the account in operation, minimum balance equal to the minimum subscription amount under each of the plans, is required to be maintained in the account.
<b>Benchmark</b>	Crisil Short Term Bond Fund Index
<b>Fund Manager</b>	Amit Tripathi & Anju Chajjer
<b>Performance of the Scheme as on 29/10/2010</b>	Based on NAV of Retail Plan - Growth Plan - Growth Option. Date of Inception 25/09/2000

## Compounded Annualised Returns

Period	1 Year	3 Years	5 years	Returns Since Inception
<b>Scheme Returns %</b>	5.23	6.45	6.05	6.89
<b>Benchmark Returns %</b>	4.83	7.00	6.71	NA

## Performance of the Scheme as on 31/03/2010

Absolute returns for each Financial Year for the last 5 years



Past performance may or may not be sustained in future

Calculation assume that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV.

All the returns are of Growth Plan - Growth Option

## Expenses of the scheme (i) Load Structure

<b>Entry Load</b>	Nil
	In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor
<b>Exit Load</b>	Nil

**(ii) Recurring Expenses** The total expenses of the scheme including the investment management and advisory fee shall not exceed the limits (i.e. % of the daily or average weekly net assets) stated in Regulation 52(6) of SEBI (Mutual Funds) Regulations, 1996. (i) On the first Rs. 100 crore - 2.25%; (ii) On the next Rs. 300 crore - 2.00%; (iii) On the next Rs. 300 crore - 1.75%; (iv) Balance 1.50%;

**Actual expenses as on 31/03/2010** **0.56%** (For the previous financial year (2009-2010) Year to date Ratio to Average AUM)

No comparable index available for benchmark returns since inception.

# KEY SCHEME FEATURES

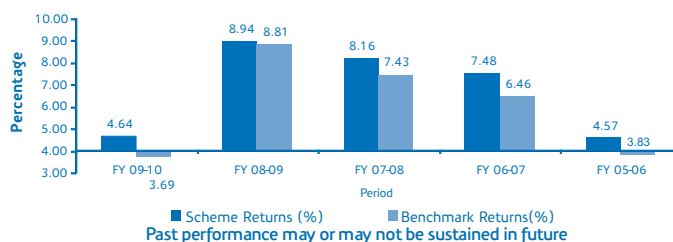
<b>Name of the Scheme</b>	<b>Reliance Liquidity Fund</b> (An Open ended Liquid Scheme)
<b>Investment objective</b>	The investment objective of the Scheme is to generate optimal returns consistent with moderate levels of risk and high liquidity. Accordingly, investments shall predominantly be made in Debt and Money Market Instruments.
<b>Asset Allocation Pattern</b>	Repo and Reverse Repo 0 - 35%, Money Market Instruments (Mibor linked instruments, CPs, T-Bills, CDs) and/or other Short Term debt instruments (Floating Rate Notes, Short Tenor NCDs, PTCs) and/or Less than 1 year maturity Gsecs- 65-100% Securitised debt upto 40% of the corpus
<b>Differentiation</b>	The fund belongs to the family of Liquid Funds. It is designed to handle extremely large ticket size investments with the minimum application amount being Rs. 5 crore. Since the fund is meant for large ticket size investors, therefore, on an average maintains low total expense ratio resulting from low marketing expense. The portfolio endeavors to maintain a larger proportion of assets in liquid, cash and near cash instruments to handle the possibility of larger volatility in a smooth manner.
<b>AUM as on 31/10/2010</b>	Rs. 6095.17 Crore
<b>No of Folios as on 31/10/2010</b>	208
<b>Risk Mitigation Factors</b>	Robust measures implemented to mitigate Risk include, adoption of internal policies on investments and valuations, rigorous procedures for monitoring investment restrictions, monitoring of rating transitions, and effective implementation of various norms prescribed by SEBI from time to time.
<b>Investment Strategy</b>	The fund management team will endeavor to maintain a consistent performance in the scheme by maintaining a balance between safety, liquidity and profitability aspects of various investments. The fund manager will try to achieve an optimal risk return balance for management of the fixed income portfolios. The investments in debt instruments carry various risks like interest rate risk, liquidity risk, default risk, purchasing power risk etc. While they cannot be done away with, they can be minimized by diversification and effective use of hedging techniques. The fund management team will take an active view of the interest rate movement by keeping a close watch on various parameters of the Indian economy, as well as developments in global markets.
<b>Plans and Options</b>	Growth option, Bonus option & Dividend option (Payout & Reinvestment option)
<b>Dividend Frequency</b>	For dividend reinvestment option - Daily, Weekly, Monthly, Quarterly; For dividend payout option - Monthly & Quarterly
<b>Minimum Application Amount</b>	Rs 5 Crore & in multiples of Re. 1 thereafter
<b>Minimum Additional Purchase Amount</b>	Additional purchase can be made any amount for all categories of investor under all the plans/options.
<b>Minimum Redemption</b>	Redemptions can be for any amount or any number of units. However, in order to keep the account in operation, minimum balance equal to the minimum subscription amount under each of the plans, is required to be maintained in the account.
<b>Benchmark</b>	Crisil Liquid Fund Index
<b>Fund Manager</b>	Amit Tripathi & Anju Chajjer
<b>Performance of the Scheme as on 29/10/2010</b>	Based on NAV of Growth Plan-Growth Option. Date of Inception 16/06/2005

## Compounded Annualised Returns

Period	1 Year	3 Years	5 years	Returns Since Inception
<b>Scheme Returns %</b>	4.93	6.75	6.97	6.88
<b>Benchmark Returns %</b>	4.33	6.07	6.28	6.16

## Performance of the Scheme as on 31/03/2010

Absolute returns for each Financial Year for the last 5 years



Calculation assume that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV. All the returns are of Growth Plan - Growth Option

## Expenses of the scheme (i) Load Structure

<b>Entry Load</b>	Nil In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor
<b>Exit Load</b>	Nil
<b>(ii) Recurring Expenses</b>	The total expenses of the scheme including the investment management and advisory fee shall not exceed the limits (i.e. % of the daily or average weekly net assets) stated in Regulation 52(6) of SEBI (Mutual Funds) Regulations, 1996. (i) On the first Rs. 100 crore - 2.25%; (ii) On the next Rs. 300 crore - 2.00%; (iii) On the next Rs. 300 crore - 1.75%; (iv) Balance 1.50%;
<b>Actual expenses as on 31/03/2010</b>	<b>0.46%</b> (For the previous financial year (2009-2010) Year to date Ratio to Average AUM)

# KEY SCHEME FEATURES

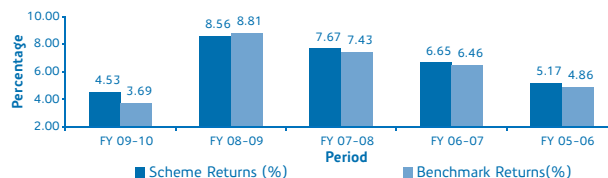
Name of the Scheme	<b>Reliance Liquid Fund-Treasury Plan</b> (An open ended Liquid Scheme)
Investment objective	The investment objective of the scheme is to generate optimal returns consistent with moderate levels of risk and high liquidity. Accordingly, investments shall predominantly be made in Debt and Money Market Instruments
Asset Allocation Pattern	Call Money/Cash/Repo and Reverse Repo- 0 - 50%, Money Market Instruments (Mibor linked instruments,)CPs, T-Bills, CDs and/or other Short Term papers) 0 - 95%.Securitized debt may go upto 40% of the corpus.
Differentiation	This fund belongs to the family of Liquid Funds. It is targeted towards varied investor categories like retail/SMEs/HNIs due to which the minimum investment amount in the fund is Rs 5000. Since the fund is targeted towards a diverse investor base, the AUM of the fund is relatively more stable in nature. This is reflected in its portfolio wherein there is a relatively lower allocation to relative cash and cash like instruments. Also because of a more diversified investor base, the marketing expenses on an average are slightly higher than Reliance Liquidity Fund resulting in relatively higher expense charged.
AUM as on 31/10/2010	Rs. 2310.99 Crore
No of Folios as on 31/10/2010	39,970
Risk Mitigation Factors	Robust measures implemented to mitigate Risk include, adoption of internal policies on investments and valuations, rigorous procedures for monitoring investment restrictions, monitoring of rating transitions, and effective implementation of various norms prescribed by SEBI from time to time.
Investment Strategy	The fund management team will endeavor to maintain a consistent performance in the scheme by maintaining a balance between safety, liquidity and profitability aspects of various investments. The fund manager will try to achieve an optimal risk return balance for management of the fixed income portfolios. The investments in debt instruments carry various risks like interest rate risk, liquidity risk, default risk, purchasing power risk etc. While they cannot be done away with, they can be minimized by diversification and effective use of hedging techniques. The fund management team will take an active view of the interest rate movement by keeping a close watch on various parameters of the Indian economy, as well as developments in global markets.
Plans and Options	Under Retail & Institutional Plan: Growth option & Dividend option (Payout & Reinvestment option)
Dividend Frequency	Under Dividend Payout Option: Monthly & Quarterly; Under Dividend Reinvestment: Daily, Weekly, Monthly, Quarterly
Minimum Application Amount	Retail Plan: Rs. 5,000 and in multiples of Re. 1 thereafter; Institutional Plan: Rs. 1,00,00,000 and in multiples of Re. 1 thereafter
Minimum Additional Purchase Amount	1,000 & in multiples of Re. 1 thereafter
Minimum Redemption	Redemptions can be for any amount or any number of units. However, in order to keep the account in operation, minimum balance equal to the minimum subscription amount under each of the plans, is required to be maintained in the account.
Benchmark	Crisil Liquid Fund Index
Fund Manager	Prashant Pimple
Performance of the Scheme as on 29/10/2010	Based on NAV of Retail Plan - Growth Plan - Growth option. Date of Inception 23/03/98

## Compounded Annualised Returns

Period	1 Years	3 Years	5 years	Returns Since Inception
Scheme Returns %	4.59	6.44	6.49	6.71
Benchmark Returns %	4.33	6.07	6.28	NA

## Performance of the Scheme as on 31/03/2010

Absolute returns for each Financial Year for the last 5 years



Past performance may or may not be sustained in future

Calculation assume that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV. All the returns are of Retail Plan- Growth Plan - Growth Option

## Expenses of the scheme (i) Load Structure

Entry Load	Nil In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor
Exit Load	Nil
(ii) Recurring Expenses	The total expenses of the scheme including the investment management and advisory fee shall not exceed the limits (i.e. % of the daily or average weekly net assets) stated in Regulation 52(6) of SEBI (Mutual Funds) Regulations, 1996. (i) On the first Rs. 100 crore - 2.25%; (ii) On the next Rs. 300 crore - 2.00%; (iii) On the next Rs. 300 crore - 1.75%; (iv) Balance 1.50%;
Actual expenses as on 31/3/10	<b>Retail Plan: 0.60%</b> <b>Institutional Plan: 0.56%</b> (For the previous financial year (2009-2010) Year to date Ratio to Average

No comparable index available for benchmark returns since inception.

# KEY SCHEME FEATURES

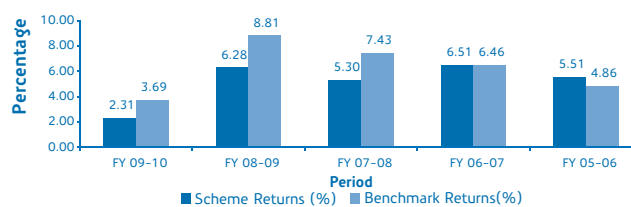
<b>Name of the Scheme</b>	<b>Reliance Liquid Fund – Cash Plan</b> (An open ended Liquid Scheme)
<b>Investment objective</b>	The investment objective of the scheme is to generate optimal returns consistent with moderate levels of risk and high liquidity. Accordingly, investments shall predominantly be made in Debt and Money Market Instruments
<b>Asset Allocation Pattern</b>	Money Market Instruments – 80% – 100% Debt Instruments (Corporate Debt, Financial Institutions & Banking Sector Bonds, Public Sector Bonds, Government Guaranteed Bonds and related instruments) – 0% – 20%.
<b>Differentiation</b>	This fund also belongs to the family of Liquid Funds. The fund is managed with a relatively conservative approach to credit risk as compared to other liquid funds. Large part of the portfolio will be invested in the banks/financial institution space to achieve this objective. The fund is suitable to park very short term investment surplus for a duration ranging from a day to a month.
<b>AUM as on 31/10/2010</b>	Rs. 32.94 Crore
<b>No of Folios as on 31/10/2010</b>	1,888
<b>Risk Mitigation Factors</b>	Robust measures implemented to mitigate Risk include, adoption of internal policies on investments and valuations, rigorous procedures for monitoring investment restrictions, monitoring of rating transitions, and effective implementation of various norms prescribed by SEBI from time to time.
<b>Investment Strategy</b>	The fund management team will endeavor to maintain a consistent performance in the scheme by maintaining a balance between safety, liquidity and profitability aspects of various investments. The fund manager will try to achieve an optimal risk return balance for management of the fixed income portfolios. The investments in debt instruments carry various risks like interest rate risk, liquidity risk, default risk, purchasing power risk etc. While they cannot be done away with, they can be minimized by diversification and effective use of hedging techniques. The fund management team will take an active view of the interest rate movement by keeping a close watch on various parameters of the Indian economy, as well as developments in global markets.
<b>Plans and Options</b>	Growth option & Dividend option (Re-investment Option & Payout Option)
<b>Dividend Frequency</b>	Under Dividend Reinvestment option: Daily , Weekly, Monthly & Quarterly, Under Dividend Payout Option: Monthly & Quarterly
<b>Minimum Application Amount</b>	Rs. 5,000 and in multiples of Re. 1 thereafter
<b>Minimum Additional Purchase Amount</b>	1,000 & in multiples of Re. 1 thereafter
<b>Minimum Redemption</b>	Redemptions can be for any amount or any number of units. However, in order to keep the account in operation, minimum balance equal to the minimum subscription amount under each of the plans, is required to be maintained in the account.
<b>Benchmark</b>	Crisil Liquid Fund Index
<b>Fund Manager</b>	Amit Tripathi
<b>Performance of the Scheme as on 29/10/2010</b>	Based on NAV of Growth Plan – Growth Option. Date of Inception 7/12/01

## Compounded Annualised Returns

Period	1 Years	3 Years	5 years	Returns Since Inception
<b>Scheme Returns %</b>	3.69	4.56	5.09	4.96
<b>Benchmark Returns %</b>	4.33	6.07	6.28	NA

## Performance of the Scheme as on 31/03/2010

Absolute returns for each Financial Year for the last 5 years



Past performance may or may not be sustained in future

Calculation assume that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV. All the returns are of – Growth Plan – Growth Option

## Expenses of the scheme (i) Load Structure

<b>Entry Load</b>	Nil In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor
<b>Exit Load</b>	Nil
<b>(ii) Recurring Expenses</b>	The total expenses of the scheme including the investment management and advisory fee shall not exceed the limits (i.e. % of the daily or average weekly net assets) stated in Regulation 52(6) of SEBI (Mutual Funds) Regulations, 1996. (i) On the first Rs. 100 crore – 2.25%; (ii) On the next Rs. 300 crore – 2.00%; (iii) On the next Rs. 300 crore – 1.75%; (iv) Balance 1.50%;
<b>Actual expenses as on 31/3/10</b>	<b>0.39%</b> (For the previous financial year (2009-2010) Year to date Ratio to Average AUM)

No comparable index available for benchmark returns since inception.

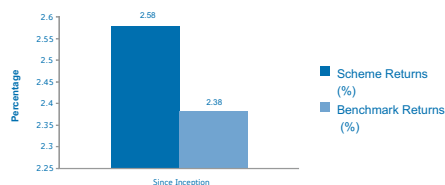
# KEY SCHEME FEATURES

Name of the Scheme	Reliance Floating Rate Fund – Short Term Plan (Formerly Reliance Floating Rate Fund) ( An open ended income scheme)
Investment objective	The primary investment objective of the scheme is to generate regular income through investment in a portfolio comprising substantially of Floating Rate Debt Securities (including floating rate securitised debt, Money Market Instruments and Fixed Rate Debt Instruments swapped for floating rate returns) The scheme shall also invest in Fixed Rate Debt Securities (including fixed rate securitised debt, Money Market Instruments and Floating Rate Debt Instruments swapped for fixed returns).
Asset Allocation Pattern	Money market instruments and Floating Rate Debt Securities (including floating rate securitised debt & Fixed rate debt instruments & Floating Rate Debt Instruments swapped for Fixed Rate returns) with tenure exceeding 3 months upto a maturity of 3 years 25% – 100%. Fixed Rate Debt Securities (including securitized debt, Money Market Instruments & Floating Rate Debt Instruments swapped for fixed rate returns) 0% – 75% Securitized debt will a part of debt securities upto 50% of the corpus
Differentiation	The fund belongs to the category of Ultra Short Term Funds. A significant portion of the fund is mandated to invest in a combination of debt securities, money market instruments and floating rate instruments with a maturity profile of three months and upto 2 years. This fund may have a slightly more aggressive credit and duration profile compared to Reliance Money Manager Fund and Reliance Medium Term Fund and therefore would be suitable for investors with minimum 3 months holding period.
AUM as on 31/10/2010	Rs. 3322.31Crore
No of Folios as on 31/10/2010	13,524
Risk Mitigation Factors	Robust measures implemented to mitigate Risk include, adoption of internal policies on investments and valuations, rigorous procedures for monitoring investment restrictions, monitoring of rating transitions, and effective implementation of various norms prescribed by SEBI from time to time.
Investment Strategy	The fund management team will endeavor to maintain a consistent performance in the scheme by maintaining a balance between safety, liquidity and profitability aspects of various investments. The fund manager will try to achieve an optimal risk return balance for management of the fixed income portfolios. The investments in debt instruments carry various risks like interest rate risk, liquidity risk, default risk, purchasing power risk etc. While they cannot be done away with, they can be minimized by diversification and effective use of hedging techniques. The fund management team will take an active view of the interest rate movement by keeping a close watch on various parameters of the Indian economy, as well as developments in global markets.
Plans and Options	Growth Plan (Growth Option), Dividend Plan (Payout & Reinvestment option)
Dividend Frequency	Under Payout Option (Weekly, Monthly, Quarterly), Under Reinvestment Option (Daily, weekly, Monthly, Quarterly)
Minimum Application Amount	Rs. 5000 and in multiples of Re 1 thereafter
Minimum Additional Purchase Amount	Rs. 1,000 & in multiples of Re. 1 thereafter
Minimum Redemption	Redemptions can be for any amount or any number of units. However, in order to keep the account in operation, minimum balance equal to the minimum subscription amount under each of the plans, is required to be maintained in the account.
Benchmark	Crisil Liquid Fund Index
Fund Manager	Amit Tripathi
Performance of the Scheme as on 29/10/2010	Based on NAV of Growth Plan – Growth Option. Date of inception 24/05/2010

## Absolute Returns

Period	Since Inception
Scheme Returns %	2.58
Benchmark Returns %	2.38

### Performance of the Scheme as on 29/10/2010 Absolute Returns since inception



Past performance may or may not be sustained in future

Calculation assume that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV.

All the returns are of Growth Plan – Growth Option

### Expenses of the scheme (i) Load Structure

Entry Load	Nil In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor
Exit Load	0.25%, if the units are redeemed within 1 month from the date of allotment. Nil thereafter
Recurring Expenses	The total expenses of the scheme including the investment management and advisory fee shall not exceed the limits (i.e. % of the daily or average weekly net assets) stated in Regulation 52(6) of SEBI (Mutual Funds) Regulations, 1996. (i) On the first Rs. 100 crore – 2.25%; (ii) On the next Rs. 300 crore – 2.00%; (iii) On the next Rs. 300 crore – 1.75%; (iv) Balance 1.50%;
Actual expenses as on 31/03/2010	0.62% (For the previous financial year (2009-2010) Year to date Ratio to Average AUM)

The Original inception date of the Scheme was September 02, 2004. The key features of Reliance Floating Rate Fund – Short Term Plan have been changed with effect from May 24, 2010. Consequently the Scheme has changed into an Income scheme from a Liquid Scheme. Accordingly, performance has been provided from 24th May 2010.

# KEY SCHEME FEATURES

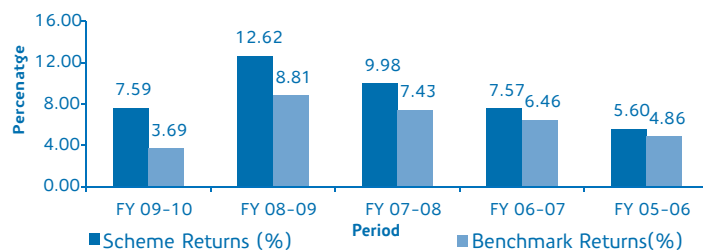
<b>Name of the Scheme</b>	<b>Reliance Short Term Fund</b> (An open ended Income Scheme)
<b>Investment objective</b>	The primary investment objective of the scheme is to generate stable returns for investors with a short term investment horizon by investing in fixed income securities of a short term maturity
<b>Asset Allocation Pattern</b>	Debt & Money market instruments with average maturity upto 1 year 60% - 100% Debt instruments with average maturity greater than a year and normally upto 7 years depending upon availability 0% - 40% Securitized debt may go upto 40% of the corpus.
<b>Differentiation</b>	The fund belongs to the family of income funds. It is suitable for investors with short to medium term investment horizon of 6 - 9 months and medium appetite for risk. The fund predominantly invests in various debt instruments like Government and Corporate bonds, Securitized Debt, Money Market Instruments etc and normally maintains a moderate maturity of the portfolio between 1 - 2 years.
<b>AUM as on 31/10/2010</b>	Rs. 4131.21 Crore
<b>No of Folios as on 31/10/2010</b>	9,059
<b>Risk Mitigation Factors</b>	Robust measures implemented to mitigate Risk include, adoption of internal policies on investments and valuations, rigorous procedures for monitoring investment restrictions, monitoring of rating transitions, and effective implementation of various norms prescribed by SEBI from time to time.
<b>Investment Strategy</b>	Reliance Short Term Fund is positioned as an intermediate product positioned between the long term Income Fund (Reliance Income Fund) and the very short term liquid Fund (Reliance Liquid Fund). Accordingly, investments will be made mainly in short to medium term maturity debt instruments in line with the investment objective of the Scheme of achieving stable returns. The fund management team will endeavor to maintain a consistent performance in the scheme by maintaining a balance between safety, liquidity and profitability aspects of various investments. The fund manager will try to achieve an optimal risk return balance for management of the fixed income portfolios. The investments in debt instruments carry various risks like interest rate risk, liquidity risk, default risk, purchasing power risk etc. While they cannot be done away with, they can be minimized by diversification and effective use of hedging techniques.
<b>Plans and Options</b>	Growth Plan(Growth option) & Dividend Plan (Payout & Reinvestment option)
<b>Dividend Frequency</b>	Under both dividend payout & Dividend reinvestment option: Monthly, Quarterly
<b>Minimum Application Amount</b>	Rs. 5,000 and in multiples of Re. 1 thereafter
<b>Minimum Additional Purchase Amount</b>	Rs. 1,000 & in multiples of Re. 1 thereafter
<b>Minimum Redemption</b>	Redemptions can be for any amount or any number of units. However, in order to keep the account in operation, minimum balance equal to the minimum subscription amount under each of the plans, is required to be maintained in the account.
<b>Benchmark</b>	Crisil Liquid Fund Index
<b>Fund Manager</b>	Prashant Pimple
<b>Performance of the Scheme as on 29/10/2010</b>	Based on NAV of Retail Plan-Growth Plan- Growth Option.Date of Inception 23/12/02

## Compounded Annualised Returns

Period	1 Year	3 Years	5 years	Returns Since Inception
<b>Scheme Returns %</b>	5.13	8.81	8.49	7.66
<b>Benchmark Returns %</b>	4.33	6.07	6.28	5.60

## Performance of the Scheme as on 31/03/2010

Absolute returns for each Financial Year for the last 5 years



Past performance may or may not be sustained in future

Calculation assume that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV.

All the returns are of Growth Plan - Growth Option

## Expenses of the scheme (i) Load Structure

<b>Entry Load</b>	Nil In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor
<b>Exit Load</b>	Nil
<b>Recurring Expenses</b>	The total expenses of the scheme including the investment management and advisory fee shall not exceed the limits (i.e. % of the daily or average weekly net assets) stated in Regulation 52(6) of SEBI (Mutual Funds) Regulations, 1996. (i) On the first Rs. 100 crore - 2.25%; (ii) On the next Rs. 300 crore - 2.00%; (iii) On the next Rs. 300 crore - 1.75%; (iv) Balance 1.50%;
<b>Actual expenses as on 31/03/2010</b>	<b>0.64%</b> (For the previous financial year (2009-2010) Year to date Ratio to Average AUM)

# KEY SCHEME FEATURES

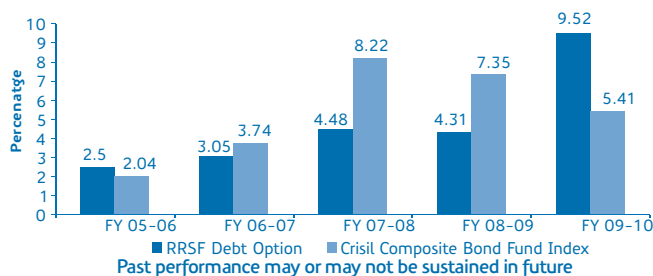
Name of the Scheme	<b>Reliance Regular Savings Fund- Debt Option</b> (An open ended scheme)
Investment objective	The primary investment objective of this option is to generate optimal returns consistent with a moderate level of risk. This income may be complemented by capital appreciation of the portfolio. Accordingly, investments will predominantly be made in Debt & Money Market Instruments.
Asset Allocation Pattern	Debt Instruments( including securitised debt) with maturity of more than 1 year – 65–100% Money Market Instruments (including Cash/ Call Money & Reverse Repo) and Debentures with maturity of less than 1 year – 0–35% (Securitised debt will be a part of the debt securities, upto 25% of the corpus)
Differentiation	This fund belongs to the family of income funds. This fund is positioned towards the retail/HNI/SME kind of fixed income investors. The fund has a limit on the amount that the investor can invest in a month. The fund basically seeks to benefit from any opportunity available in the debt market space at different points in time. Therefore, this fund invests based on short to medium term interest rate view and shape of the yield curve. It typically maintains a moderate duration between 1 – 2 years and invests in well researched credits/ structures for yield enhancement. The fund is intended towards ensuring that the investors have a healthy holding period return over 1 – 2 years.
AUM as on 31/10/2010	Rs. 3221.65 Crore
No of Folios as on 31/10/2010	12,775
Risk Mitigation Factors	Robust measures implemented to mitigate Risk include, adoption of internal policies on investments and valuations, rigorous procedures for monitoring investment restrictions, monitoring of rating transitions, and effective implementation of various norms prescribed by SEBI from time to time.
Investment Strategy	The Fund Management Team will endeavor to maintain a consistent performance in the Scheme by maintaining a balance between safety, liquidity & profitability aspects of various investments. The Scheme will, under normal market conditions, invest its net assets in fixed income securities like Central Government securities, Treasury Bills, Corporate Bonds, and CBLO etc. The scheme may also invest its net assets in Derivatives like Interest rate swaps, Forward Rate agreements and other such instruments as permitted by RBI / SEBI. To reduce the volatility, the fund will keep a low government security exposure. The exposure in government securities will generally not exceed 50% of the corpus of the scheme. Some of the Debt Instruments may not be listed and investments will be made through public offer or private placement or secondary market open fund. The average maturity of the debt portfolio may normally be maintained between 1 and 7 years.
Plans and Options	Under both Retail & Institutional Plan: Growth Plan & Dividend Plan (Dividend Payout & Dividend Reinvestment Option)
Dividend Frequency	Quarterly
Minimum Application Amount	Retail Plan: Rs.500 per option & in multiples of Re. 1 thereafter Institutional Plan:Rs. 25lacs per option & in multiples of Re. 1 thereafter
Minimum Additional Purchase Amount	Retail Plan: Rs. 500 & in multiples of Re. 1 thereafter Institutional Plan:Rs. 1lac per option & in multiples of Re. 1 thereafter
Maximum investment Amount	Rs. 10 Crore per investor (for all folios) in one calendar quarter. Calendar quarter implies January –March, April – June, July – September, October – December.)
Minimum Redemption	Redemptions can be for any amount or any number of units. However, in order to keep the account in operation, minimum balance equal to the minimum subscription amount under each of the plans, is required to be maintained in the account.
Benchmark	Crisil Composite Bond Fund Index
Fund Manager	Prashant Pimple
Performance of the Scheme as on 29/10/2010	Based on NAV of Growth Plan-Debt Option.Date of Inception 09/06/2005

## Compounded Annualised Returns

Period	1 Year	3 Years	5 years	Returns Since Inception
Scheme Returns %	5.67	6.29	5.00	4.87
Benchmark Returns %	5.30	5.93	5.52	5.46

## Performance of the Scheme as on 31/03/2010

Absolute returns for each Financial Year for the last 5 years



Calculation assume that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV. All the returns are of Retail Plan – Growth Plan – Growth Option

## Expenses of the scheme (i) Load Structure

Entry Load	Under both Retail & Institutional Plan:Nil In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor
Exit Load	Under both Retail & Institutional Plan:2% if redeemed/switched out on or before completion of 1 year Nil, if redeemed/switched out after completion of 1 year.
(ii) Recurring Expenses	The total expenses of the scheme including the investment management and advisory fee shall not exceed the limits (i.e. % of the daily or average weekly net assets) stated in Regulation 52(6) of SEBI (Mutual Funds) Regulations, 1996. (i) On the first Rs. 100 crore – 2.25%; (ii) On the next Rs. 300 crore – 2.00%; (iii) On the next Rs. 300 crore – 1.75%; (iv) Balance 1.50%;
Actual expenses as on 31/03/2010	<b>Retail Plan: 1.75%; Institutional Plan: 1.00%</b> (For the previous financial year (2009-2010) Year to date Ratio to Average AUM)

# KEY SCHEME FEATURES

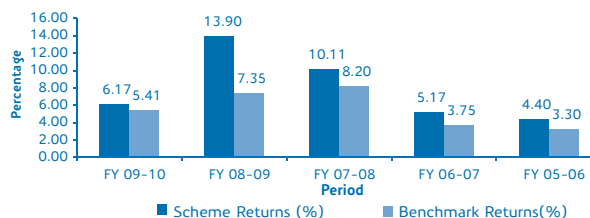
<b>Name of the Scheme</b>	<b>Reliance Income Fund</b> (An open ended Income Scheme)
<b>Investment objective</b>	The primary investment objective of the scheme is to generate optimal returns consistent with moderate level of risk. This income may be complemented by capital appreciation of the portfolio. Accordingly, investments shall predominantly be made in Debt & Money Market Instruments
<b>Asset Allocation Pattern</b>	Debt Instruments – 50 – 100%, Money Market Instruments – 0 – 50% The Fund will normally endeavor to keep Securitised Debt upto 40% of the corpus
<b>Differentiation</b>	This fund belongs to the family of income funds. It is suitable for investors with medium to longer term investment horizon of 12 months and more and medium to high appetite for risk. Income funds mainly invest in debt securities of varying maturity periods, i.e. both in short term and long term debt instruments like Government and Corporate bonds, Securitised Debt, Money Market Instruments etc, depending on the fund manager's view of the market.
<b>AUM as on 31/10/2010</b>	Rs. 290.11 Crore
<b>No of Folios as on 31/10/2010</b>	6,915
<b>Risk Mitigation Factors</b>	Robust measures implemented to mitigate Risk include, adoption of internal policies on investments and valuations, rigorous procedures for monitoring investment restrictions, monitoring of rating transitions, and effective implementation of various norms prescribed by SEBI from time to time.
<b>Investment Strategy</b>	The fund management team will endeavor to maintain a consistent performance in the scheme by maintaining a balance between safety, liquidity and profitability aspects of various investments. The fund manager will try to achieve an optimal risk return balance for management of the fixed income portfolios. The investments in debt instruments carry various risks like interest rate risk, liquidity risk, default risk, purchasing power risk etc. While they cannot be done away with, they can be minimized by diversification and effective use of hedging techniques. The fund management team will take an active view of the interest rate movement by keeping a close watch on various parameters of the Indian economy, as well as developments in global markets.
<b>Plans and Options</b>	Growth plan (Growth & Bonus options) & Dividend plan (Payout & Reinvestment options)
<b>Dividend Frequency</b>	Dividend payout: Monthly, Quarterly, Half yearly, Annual & Dividend Reinvestment option: Monthly, Quarterly, Half yearly, Annual
<b>Minimum Application Amount</b>	For Growth Plan (Growth & Bonus Option): Rs. 5,000 & in multiples of Re. 1 thereafter; Monthly Dividend option: Rs 25,000 & in multiples of Re. 1 thereafter; Quarterly Dividend option: Rs 10,000 & in multiples of Re. 1 thereafter; Half Yearly Dividend option: Rs 5,000 & in multiples of Re. 1 thereafter; Annual Dividend option: Rs 5,000 & in multiples of Re. 1 thereafter
<b>Minimum Additional Purchase Amount</b>	Rs. 1000 & in multiples of Re. 1 thereafter
<b>Minimum Redemption</b>	Redemptions can be for any amount or any number of units. However, in order to keep the account in operation, minimum balance equal to the minimum subscription amount under each of the plans, is required to be maintained in the account.
<b>Benchmark</b>	Crisil Composite Bond Fund Index
<b>Fund Manager</b>	Prashant Pimple
<b>Performance of the Scheme as on 29/10/2010</b>	Based on NAV of Retail Plan – Growth Plan – Growth Option. Date of Inception 01/01/98

## Compounded Annualised Returns

Period	1 Year	3 Years	5 years	Returns Since Inception
<b>Scheme Returns %</b>	3.87	8.28	7.62	9.35
<b>Benchmark Returns %</b>	5.30	5.93	5.52	NA

## Performance of the Scheme as on 31/03/2010

Absolute returns for each Financial Year for the last 5 years



Calculation assume that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV. All the returns are of – Growth Plan – Growth Option

## Expenses of the scheme (i) Load Structure

<b>Entry Load</b>	Nil In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor
<b>Exit Load</b>	<ul style="list-style-type: none"> <li>1% of the applicable NAV if redeemed or switched out on or before completion of 30 days from the date of allotment of units.</li> <li>There shall be no exit load after completion of 30 days from the date of allotment of units.</li> </ul>
<b>Recurring Expenses</b>	The total expenses of the scheme including the investment management and advisory fee shall not exceed the limits (i.e. % of the daily or average weekly net assets) stated in Regulation 52(6) of SEBI (Mutual Funds) Regulations, 1996. (i) On the first Rs. 100 crore – 2.25%; (ii) On the next Rs. 300 crore – 2.00%; (iii) On the next Rs. 300 crore – 1.75%; (iv) Balance 1.50%;
<b>Actual expenses as on 31/03/2010</b>	<b>1.48%</b> (For the previous financial year (2009-2010) Year to date Ratio to Average AUM)

No comparable index available for benchmark returns since inception.

# KEY SCHEME FEATURES

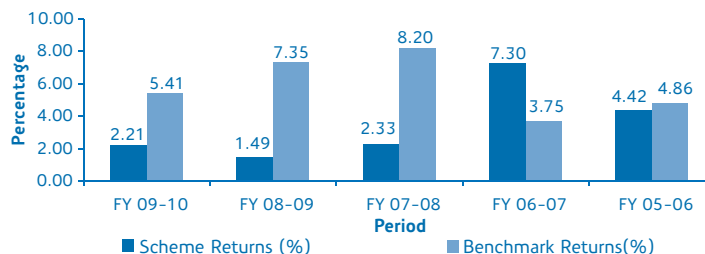
<b>Name of the Scheme</b>	<b>Reliance Dynamic Bond Fund (Formerly Reliance NRI Income Fund)</b> (An open ended Income Scheme)
<b>Investment objective</b>	The primary investment objective of the scheme is to generate optimal returns consistent with moderate levels of risk. This income may be complemented by capital appreciation of the portfolio. Accordingly, investments shall predominantly be made in Debt and Money Market Instruments
<b>Asset Allocation Pattern</b>	Debt instruments: 0%–100%. Investment in securitised debt upto 40% may be undertaken.
<b>Differentiation</b>	The fund has a dynamic asset allocation structure enabling complete flexibility in investment in debt instruments which may include investments in corporate and PSU bonds, Government Securities, money market instruments, securitized debt etc of varying tenors and the quantum of investments in any of the above mentioned categories is also flexible. Therefore, the fund intends to take medium term calls on interest rates and take significant bets on the same. A significant portion of the fund's pie shall be invested in higher rate corporate bonds, money market instruments and gilts. Credit call, if at all, will be taken on low duration securities.
<b>AUM as on 31/10/2010</b>	Rs. 373.33 Crore
<b>No of Folios as on 31/10/2010</b>	279
<b>Risk Mitigation Factors</b>	Robust measures implemented to mitigate Risk include, adoption of internal policies on investments and valuations, rigorous procedures for monitoring investment restrictions, monitoring of rating transitions, and effective implementation of various norms prescribed by SEBI from time to time.
<b>Investment Strategy</b>	The fund management team will endeavor to maintain a consistent performance in the scheme by maintaining a balance between safety, liquidity and profitability aspects of various investments. The fund manager will try to achieve an optimal risk return balance for management of the fixed income portfolios. The investments in debt instruments carry various risks like interest rate risk, liquidity risk, default risk, purchasing power risk etc. While they cannot be done away with, they can be minimized by diversification and effective use of hedging techniques. The fund management team will take an active view of the interest rate movement by keeping a close watch on various parameters of the Indian economy, as well as developments in global markets.
<b>Plans and Options</b>	Growth Plan (Growth option) & Dividend Plan (Payout & Reinvestment option)
<b>Dividend Frequency</b>	N.A.
<b>Minimum Application Amount</b>	Rs. 5000 and in multiples of Re 1 thereafter
<b>Minimum Additional Purchase Amount</b>	Rs. 1000 & in multiples of Re. 1 thereafter
<b>Minimum Redemption</b>	Redemptions can be for any amount or any number of units. However, in order to keep the account in operation, minimum balance equal to the minimum subscription amount under each of the plans, is required to be maintained in the account.
<b>Benchmark</b>	Crisil Composite Bond Fund Index
<b>Fund Manager</b>	Prashant Pimple
<b>Performance of the Scheme as on 29/10/2010</b>	Based on NAV of Growth Plan–Growth Option. Date of Inception 16/11/2004

## Compounded Annualised Returns

Period	1 Year	3 Years	5 years	Returns Since Inception
<b>Scheme Returns %</b>	4.74	2.47	3.61	3.67
<b>Benchmark Returns %</b>	5.30	5.93	5.52	5.71

## Performance of the Scheme as on 31/03/2010

Absolute returns for each Financial Year for the last 5 years



Past performance may or may not be sustained in future

Calculation assume that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV. All the returns are of Growth Plan – Growth Option

## Expenses of the scheme (i) Load Structure

<b>Entry Load</b>	Nil. In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor
<b>Exit Load</b>	<ul style="list-style-type: none"> <li>1.00%, if the units are redeemed within 6 months from the date of allotment of units.</li> <li>Nil, if units are redeemed after 6 months from the date of allotment of units.</li> </ul>
<b>(ii) Recurring Expenses</b>	The total expenses of the scheme including the investment management and advisory fee shall not exceed the limits (i.e. % of the daily or average weekly net assets) stated in Regulation 52(6) of SEBI (Mutual Funds) Regulations, 1996. (i) On the first Rs. 100 crore – 2.25%; (ii) On the next Rs. 300 crore – 2.00%; (iii) On the next Rs. 300 crore – 1.75%; (iv) Balance 1.50%;
<b>Actual expenses as on 31/03/2010</b>	<b>0.85%</b> (For the previous financial year (2009–2010) Year to date Ratio to Average AUM)

# KEY SCHEME FEATURES

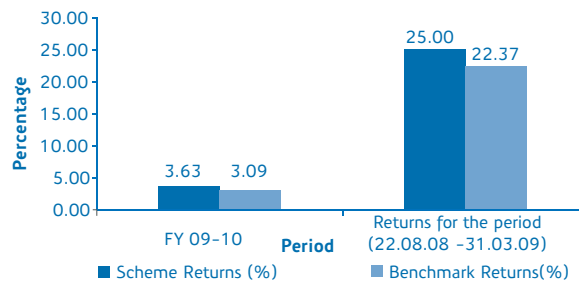
<b>Name of the Scheme</b>	<b>Reliance Gilt Securities Fund</b> (An open ended Government Securities Scheme)
<b>Investment objective</b>	The primary investment objective of the scheme is to generate optimal credit risk-free returns by investing in a portfolio of securities issued and guaranteed by the Central Government and State Government
<b>Asset Allocation Pattern</b>	Gilts - 70 - 100%, Money Market Instruments 0 - 30%
<b>Differentiation</b>	This fund belongs to the family of Gilt Funds. It predominantly invests in a portfolio comprising of securities issued and guaranteed by the Central Government and State Government, hence has a higher credit profile. It has a very low credit risk profile. However, it can run extremely long durations and therefore, have a higher interest rate risk profile. It is suitable for investors with an investment horizon of 12 months and longer who have a positive view on falling interest rates.
<b>AUM as on 31/10/2010</b>	Rs. 72.07 Crore
<b>No of Folios as on 31/10/2010</b>	428
<b>Risk Mitigation Factors</b>	Robust measures implemented to mitigate Risk include, adoption of internal policies on investments and valuations, rigorous procedures for monitoring investment restrictions, monitoring of rating transitions, and effective implementation of various norms prescribed by SEBI from time to time.
<b>Investment Strategy</b>	The fund management team will endeavor to maintain a consistent performance in the scheme by maintaining a balance between safety, liquidity and profitability aspects of various investments. The fund manager will try to achieve an optimal risk return balance for management of the fixed income portfolios. The investments in debt instruments carry various risks like interest rate risk, liquidity risk, default risk, purchasing power risk etc. While they cannot be done away with, they can be minimized by diversification and effective use of hedging techniques. The fund management team will take an active view of the interest rate movement by keeping a close watch on various parameters of the Indian economy, as well as developments in global markets.
<b>Plans and Options</b>	Under Retail & Institutional Plan Growth option(Growth option), Dividend option(Payout & Reinvestment option) & Provident Fund (PF) Option: Automatic Capital Appreciation Payout Option (ACAPO), Defined Maturity Date Option (DMDO), Automatic Annual Reinvestment Option (AARO).
<b>Dividend Frequency</b>	NA
<b>Minimum Application Amount</b>	Retail: Rs. 10,000 Institutional Plan: Rs. 1 crore & in multiples of Re. 1 thereafter
<b>Minimum Additional Purchase Amount</b>	Retail: Rs.1000 & in multiples of Re. 1thereafter Institutional Plan: Rs. 100,000 & in multiples of Re. 1thereafter
<b>Minimum Redemption</b>	Redemptions can be for any amount or any number of units. However, in order to keep the account in operation, minimum balance equal to the minimum subscription amount under each of the plans, is required to be maintained in the account.
<b>Benchmark</b>	I Sec - Li Bex
<b>Fund Manager</b>	Prashant Pimple
<b>Performance of the Scheme as on 29/10/2010</b>	Based on the NAV of Retail Plan - Growth option Date of Inception 22/08/08

## Compounded Annualised Returns

Period	1 Year	3 Years	5 years	Returns Since Inception
<b>Scheme Returns %</b>	2.58	N.A	N.A	8.08
<b>Benchmark Returns %</b>	5.43	N.A	N.A	12.57

### Performance of the Scheme as on 31/03/2010

Absolute returns for each Financial Year for the last 2 years



Past performance may or may not be sustained in future.

Calculation assume that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV. All the returns are of Retail Plan - Growth Plan - Growth Option

### Expenses of the scheme (i) Load Structure

<b>Entry Load</b>	For Retail and Institutional Plan: Nil In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor
<b>Exit Load</b>	Retail Plan & Institutional Plan: Nil
<b>(ii) Recurring Expenses</b>	The total expenses of the scheme including the investment management and advisory fee shall not exceed the limits (i.e. % of the daily or average weekly net assets) stated in Regulation 52(6) of SEBI (Mutual Funds) Regulations, 1996. (i) On the first Rs. 100 crore - 2.25%; (ii) On the next Rs. 300 crore - 2.00%; (iii) On the next Rs. 300 crore - 1.75%; (iv) Balance 1.50%;
<b>Actual expenses as on 31/03/2010</b>	<b>Retail - 1.50% : Institutional - 1.40%</b> (For the previous financial year (2009-2010) Year to date Ratio to Average AUM)

Reliance Gilt Securities Fund - Short Term Plan and Reliance Gilt Securites Fund - Long Term Plan was launced on 10/7/2003. The Key features of Reliance Gilt Securities Fund - Short Term Plan and Reliance Gilt Securites Fund - Long Term Plan has been changed w.e.f 22/08/2008. Accordingly performance is calculated from 22.08.2008.

# KEY SCHEME FEATURES

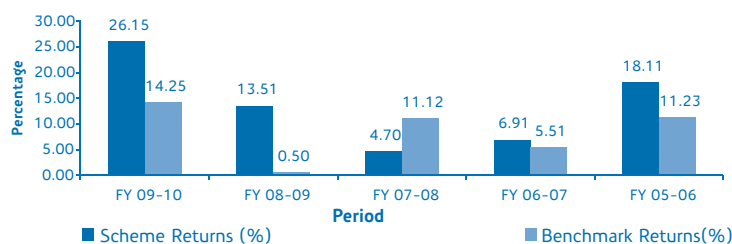
<b>Name of the Scheme</b>	<b>Reliance Monthly Income Plan</b> (An open ended Fund. Monthly Income is not assured & is subject to the availability of distributable surplus)
<b>Investment objective</b>	The primary investment objective of the scheme is to generate regular income in order to make regular dividend payments to unitholders and the secondary objective is growth of capital
<b>Asset Allocation Pattern</b>	Equity and Equity related Securities-0%-20%, Fixed Income Securities (Debt & Money Market Instruments) 80%-100%. Securitised debt will be a part of debt Securities up to 25% of corpus
<b>Differentiation</b>	This is a hybrid fund with a marginal allocation to equity which may go up to maximum 20%. This is ideal for a predominantly fixed income investor with a marginal appetite for equity risk. The investment horizon in this fund should typically be 2 years or more so that the long term benefit of having a marginal exposure to equity pays off. The fund intends to offer a predominantly fixed income investor the power of equity along with the stability of debt.
<b>AUM as on 31/10/2010</b>	Rs. 8182.67 Crore
<b>No of Folios as on 31/10/2010</b>	210,712
<b>Risk Mitigation Factors</b>	Robust measures implemented to mitigate Risk include, adoption of internal policies on investments and valuations, rigorous procedures for monitoring investment restrictions, monitoring of rating transitions, and effective implementation of various norms prescribed by SEBI from time to time.
<b>Investment Strategy</b>	The fund management team will endeavor to maintain a consistent performance in the scheme by maintaining a balance between safety, liquidity and profitability aspects of various investments. The fund manager will try to achieve an optimal risk return balance for management of the fixed income portfolios. The investments in debt instruments carry various risks like interest rate risk, liquidity risk, default risk, purchasing power risk etc. While they cannot be done away with, they can be minimized by diversification and effective use of hedging techniques. The fund management team will take an active view of the interest rate movement by keeping a close watch on various parameters of the Indian economy, as well as developments in global markets.
<b>Plans and Options</b>	Growth Plan & Dividend Plan (Payout & Reinvestment option)
<b>Dividend Frequency</b>	Under both dividend payout & reinvestment option: Monthly, Quarterly
<b>Minimum Application Amount</b>	For Growth option; Rs. 10,000 and in multiples of Re. 1 thereafter; Monthly Dividend option: Rs 25,000 and in multiples of Re. 1 thereafter; Quarterly Dividend option: Rs 10,000 and in multiples of Re. 1 thereafter
<b>Minimum Additional Purchase Amount</b>	Rs. 1000 & in multiples of Re. 1 thereafter
<b>Minimum Redemption</b>	Redemptions can be for any amount or any number of units. However, in order to keep the account in operation, minimum balance equal to the minimum subscription amount under each of the plans, is required to be maintained in the account.
<b>Benchmark</b>	Crisil MIP Blended Index
<b>Fund Manager</b>	Amit Tripathi & Ashwani Kumar
<b>Performance of the Scheme as on 29/10/2010</b>	Based on NAV of Growth Plan - Growth Option. Date of Inception 13/01/2004

## Compounded Annualised Returns

Period	1 Year	3 Years	5 years	Returns Since Inception
<b>Scheme Returns %</b>	12.00	13.84	13.47	11.97
<b>Benchmark Returns %</b>	8.46	5.92	8.37	7.16

## Performance of the Scheme as on 31/03/2010

Absolute returns for each Financial Year for the last 5 years



Past performance may or may not be sustained in future

Calculation assume that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV.

All the returns are of Growth Plan - Growth Option

<b>Expenses of the scheme (i) Load Structure</b>	
<b>Entry Load</b>	Nil. In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor
<b>Exit Load</b>	<ul style="list-style-type: none"> <li>1% if the units are redeemed/switched out on or before completion of 1 year from the date of allotment of units.</li> <li>There shall be no exit load after completion 1 year from the date of allotment of units**.</li> </ul>
<b>(ii)Recurring Expenses</b>	The total expenses of the scheme including the investment management and advisory fee shall not exceed the limits (i.e. % of the daily or average weekly net assets) stated in Regulation 52(6) of SEBI (Mutual Funds) Regulations, 1996. (i) On the first Rs. 100 crore - 2.25%; (ii) On the next Rs. 300 crore - 2.00%; (iii) On the next Rs. 300 crore - 1.75%; (iv) Balance 1.50%;
<b>Actual expenses as on 31/03/2010</b>	<b>1.66%</b> (For the previous financial year (2009-2010) Year to date Ratio to Average AUM)

# KEY SCHEME FEATURES

Name of the Scheme		Reliance Interval Fund (A Debt Oriented Interval Scheme)																																	
Investment objective		The primary investment objective of the scheme is to seek to generate regular returns and growth of capital by investing in a diversified portfolio of Central and State Government securities and Other fixed income/ debt securities																																	
Asset Allocation Pattern		<p><b>For Monthly &amp; Quarterly Series-</b> Money Market instruments(30-100%), Government Securities issued by Central &amp;/or State Govt &amp; other fixed income/ debt securities# including but not limited to Corporate bonds and securitised debt - (0-70%), <b>For Annual Series-</b> Money Market instruments (0-70%), Government Securities issued by Central &amp;/or State Govt &amp; other fixed income/ debt securities## including but not limited to Corporate bonds and securitised debt - (30-100%).</p> <p>#Debt Securities will also include Securitised Debt, which may go up to 70% of the portfolio. The schemes may hold securities of residual maturity of upto 120 days (for monthly interval plans) &amp; upto 270 days (for quarterly interval plans)</p> <p>## Debt securities will also include securitised debt, which may go up to 100% of the portfolio.</p> <p>The investment managers shall have the flexibility to invest the debt component into floating rate debt securities in order to reduce the impact of rising interest rates. Derivatives may be used to create synthetic fixed rate bond/ floating rate bonds.</p>																																	
Differentiation		Interval Fund is a debt oriented interval fund which opens for subscriptions/redemptions on specified transaction days without any load. On days other than the specified transaction day, the scheme remains closed for subscription. Moreover, the tenure each interval scheme is different from existing interval schemes. There are interval funds of different frequencies, viz. monthly, quarterly, half yearly annual etc. The Specified Transaction Period would be generally for one day on every month, quarter, half year or year and shall commence after the expiry of the respective frequency (one month, quarter, half year or a year) from the date of allotment.																																	
AUM as on 31/10/2010		Monthly Interval Series I-Rs.3641.29Crore., Monthly Interval Series II- Rs.2445.68Crore. Quarterly Interval Series I- Rs.1071.88Crore., Quarterly Interval Series II- Rs.419.56Crore. Quarterly Interval Series III- Rs.2221.24 Crore Annual Interval Series I- Rs.9.22Crore.																																	
No of Folios as on 31/10/2010		Monthly Interval Series I- 1,170, Monthly Interval Series II- 1,190 Quarterly Interval Series I- 435, Quarterly Interval Series II- 343 Quarterly Interval Series III- 648 Annual Interval Series I- 257																																	
Risk Mitigation Factors		Robust measures implemented to mitigate Risk include, adoption of internal policies on investments and valuations, rigorous procedures for monitoring investment restrictions, monitoring of rating transitions, and effective implementation of various norms prescribed by SEBI from time to time.																																	
Investment Strategy		The fund management team will endeavor to maintain a consistent performance in the scheme by maintaining a balance between safety, liquidity and profitability aspects of various investments. The fund manager will try to achieve an optimal risk return balance for management of the fixed income portfolios. The investments in debt instruments carry various risks like interest rate risk, liquidity risk, default risk, purchasing power risk etc. While they cannot be done away with, they can be minimized by diversification and effective use of hedging techniques. The fund management team will take an active view of the interest rate movement by keeping a close watch on various parameters of the Indian economy, as well as developments in global markets.																																	
Plans and Options		Under Retail and Institutional Plan: Growth (Growth) & Dividend (Payout & Reinvestment)																																	
Minimum Amount		For Retail Plan : Rs. 5,000 and in multiples of Re. 1 thereafter , For Institutional Plan : Rs. 1,00,00,000/- and in multiples of Re. 1 thereafter																																	
Minimum Additional Amount		Rs. 1,000 & in multiples of Re. 1 thereafter																																	
Minimum Redemption		Redemptions can be for any amount or any number of units. However, in order to keep the account in operation, minimum balance equal to the minimum subscription amount under each of the plans, is required to be maintained in the account.																																	
Benchmark		For Monthly and Quarterly: Crisil Liquid Fund Index & For Annual Series: Crisil Composite Short Term Bond Fund Index																																	
Fund Manager		Amit Tripathi																																	
Performance of the Scheme as on 31/10/2010	Reliance Interval Fund - Annual Interval Fund - Series I Inception date- 03.05.07		Reliance Interval Fund - Monthly Interval Fund - Series I Inception date- 15.03.07		Reliance Interval Fund - Monthly Interval Fund - Series II Inception date- 29.03.07																														
	Compounded Annualised Returns		Compounded Annualised Returns		Compounded Annualised Returns																														
Period	Scheme Returns %	Benchmark Returns %	Scheme Returns %	Benchmark Returns %	Scheme Returns %	Benchmark Returns %																													
1 Year	5.53	5.12	4.74	4.16	4.84	4.16																													
3 Years	7.27	7.14	6.81	6.07	6.07	7.40																													
Since Inception	7.87	7.50	7.16	6.43	6.40	7.75																													
Performance of the Scheme as on 31/03/2010	Absolute returns for each Financial Year																																		
<p>Reliance Annual Interval Fund Series I vs Crisil Short Term Bond Fund Index</p> <table border="1"> <thead> <tr> <th>Period</th> <th>Reliance Annual Interval Fund Series I (%)</th> <th>Crisil Composite Short Term Bond Fund Index (%)</th> </tr> </thead> <tbody> <tr> <td>Returns for the financial year (2009-10)</td> <td>5.87</td> <td>5.88</td> </tr> <tr> <td>Returns for the financial year (2008-09)</td> <td>9.03</td> <td>9.79</td> </tr> </tbody> </table> <p>Past performance may or may not be sustained in future.</p>		Period	Reliance Annual Interval Fund Series I (%)	Crisil Composite Short Term Bond Fund Index (%)	Returns for the financial year (2009-10)	5.87	5.88	Returns for the financial year (2008-09)	9.03	9.79	<p>Reliance Monthly Interval Fund Series I vs Crisil Liquid Fund Index</p> <table border="1"> <thead> <tr> <th>Period</th> <th>Reliance Monthly Interval Fund Series I (%)</th> <th>Crisil Liquid Fund Index (%)</th> </tr> </thead> <tbody> <tr> <td>Returns for the financial year (2009-10)</td> <td>4.23</td> <td>3.69</td> </tr> <tr> <td>Returns for the financial year (2008-09)</td> <td>9.22</td> <td>8.81</td> </tr> <tr> <td>Returns for the financial year (2007-08)</td> <td>8.84</td> <td>7.43</td> </tr> </tbody> </table> <p>Past performance may or may not be sustained in future.</p>		Period	Reliance Monthly Interval Fund Series I (%)	Crisil Liquid Fund Index (%)	Returns for the financial year (2009-10)	4.23	3.69	Returns for the financial year (2008-09)	9.22	8.81	Returns for the financial year (2007-08)	8.84	7.43	<p>Reliance Monthly Interval Fund Series II vs Crisil Liquid Fund Index</p> <table border="1"> <thead> <tr> <th>Period</th> <th>Reliance Monthly Interval Fund Series II (%)</th> <th>Crisil Liquid Fund Index (%)</th> </tr> </thead> <tbody> <tr> <td>Returns for the financial year (2009-10)</td> <td>4.23</td> <td>3.69</td> </tr> <tr> <td>Returns for the financial year (2008-09)</td> <td>9.12</td> <td>8.81</td> </tr> </tbody> </table> <p>Past performance may or may not be sustained in future.</p>		Period	Reliance Monthly Interval Fund Series II (%)	Crisil Liquid Fund Index (%)	Returns for the financial year (2009-10)	4.23	3.69	Returns for the financial year (2008-09)	9.12	8.81
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Performance of the Scheme as on 31/10/2010	Reliance Interval Fund – Quarterly Interval Fund – Series I Inception date- 03.04.07	Reliance Interval Fund – Quarterly Interval Fund – Series II Inception date- 07.05.07	Reliance Interval Fund – Quarterly Interval Fund – Series III Inception date- 06.06.07			
Period	Compounded Annualised Returns		Compounded Annualised Returns		Compounded Annualised Returns	
	Scheme Returns %	Benchmark Returns %	Scheme Returns %	Benchmark Returns %	Scheme Returns %	Benchmark Returns %
1 Year	5.19	4.16	5.04	4.16	5.28	4.16
3 Years	7.40	6.07	7.23	6.07	7.34	6.07
Since Inception	7.75	6.33	7.55	6.21	7.52	6.09

Performance of the Scheme as on 31/03/2010	Absolute returns for each Financial Year					
	Reliance Quarterly Interval Fund Series I vs Crisil Liquid Fund Index		Reliance Quarterly Interval Fund Series II vs Crisil Liquid Fund Index		Reliance Quarterly Interval Fund Series III vs Crisil Liquid Fund Index	
	4.79	3.69	5.25	3.69	4.99	3.69
	10.19	8.81	9.93	8.81	9.55	8.81
	Returns for the financial year (2009-10)		Returns for the financial year (2008-09)		Returns for the financial year (2009-10)	
	Returns for the financial year (2008-09)		Returns for the financial year (2008-09)		Returns for the financial year (2008-09)	
	■ Reliance Quarterly Interval Fund Series I		■ Crisil Liquid Fund Index(%)		■ Reliance Quarterly Interval Fund Series III	
	■ Crisil Liquid Fund Index(%)		■ Crisil Liquid Fund Index(%)		■ Crisil Liquid Fund Index(%)	
	Past performance may or may not be sustained in future.		Past performance may or may not be sustained in future.		Past performance may or may not be sustained in future.	
	Calculation assume that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV. All the returns are of Retail Plan – Growth Plan – Growth Option					

### Expenses of the scheme (i) Load Structure

<b>Entry Load</b>	Nil In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various
<b>Exit Load</b>	Nil if redeemed on/ during 'Specified Transaction Period'. For redemptions on any day other than specified transaction period:- Monthly Interval Fund-0.10%, if redeemed at anytime other than Specified Transaction Period, for Quarterly Interval Fund 0.30% if redeemed at anytime other than Specified Transaction Period, for Annual Interval Fund 2.00% if redeemed at anytime other than Specified Transaction Period

<b>Specified Transaction Period</b>	The Specified Date(s)/ Period on /during which subscription/ Redemption / Switch-out/ Switch-in may be made in the scheme without Load provided such a day is a 'Working Day'. In case such a day is a non-working day, then the immediate next working day shall be considered as the "Specified Transaction Period". The Specified Transaction Period is different for Monthly / Quarterly / Annual Interval Funds and is generally one day of every month / quarter/ year respectively. The Specified Transaction Period shall be as follows:	
<b>Fund</b>	<b>Frequency</b>	<b>Specified Transaction Period</b>
Monthly Interval Fund – Series I	Once every month	15th of every month
Monthly Interval Fund – Series II	Once every month	29th of every month
Quarterly Interval Fund – Series I	Once every quarter	3rd day of every 3rd month from the date of allotment. Hence the transaction periods shall be 3rd July, 3rd October, 3rd January and 3rd April.
Quarterly Interval Fund – Series II	Once every quarter	7th day of every third month from the date of allotment. Hence the transaction periods shall be 7th August, 7th November, 7th February and 7th May
Quarterly Interval Fund – Series III	Once every quarter	6th day of every third month from the date of allotment. Hence the transaction periods shall be 6th September, 6th December, 6th March and 6th June.
Annual Interval Fund – Series I	Once every year	370th day after every Specified Transaction Period. The last Specified Transaction day was May 17, 2010.
	While redemption and switch-out are allowed on all other working days also subject to applicable exit loads, other than the "Specified Transaction Period", subscription for purchase of units will be accepted only on / during the defined "Specified Transaction Period". However, the AMC reserves the right to change/ alter the "Specified Transaction Period", depending the prevailing the market conditions and to protect the interest of the investors.	

<b>Recurring Expenses</b>	The total expenses of the scheme including the investment management and advisory fee shall not exceed the limits (i.e. % of the daily or average weekly net assets) stated in Regulation 52(6) of SEBI (Mutual Funds) Regulations, 1996. (i) On the first Rs. 100 crore – 2.25%; (ii) On the next Rs. 300 crore – 2.00%; (iii) On the next Rs. 300 crore – 1.75%; (iv) Balance 1.50%;					
<b>Actual expenses as on 31/03/2010</b>	<b>Scheme</b>	<b>Retail Plan</b>	<b>Institutional Plan</b>	<b>Scheme</b>	<b>Retail Plan</b>	<b>Institutional Plan</b>
	Reliance Interval Fund-Annual Interval Fund-Series I	1.05%	1.89%	Reliance Interval Fund-Quarterly Interval Fund-Series I	0.44%	0.45%
	Reliance Interval Fund-Monthly Interval Fund-Series I	0.48%	0.19%	Reliance Interval Fund-Quarterly Interval Fund-Series II	0.45%	0.15%
	Reliance Interval Fund-Monthly Interval Fund-Series II	0.57%	0.23%	Reliance Interval Fund-Quarterly Interval Fund-Series III	0.31%	0.11%

(For the previous financial year (2009-2010) Year to date Ratio to Average AUM)

## COMMON INFORMATION TO ALL SCHEMES

**Trustee Company :** Reliance Capital Trustee Co. Limited

**Dividend Policy :** Dividend will be distributed from the available distributable surplus after the deduction of the dividend distribution tax and the applicable surcharge, if any. The Mutual Fund is not guaranteeing or assuring any dividend. Please read the Scheme information document. For details. Further payment of all the dividends shall be in compliance with SEBI Circular No. SEBI/IMD/CIR No. 1/64057/06 dated 4/4/06.

**Applicable NAV (Applicable for all the Debt Schemes except Liquid Schemes) Subscriptions/Purchases including switch – ins**

(a) In respect of purchase of units in Income/ Debt oriented schemes (other than liquid fund schemes and plans) with amount equal to or more than Rs. 1 crore, irrespective of the time of receipt of application, the closing NAV of the day on which the funds are available for utilization shall be applicable.

(b) where the application is received upto 3.00 pm with a local cheque or demand draft payable at par at the place where it is received – closing NAV of the day of receipt of application;

(c) where the application is received after 3.00 pm with a local cheque or demand draft payable at par at the place where it is received – closing NAV of the next business day ; and

(d) where the application is received with an outstation cheque or demand draft which is not payable on par at the place where it is received – closing NAV of day on which the cheque or demand draft is credited.

**Redemptions including switch – outs**

(a) where the application received upto 3.00 pm – closing NAV of the day of receipt of application; and

(b) an application received after 3.00 pm – closing NAV of the next business day.

**Applicable NAV (Applicable for all the Liquid Schemes)**

**Subscriptions/Purchases including switch – ins**

(a) In respect of valid applications received upto 12.00 noon on a day and funds are available for utilization on the same day – the closing NAV of the day immediately preceding the day of receipt of application;

(b) In respect of valid applications received after 12.00 noon on a day and funds are available for utilization on the same day – the closing NAV of the day immediately preceding the next business day ; and

(c) Irrespective of the time of receipt of application, where the funds are not available for utilization on the day of the application – the closing NAV of the day immediately preceding the day on which the funds are available for utilization.

**Redemptions including switch – outs**

(a) In respect of valid applications received upto 3.00 pm – the closing NAV of the day immediately preceding the next business day ; and

(b) In respect of valid applications received after 3 p.m. by the Mutual Fund, the closing NAV of the next business day shall be applicable.

**Despatch of Repurchase (Redemption) Request :** Within 10 working days of the receipt of the redemption request at the authorised centre of Reliance Mutual Fund.

**Daily Net Asset Value (NAV) Publication:** The NAV will be declared on all working days and will be published in 2 newspapers. NAV can also be viewed on [www.reliancemutual.com](http://www.reliancemutual.com) and [www.amfiindia.com](http://www.amfiindia.com)

**Risk Profile of the Scheme:** Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme information document. (SID) carefully for details on risk factors before investment.

**Scheme specific Risk :** Trading volumes and settlement periods may restrict liquidity in equity and debt investments. Investment in Debt is subject to price, credit, and interest rate risk. The NAV of the Scheme may be affected, inter alia, by changes in the market conditions, interest rates, trading volumes, settlement periods and transfer procedures. The NAV may also be subjected to risk associated with investment in derivatives, foreign securities or script lending as may be permissible by the Scheme Information Document.

**Unitholders' Information :** Accounts statement (on each transaction), Annual financial results and Half yearly portfolio disclosure shall be provided to investors by post or published as per SEBI regulations.

**Tax treatment for the Investors (Unit holders)**  
Investors will be advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.

**Waiver of Entry Load for Direct Applications:** Pursuant to SEBI circular No. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009, no entry load shall be charged for all the mutual fund schemes. Therefore the procedure for the waiver of load for direct application is no longer applicable.

**For Investor Grievances Please Contact**

**Name and Address of Registrar :** Karvy Computershare Private Limited. (Formerly known as Karvy Consultants Limited) , Madhura Estate, Muncipal No 1-9/13/C, Plot No 13 & 13C , Survey No 74 & 75 Madhapur Village, Serlingampally Mandal & Municipality, R R District, Hyderabad 500 081. Tel: 040-40308000 Fax: 040-23394828

**Reliance Mutual Fund,** One Indiabulls Centre, Tower 1, 11th & 12th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg Elphinstone Road, Mumbai-400 013  
Customer Care: 1800-300-11111 (Toll free) / 3030 1111  
Email : [customer\\_care@reliancemutual.com](mailto:customer_care@reliancemutual.com)

**For further details on the Schemes, investors are advised to refer to the Scheme Information Document.**

## COMMON APPLICATION FORM

All Columns marked \* are mandatory. TO BE FILLED IN CAPITAL LETTERS & IN BLUE/BLACK INK ONLY.

### 1. DISTRIBUTOR / BROKER INFORMATION

Name & Broker Code / ARN	Sub Broker / Sub Agent Code
<b>ARN-11770</b>	

### 2. EXISTING UNIT HOLDER INFORMATION

For existing investors please fill in your Folio number,

FOLIO NO. \_\_\_\_\_

Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.

### 3. APPLICANT INFORMATION (Refer Instruction No. II)

<b>APPLICATION FOR</b>	<input type="checkbox"/> Zero Balance Folio	<input type="checkbox"/> Invest Now
<b>MODE OF HOLDING</b>	<input type="checkbox"/> Single <input type="checkbox"/> Joint <input type="checkbox"/> Any One or Survivor(s) (Default Joint)	<input type="checkbox"/> Former or Survivor (In case of Minor with joint applicant)
<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"/> Current/Former MP/MLA/MLC/Head of State <input type="checkbox"/> Retired <input type="checkbox"/> Civil Servant <input type="checkbox"/> Politician <input type="checkbox"/> Forex Dealer <input type="checkbox"/> House wife <input type="checkbox"/> Senior Executive of State owned corporation <input type="checkbox"/> Political Party Official <input type="checkbox"/> Others _____	
<b>STATUS INDIVIDUAL</b>	1st Applicant <input type="checkbox"/> Resident Indian <input type="checkbox"/> NRI 2nd Applicant <input type="checkbox"/> Resident Indian <input type="checkbox"/> NRI 3rd Applicant <input type="checkbox"/> Resident Indian <input type="checkbox"/> NRI	<b>STATUS NON-INDIVIDUAL</b> <input type="checkbox"/> FIIs <input type="checkbox"/> Society <input type="checkbox"/> Banks <input type="checkbox"/> Trust <input type="checkbox"/> HUF <input type="checkbox"/> Minor <input type="checkbox"/> Fls <input type="checkbox"/> AOP/BOI <input type="checkbox"/> Partnership firm <input type="checkbox"/> Company/Body Corporate <input type="checkbox"/> Others _____

Name of First / Sole applicant  Mr.  Ms.  M/s.

\_\_\_\_\_

1st holder PAN\* PAN Proof Enclosed  (Refer instruction no. II-4)

M a n d a t o r y

[Are you KYC Compliant Please (✓) Yes  or No  ]  
(Refer instruction no. II-5)

Date of Birth\*\*

D | D | M | M | Y | Y | Y | Y

(\*\*Date of birth mandatory if the applicant is minor)

Name of Guardian (In case of Minor) / Contact Person-Designation In case of non-individual Investors  Mr.  Ms.

\_\_\_\_\_

Guardian's PAN\* PAN Proof Enclosed  (Refer instruction no. II-4)

M a n d a t o r y

[Are you KYC Compliant Please (✓) Yes  or No  ]  
(Refer instruction no. II-5)

Relation with Minor / Designation

\_\_\_\_\_

Name of Second Applicant  Mr.  Ms.  NRI

\_\_\_\_\_

2nd holder PAN\* PAN Proof Enclosed  (Refer instruction no. II-4)

M a n d a t o r y

[Are you KYC Compliant Please (✓) Yes  or No  ]  
(Refer instruction no. II-5)

Date of Birth

D | D | M | M | Y | Y | Y | Y

Name of Third Applicant  Mr.  Ms.  NRI

\_\_\_\_\_

3rd holder PAN\* PAN Proof Enclosed  (Refer instruction no. II-4)

M a n d a t o r y

[Are you KYC Compliant Please (✓) Yes  or No  ]  
(Refer instruction no. II-5)

Date of Birth

D | D | M | M | Y | Y | Y | Y

#### Mailing Address

Add 1 \_\_\_\_\_

Add 2 \_\_\_\_\_ District \_\_\_\_\_

Add 3 \_\_\_\_\_ City \_\_\_\_\_

State \_\_\_\_\_ (Country) \_\_\_\_\_ PIN \_\_\_\_\_

#### Overseas Address (Mandatory for NRI / FII Applicant) (Please provide your complete address. P.O. Box alone is not adequate)

Add 1 \_\_\_\_\_

Add 2 \_\_\_\_\_

City \_\_\_\_\_ (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 Alert)

Investors providing Email Id would mandatorily receive only E - Statement of Accounts in lieu of physical Statement of Accounts. (Refer Instruction No. VI Point No. 2)

I WISH TO APPLY FOR TRANSACT ONLINE

I have read & understood the Terms & Conditions attached

I WISH TO APPLY FOR RELIANCE ANY TIME MONEY CARD (Please refer to ATM 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

Mother's maiden name in full

M a n d a t o r y

Please collect your time stamped acknowledged slip for future references

Received from \_\_\_\_\_ an application for allotment of

Units under Reliance \_\_\_\_\_ as per details below.

Growth Option  Bonus Option  Dividend Reinvestment  Dividend Payout

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

drawn on \_\_\_\_\_

APP No.: WD-00000373

Time Stamp & Date  
of receiving office

**4. BANK ACCOUNT DETAILS (Refer Instruction No.III) MANDATORY for Redemption/Dividend/Refunds, if any**

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  City

PIN  IFSC Code f o r C r e d i t v i a N E F T 9 Digit MICR Code\* f o r C r e d i t v i a E G S

Please ensure the name in this application form and in your bank account are the same

**5. INVESTMENT & PAYMENT DETAILS (Separate Application Form is required for investment in each Plan/Option (Refer instruction no. IV) PAYMENT BY CASH IS NOT PERMITTED.**

Scheme	Plan	Option	DD Charge Rs.	Net Cheque / DD Amount Rs.	Cheque / DD No. & Date	Bank / Branch
	<input type="checkbox"/> Growth Plan	<input type="checkbox"/> Growth Option <input type="checkbox"/> Bonus Option				
	<input type="checkbox"/> Dividend Plan	<input type="checkbox"/> Reinvestment <input type="checkbox"/> Payout				

**SIP ENROLLMENT DETAILS**

Frequency (Please ✓)  Monthly  Quarterly SIP Date:  2  10  18  28

REGULAR Enrollment Period: From: M M Y Y To: M M Y Y  PERPETUAL (Default) Enrollment Period: From: M M Y Y To: 1 2 9 9 Amount per Instalment: Rs.

**SIP PAYMENT TYPES ( Please Select any one option)**

- OPTION I : Payment through Post Dated Cheques.** (New Investors are required to fill up and submit (i) Common Application Form and (ii) SIP Enrolment Form for Post Dated Cheques ( available on our website and also available at all DISC). Existing investors have to submit only SIP Enrolment Form for Post Dated Cheques)
- OPTION II : Payment through Auto Debit or Electronic Clearing System (ECS)** (New Investors are required to fill up and submit (i) Common Application Form and (ii) SIP Enrolment cum Auto Debit /ECS Mandate Form. Existing investors have to submit only SIP Enrolment cum Auto Debit/ECS Mandate)

**6. DOCUMENTS ENCLOSED (Please ✓) (MANDATORY)(Refer to Instruction No.I-9)**

For Corporate	For Systematic Transactions	For Additional Document
<input type="checkbox"/> Memorandum & Articles of Association <input type="checkbox"/> Trust Deed <input type="checkbox"/> Bye-Laws <input type="checkbox"/> Partnership Deed <input type="checkbox"/> Resolution / Authorization to invest <input type="checkbox"/> List of Authorised Signatories with Specimen Signature(s)	<input type="checkbox"/> SIP Enrollment Form (Cheque or Auto Debit and ECS) <input type="checkbox"/> Cheques <input type="checkbox"/> Systematic Transfer Plan & Dividend Transfer Plan Enrollment Form <input type="checkbox"/> Systematic Withdrawal Plan Enrollment Form <input type="checkbox"/> Reliance SMART STEP Enrollment Form <input type="checkbox"/> Trigger Form <input type="checkbox"/> Reliance SIP Insure Form	<input type="checkbox"/> Power of Attorney <input type="checkbox"/> Others <u></u>

**7. NOMINATION (Refer to Instruction No.V)**

I/ We \_\_\_\_\_ (Unit holder 1) \_\_\_\_\_ (Unit holder 2) and \_\_\_\_\_ (Unit holder 3) \* do hereby nominate the person(s) more particularly described hereunder/ and\*/cancel the nomination made by me/ us on the \_\_\_\_\_ day of \_\_\_\_\_ in respect of the Units under Folio No. \_\_\_\_\_ (\* strike out which is not applicable)

Name and Address of Nominee(s)	Date of Birth	Name and Address of Guardian	Signature of Guardian	Proportion (%) by which the units will be shared by each Nominee (should aggregate to 100%)
		(to be furnished in case the Nominee is a minor)		
Nominee 1				
Nominee 2				
Nominee 3				

**8. DECLARATION**

I/We would like to invest in Reliance \_\_\_\_\_ subject to terms of the Statement of Additional Information (SAI) and Scheme Information Document (SID) and subsequent amendments thereto. I/We have read, understood (before filling application form) and is/are bound to the details of the SAI and SID including details relating to various services including but not limited to ATM/ Debit Card. I/We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. 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 can debit from my folio for the service charges as applicable from time to time. The ARN holder 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. I hereby declare that the above information is given by the undersigned and particulars given by me/us are correct and complete. **Applicable for NRI Investors:** 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.

Signature	<u></u>	<u></u>	<u></u>
	Sole / 1 <sup>st</sup> applicant/Guardian/ Authorised Signatory	2 <sup>nd</sup> applicant/ Authorised Signatory	3 <sup>rd</sup> applicant/ Authorised Signatory

**ACKNOWLEDGMENT SLIP (To be filled in by the Applicant)**

One Indiabulls Centre, Tower 1, 11th & 12th Floor,  
Jupiter Mill Compound, 841, Senapati Bapat Marg  
Elphinstone Road, Mumbai-400 013

Call : 30301111 | Toll free: 1800-300-11111  
www.reliancemutual.com

**RELIANCE Mutual Fund**  
Anil Dhirubhai Ambani Group

## COMMON APPLICATION FORM

All Columns marked \* are mandatory. TO BE FILLED IN CAPITAL LETTERS & IN BLUE/BLACK INK ONLY.

### 1. DISTRIBUTOR / BROKER INFORMATION

Name & Broker Code / ARN	Sub Broker / Sub Agent Code
ARN-11770	

### 2. EXISTING UNIT HOLDER INFORMATION

For existing investors please fill in your Folio number,

FOLIO NO. \_\_\_\_\_

Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.

### 3. APPLICANT INFORMATION (Refer Instruction No. II)

<b>APPLICATION FOR</b>	<input type="checkbox"/> Zero Balance Folio	<input type="checkbox"/> Invest Now
<b>MODE OF HOLDING</b>	<input type="checkbox"/> Single <input type="checkbox"/> Joint <input type="checkbox"/> Any One or Survivor(s) (Default Joint)	<input type="checkbox"/> Former or Survivor (In case of Minor with joint applicant)
<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"/> Current/Former MP/MLA/MLC/Head of State <input type="checkbox"/> Retired <input type="checkbox"/> Civil Servant <input type="checkbox"/> Politician <input type="checkbox"/> Forex Dealer <input type="checkbox"/> House wife <input type="checkbox"/> Senior Executive of State owned corporation <input type="checkbox"/> Political Party Official <input type="checkbox"/> Others _____	
<b>STATUS INDIVIDUAL</b>	1st Applicant <input type="checkbox"/> Resident Indian <input type="checkbox"/> NRI 2nd Applicant <input type="checkbox"/> Resident Indian <input type="checkbox"/> NRI 3rd Applicant <input type="checkbox"/> Resident Indian <input type="checkbox"/> NRI	<b>STATUS NON-INDIVIDUAL</b> <input type="checkbox"/> FIIs <input type="checkbox"/> Society <input type="checkbox"/> Banks <input type="checkbox"/> Trust <input type="checkbox"/> HUF <input type="checkbox"/> Minor <input type="checkbox"/> Fls <input type="checkbox"/> AOP/BOI <input type="checkbox"/> Partnership firm <input type="checkbox"/> Company/Body Corporate <input type="checkbox"/> Others _____

Name of First / Sole applicant  Mr.  Ms.  M/s.

\_\_\_\_\_

1st holder PAN\* PAN Proof Enclosed  (Refer instruction no. II-4)

M a n d a t o r y [Are you KYC Compliant Please (✓) Yes  or No  ]

Date of Birth\*\*

D D M M Y Y Y Y Y Y (\*\*Date of birth mandatory if the applicant is minor)

Name of Guardian (In case of Minor) / Contact Person-Designation In case of non-individual Investors  Mr.  Ms.

\_\_\_\_\_

Guardian's PAN\* PAN Proof Enclosed  (Refer instruction no. II-4)

M a n d a t o r y [Are you KYC Compliant Please (✓) Yes  or No  ]

Relation with Minor / Designation

\_\_\_\_\_

Name of Second Applicant  Mr.  Ms.  NRI

\_\_\_\_\_

2nd holder PAN\* PAN Proof Enclosed  (Refer instruction no. II-4)

M a n d a t o r y [Are you KYC Compliant Please (✓) Yes  or No  ]

Date of Birth

D D M M Y Y Y Y Y Y

Name of Third Applicant  Mr.  Ms.  NRI

\_\_\_\_\_

3rd holder PAN\* PAN Proof Enclosed  (Refer instruction no. II-4)

M a n d a t o r y [Are you KYC Compliant Please (✓) Yes  or No  ]

Date of Birth

D D M M Y Y Y Y Y Y

#### Mailing Address

Add 1 \_\_\_\_\_  
 Add 2 \_\_\_\_\_ District \_\_\_\_\_  
 Add 3 \_\_\_\_\_ City \_\_\_\_\_  
 State \_\_\_\_\_ (Country) \_\_\_\_\_ PIN \_\_\_\_\_

#### Overseas Address (Mandatory for NRI / FII Applicant) (Please provide your complete address. P.O. Box alone is not adequate)

Add 1 \_\_\_\_\_  
 Add 2 \_\_\_\_\_  
 City \_\_\_\_\_ (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 Alert)

Investors providing Email Id would mandatorily receive only E - Statement of Accounts in lieu of physical Statement of Accounts. (Refer Instruction No. VI Point No. 2)

<input type="checkbox"/> I WISH TO APPLY FOR TRANSACT ONLINE I have read & understood the Terms & Conditions attached	<input type="checkbox"/> I WISH TO APPLY FOR RELIANCE ANY TIME MONEY CARD (Please refer to ATM 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 Mother's maiden name in full M a n d a t o r y
--	---

Please collect your time stamped acknowledged slip for future references

Received from \_\_\_\_\_ an application for allotment of  
 Units under Reliance \_\_\_\_\_ as per details below.

Growth Option  Bonus Option  Dividend Reinvestment  Dividend Payout

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

**4. BANK ACCOUNT DETAILS (Refer Instruction No.III) MANDATORY for Redemption/Dividend/Refunds, if any**

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  City

PIN  IFSC Code f o r C r e d i t v i a N E F T 9 Digit MICR Code\* f o r C r e d i t v i a E G S

Please ensure the name in this application form and in your bank account are the same

**5. INVESTMENT & PAYMENT DETAILS (Separate Application Form is required for investment in each Plan/Option (Refer instruction no. IV) PAYMENT BY CASH IS NOT PERMITTED.**

Scheme	Plan	Option	DD Charge Rs.	Net Cheque / DD Amount Rs.	Cheque / DD No. & Date	Bank / Branch
	<input type="checkbox"/> Growth Plan	<input type="checkbox"/> Growth Option <input type="checkbox"/> Bonus Option				
	<input type="checkbox"/> Dividend Plan	<input type="checkbox"/> Reinvestment <input type="checkbox"/> Payout				

**SIP ENROLLMENT DETAILS**

Frequency (Please ✓)  Monthly  Quarterly SIP Date:  2  10  18  28

REGULAR Enrollment Period: From: M M Y Y To: M M Y Y  PERPETUAL (Default) Enrollment Period: From: M M Y Y To: 1 2 9 9 Amount per Instalment: Rs.

**SIP PAYMENT TYPES ( Please Select any one option)**

- OPTION I : Payment through Post Dated Cheques.** (New Investors are required to fill up and submit (i) Common Application Form and (ii) SIP Enrolment Form for Post Dated Cheques ( available on our website and also available at all DISC). Existing investors have to submit only SIP Enrolment Form for Post Dated Cheques)
- OPTION II : Payment through Auto Debit or Electronic Clearing System (ECS)** (New Investors are required to fill up and submit (i) Common Application Form and (ii) SIP Enrolment cum Auto Debit /ECS Mandate Form. Existing investors have to submit only SIP Enrolment cum Auto Debit/ECS Mandate)

**6. DOCUMENTS ENCLOSED (Please ✓) (MANDATORY)(Refer to Instruction No.I-9)**

For Corporate	For Systematic Transactions	For Additional Document
<input type="checkbox"/> Memorandum & Articles of Association <input type="checkbox"/> Trust Deed <input type="checkbox"/> Bye-Laws <input type="checkbox"/> Partnership Deed <input type="checkbox"/> Resolution / Authorization to invest <input type="checkbox"/> List of Authorised Signatories with Specimen Signature(s)	<input type="checkbox"/> SIP Enrollment Form (Cheque or Auto Debit and ECS) <input type="checkbox"/> Cheques <input type="checkbox"/> Systematic Transfer Plan & Dividend Transfer Plan Enrollment Form <input type="checkbox"/> Systematic Withdrawal Plan Enrollment Form <input type="checkbox"/> Reliance SMART STEP Enrollment Form <input type="checkbox"/> Trigger Form <input type="checkbox"/> Reliance SIP Insure Form	<input type="checkbox"/> Power of Attorney <input type="checkbox"/> Others <u></u>

**7. NOMINATION (Refer to Instruction No.V)**

I/ We \_\_\_\_\_ (Unit holder 1) \_\_\_\_\_ (Unit holder 2) and \_\_\_\_\_ (Unit holder 3) \*  
do hereby nominate the person(s) more particularly described hereunder/ and\*/cancel the nomination made by me/ us on the \_\_\_\_\_ day of \_\_\_\_\_  
in respect of the Units under Folio No. \_\_\_\_\_ (\* strike out which is not applicable)

Name and Address of Nominee(s)	Date of Birth	Name and Address of Guardian (to be furnished in case the Nominee is a minor)	Signature of Guardian	Proportion (%) by which the units will be shared by each Nominee (should aggregate to 100%)
Nominee 1				
Nominee 2				
Nominee 3				

**8. DECLARATION**

I/We would like to invest in Reliance \_\_\_\_\_ subject to terms of the Statement of Additional Information (SAI) and Scheme Information Document (SID) and subsequent amendments thereto. I/We have read, understood (before filling application form) and is/are bound to the details of the SAI and SID including details relating to various services including but not limited to ATM/ Debit Card. I/We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. 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 can debit from my folio for the service charges as applicable from time to time. The ARN holder 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. I hereby declare that the above information is given by the undersigned and particulars given by me/us are correct and complete. **Applicable for NRI Investors:** 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.

Signature	<u></u>	<u></u>	<u></u>
	Sole / 1 <sup>st</sup> applicant/Guardian/ Authorised Signatory	2 <sup>nd</sup> applicant/ Authorised Signatory	3 <sup>rd</sup> applicant/ Authorised Signatory

**ACKNOWLEDGMENT SLIP (To be filled in by the Applicant)**

One Indiabulls Centre, Tower 1, 11th & 12th Floor,  
Jupiter Mill Compound, 841, Senapati Bapat Marg  
Elphinstone Road, Mumbai-400 013

Call : 30301111 | Toll free: 1800-300-11111  
www.reliancemutual.com

**RELIANCE Mutual Fund**  
Anil Dhirubhai Ambani Group

**MULTIPLE BANK ACCOUNTS REGISTRATION FORM**

Please read the instruction carefully. **TO BE FILLED IN CAPITAL LETTERS USE BLACK / BLUE INK ONLY**

Folio No. <input style="width:90%;" type="text"/>	PAN No. <input style="width:90%;" type="text"/>
<small>(For Existing Unit Holders)</small>	
Name of sole / First Unit Holder <input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Miss	
<input style="width:100%; height: 20px;" type="text"/>	

Please register the following Bank account as the **default** into which any redemption / dividend proceeds will be paid. Enclosed is a cancelled cheque leaf / copy of cheque leaf for the following account to enable you to verify the bank details

Account No. <input style="width:95%;" type="text"/>	Account Type : <input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR	
Bank Name <input style="width:100%;" type="text"/>		
Branch <input style="width:100%;" type="text"/>		
City <input style="width:30%;" type="text"/>	Pin Code <input style="width:20%;" type="text"/>	State <input style="width:40%;" type="text"/>
MICR Code <input style="width:20%;" type="text"/>	IFSC Code <input style="width:40%;" type="text"/>	
Document attached (Any One): <input type="checkbox"/> Cancelled / Copy of cheque <input type="checkbox"/> Bank statement <input type="checkbox"/> Bank Passbook <input type="checkbox"/> Bank Certificate (Refer. Inst. no.3)		

Please register the following bank accounts as **additional** accounts for my folio. I/we can choose to receive any payment processed in this accounts , by making a specific request in my redemption request.

Account No. <input style="width:95%;" type="text"/>	Account Type : <input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR	
Bank Name <input style="width:100%;" type="text"/>		
Branch <input style="width:100%;" type="text"/>		
City <input style="width:30%;" type="text"/>	Pin Code <input style="width:20%;" type="text"/>	State <input style="width:40%;" type="text"/>
MICR Code <input style="width:20%;" type="text"/>	IFSC Code <input style="width:40%;" type="text"/>	
Document attached (Any One): <input type="checkbox"/> Cancelled / Copy of cheque <input type="checkbox"/> Bank statement <input type="checkbox"/> Bank Passbook <input type="checkbox"/> Bank Certificate (Refer. Inst. no.3)		

Account No. <input style="width:95%;" type="text"/>	Account Type : <input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR	
Bank Name <input style="width:100%;" type="text"/>		
Branch <input style="width:100%;" type="text"/>		
City <input style="width:30%;" type="text"/>	Pin Code <input style="width:20%;" type="text"/>	State <input style="width:40%;" type="text"/>
MICR Code <input style="width:20%;" type="text"/>	IFSC Code <input style="width:40%;" type="text"/>	
Document attached (Any One): <input type="checkbox"/> Cancelled / Copy of cheque <input type="checkbox"/> Bank statement <input type="checkbox"/> Bank Passbook <input type="checkbox"/> Bank Certificate (Refer. Inst. no.3)		

Account No. <input style="width:95%;" type="text"/>	Account Type : <input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR	
Bank Name <input style="width:100%;" type="text"/>		
Branch <input style="width:100%;" type="text"/>		
City <input style="width:30%;" type="text"/>	Pin Code <input style="width:20%;" type="text"/>	State <input style="width:40%;" type="text"/>
MICR Code <input style="width:20%;" type="text"/>	IFSC Code <input style="width:40%;" type="text"/>	
Document attached (Any One): <input type="checkbox"/> Cancelled / Copy of cheque <input type="checkbox"/> Bank statement <input type="checkbox"/> Bank Passbook <input type="checkbox"/> Bank Certificate (Refer. Inst. no.3)		

P.T.O



**ACKNOWLEDGEMENT**

Received from _____	
An application for multiple bank accounts registration	
Folio no: _____	
Default A/c no: _____	Additional A/c no : _____
Additional A/c no : _____	Additional A/c no : _____
Additional A/c no : _____	

App. No. WD-00000373
Signature, Date & Stamp

Account No.	<input type="text"/>	Account Type :	<input type="checkbox"/> Savings	<input type="checkbox"/> Current	<input type="checkbox"/> NRE	<input type="checkbox"/> NRO	<input type="checkbox"/> FCNR
Bank Name	<input type="text"/>						
Branch	<input type="text"/>						
City	<input type="text"/>	Pin Code	<input type="text"/>	State	<input type="text"/>		
MICR Code	<input type="text"/>	IFSC Code	<input type="text"/>				
Document attached (Any One): <input type="checkbox"/> Cancelled / Copy of cheque <input type="checkbox"/> Bank statement <input type="checkbox"/> Bank Passbook <input type="checkbox"/> Bank Certificate (Refer. Inst. no.3)							

#### DECLARATION & SIGNATURE/S

I/we have read and understood the terms & conditions given below for registration of multiple banks accounts. I/we understand that my /our application form is liable to be rejected if it is not filled as per the directions provided herein and in case the correct and complete supporting documents are not provided by me/us.

I/we hereby declare that the particulars given above are correct and express my/our willingness to receive credit of Dividend / Redemption proceeds through the mode indicated above. If the transactions is delayed or not effected at all for reasons of incomplete / incorrect information, I/we would not hold Reliance Mutual Fund / Reliance Capital Asset Management Limited, its registrars and other service providers responsible. I/we will also inform Reliance Mutual Fund / Reliance Capital Asset Management Limited, about any changes in my/our bank account.

Place : \_\_\_\_\_ Date : \_\_\_\_\_

#### SIGNATURE/S

Sole / 1st applicant/Guardian/Authorised Signatory	2nd Applicant/Authorised Signatory	3rd Applicant/Authorised Signatory

#### INSTRUCTIONS AND TERMS & CONDITIONS

- This facility allows a unit holder to register multiple bank account details for all investments held in the specified folio (existing or new). Individuals/ HUF can register upto 5 different bank accounts for a folio by using this form. Non-individuals can register upto 10 different bank accounts for a folio. For registering more than 5 accounts, please use extra copies of this form.
- Please enclose a cancelled cheque leaf for each of such banks accounts. This will help in verification of the account details and register them accurately. The application will be processed only for such accounts for which cancelled cheque leaf is provided. Accounts not matching with such cheque leaf thereof will not be registered.
- If the bank account number on the cheque leaf is handwritten or investor name is not printed on the face of the cheque, bank account statement or pass book giving the name, address and the account number should be enclosed. If photocopies are submitted, investors must produce original for verification.
- Bank account registration request will be accepted and processed only if all the details are correctly filled and the necessary documents are submitted. The request is liable to be rejected if any information is missing or incorrectly filled or if there is deficiency in the documents submitted.
- The first/sole unit holder in the folio should be one of the holders of the bank account being registered.
- The investors can change the default bank account by submitting this form. In case multiple bank accounts are opted for registration as default bank account, the mutual fund retains the right to register any one of them as the default bank account.
- A written confirmation of registration of the additional bank account details will be dispatched to you within 10 calendar days of receipt of such request.
- If any of the registered bank accounts are closed/ altered, please intimate the AMC in writing of such change with an instruction to delete/alter it from our records.
- The Bank Account chosen as the primary/default bank account will be used for all Redemption payouts/ Dividend payouts. At anytime, investor can instruct the AMC to change the default bank account by choosing one of the additional accounts already registered with the AMC.
- If request for redemption received together with a change of bank account or before verification and validation of the new bank account, the redemption request would be processed to the currently registered default (old) bank account.
- If in a folio, purchase investments are vide SB or NRO bank account, the bank account types for redemption can be SB or NRO only. If the purchase investments are made vide NRE account(s), the bank accounts types for redemption can be SB/ NRO/ NRE.
- The registered bank accounts will also be used to identify the pay-in proceeds. Hence, unit holder(s) are advised to register their various bank accounts in advance using this facility and ensure that payments for ongoing purchase transactions are from any of the registered bank accounts only, to avoid fraudulent transactions and potential rejections due to mismatch of pay-in bank details with the accounts registered in the folio.



ACKNOWLEDGEMENT SLIP (To be filled in by the Applicant)

**MICRO SIP FORM**

All Columns marked \* are mandatory. TO BE FILLED IN CAPITAL LETTERS & IN BLUE/BLACK INK ONLY.

**1. DISTRIBUTOR / BROKER INFORMATION**

Name & Broker Code / ARN	Sub Broker / Sub Agent Code
ARN-11770	

**2. EXISTING UNIT HOLDER INFORMATION**

For existing investors please fill in your Folio number.

FOLIO NO. \_\_\_\_\_

Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.

**3. APPLICANT INFORMATION (Refer Instruction No. II)**

<b>APPLICATION FOR</b>	<input type="checkbox"/> Zero Balance Folio	<input type="checkbox"/> Invest Now
<b>MODE OF HOLDING</b>	<input type="checkbox"/> Single <input type="checkbox"/> Joint <input type="checkbox"/> Any One or Survivor(s) (Default Joint)	<input type="checkbox"/> Former or Survivor (In case of Minor with joint applicant)
<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"/> Current/Former MP/MLA/MLC/Head of State <input type="checkbox"/> Retired <input type="checkbox"/> Civil Servant <input type="checkbox"/> Politician <input type="checkbox"/> Forex Dealer <input type="checkbox"/> House wife <input type="checkbox"/> Senior Executive of State owned corporation <input type="checkbox"/> Political Party Official <input type="checkbox"/> Others _____	
<b>STATUS INDIVIDUAL</b>	1st Applicant <input type="checkbox"/> Resident Indian <input type="checkbox"/> NRI 2nd Applicant <input type="checkbox"/> Resident Indian <input type="checkbox"/> NRI 3rd Applicant <input type="checkbox"/> Resident Indian <input type="checkbox"/> NRI	<b>STATUS NON-INDIVIDUAL</b> <input type="checkbox"/> FIIs <input type="checkbox"/> Society <input type="checkbox"/> Banks <input type="checkbox"/> Trust <input type="checkbox"/> HUF <input type="checkbox"/> Minor <input type="checkbox"/> Fls <input type="checkbox"/> AOP/BOI <input type="checkbox"/> Partnership firm <input type="checkbox"/> Company/Body Corporate <input type="checkbox"/> Others _____

Name of First / Sole applicant  Mr.  Ms.  M/s. Date of Birth\* | D | D | M | M | Y | Y | Y | Y |

Document Category No. \_\_\_\_\_ Document ID No. \_\_\_\_\_

If ID proof is Category 10 or 11 then please mention the name of the company / Institute \_\_\_\_\_

Name of Guardian (In case of Minor) / Contact Person - Designation In case of non-individual Investors)  Mr.  Ms.

Document Category No. \_\_\_\_\_ Document ID No. \_\_\_\_\_

If ID proof is Category 10 or 11 then please mention the name of the company / Institute \_\_\_\_\_

Relation with Minor / Designation \_\_\_\_\_

Name of Second Applicant  Mr.  Ms.  NRI Date of Birth\* | D | D | M | M | Y | Y | Y | Y |

Document Category No. \_\_\_\_\_ Document ID No. \_\_\_\_\_

If ID proof is Category 10 or 11 then please mention the name of the company / Institute \_\_\_\_\_

Name of Third Applicant  Mr.  Ms.  NRI Date of Birth\* | D | D | M | M | Y | Y | Y | Y |

Document Category No. \_\_\_\_\_ Document ID No. \_\_\_\_\_

If ID proof is Category 10 or 11 then please mention the name of the company / Institute \_\_\_\_\_

**Mailing Address\***

Add 1 \_\_\_\_\_

Add 2 \_\_\_\_\_ District \_\_\_\_\_

Add 3 \_\_\_\_\_ City \_\_\_\_\_

State \_\_\_\_\_ (Country) \_\_\_\_\_ PIN\* \_\_\_\_\_

**Overseas Address\* (Mandatory for NRI / FII Applicant) (Please provide your complete address. P.O. Box alone is not adequate)**

Add 1 \_\_\_\_\_

Add 2 \_\_\_\_\_

City \_\_\_\_\_ (Country) \_\_\_\_\_ PIN\* \_\_\_\_\_

**CONTACT DETAILS OF SOLE/FIRST APPLICANT**

Tel. No. STD Code \_\_\_\_\_ Office \_\_\_\_\_ Residence \_\_\_\_\_ Mobile no. \_\_\_\_\_ (For Receiving SMS Alert)

Email ID \_\_\_\_\_

Investors providing Email Id would mandatorily receive only E - Statement of Accounts in lieu of physical Statement of Accounts. (Refer Instruction No. 23)

**I WISH TO APPLY FOR TRANSACT ONLINE**

I have read & understood the Terms & Conditions attached

**I WISH TO APPLY FOR RELIANCE ANY TIME MONEY CARD (Please refer to ATM 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 | \_\_\_\_\_

Mother's maiden name in full

| M | a | n | d | a | t | o | r | y | \_\_\_\_\_

Please collect your time stamped acknowledged slip for future references

Received from \_\_\_\_\_ an application for allotment of Units under Reliance \_\_\_\_\_ as per details below.

Growth Option  Bonus Option  Dividend Reinvestment  Dividend Payout

APP No.: WD-00000373

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

Time Stamp & Date of receiving office

**4. BANK ACCOUNT DETAILS (Refer Instruction No.III) MANDATORY for Redemption/Dividend/Refunds, if any**A/c. Type  SB  Current  NRO  NRE  FCNR Account No. M a n d a t o r yBank M a n d a t o r y

Branch \_\_\_\_\_ Branch City \_\_\_\_\_

PIN \_\_\_\_\_ IFSC Code f o r c r e d i t v i a N E F T 9 Digit MICR Code\* f o r c r e d i t v i a E G S

Please ensure the name in this application form and in your bank account are the same

**5. INVESTMENT & PAYMENT DETAILS (Separate Application Form is required for investment in each Plan/Option (Refer instruction no. IV) PAYMENT BY CASH IS NOT PERMITTED.**

Scheme	Plan	Option	DD Charge Rs.	Net Cheque / DD Amount Rs.	Cheque / DD No. & Date	Bank / Branch
	<input type="checkbox"/> Growth Plan	<input type="checkbox"/> Growth Option <input type="checkbox"/> Bonus Option				
	<input type="checkbox"/> Dividend Plan	<input type="checkbox"/> Reinvestment <input type="checkbox"/> Payout				

**SIP ENROLLMENT DETAILS (Maximum SIP Amount is Rs. 4000/- Per Month or 12000/- Per Quarter)**Frequency (Please ✓)  Monthly  Quarterly SIP Date:  2  10  18  28  
Enrolment Period : From : \_\_\_\_\_ (MM/YY) To : \_\_\_\_\_ (MM/YY) Amount per Instalment: Rs. \_\_\_\_\_**SIP PAYMENT TYPES ( Please Select any one option)** **OPTION I : Payment through post dated cheques.** Number of Cheques \_\_\_\_\_ Cheque Number From \_\_\_\_\_ Cheque Number To \_\_\_\_\_

Bank Name \_\_\_\_\_ Branch Name \_\_\_\_\_

 **OPTION II : SIP Enrolment cum Auto Debit/Elec tronic Clearing System (ECS) Mandate Form (For ECS locations and Auto Debit Banks, please refer the Auto Debit/ECS Mandate Form.)** ECS locations and Auto Debit Banks are subject to change from time to time**6. DOCUMENTS ENCLOSED (Please ✓) (MANDATORY)** Systematic Transfer Plan  Systematic Withdrawal Plan  Cheques  SIP Auto Debit /ECS Mandate Form  PIN Agreement  
 Power of Attorney  Identification Proof (Please Refer Point No.3)**7. NOMINATION**I/ We \_\_\_\_\_ (Unit holder 1) \_\_\_\_\_ (Unit holder 2) \_\_\_\_\_ (Unit holder 3) \_\_\_\_\_\*  
do hereby nominate the person(s) more particularly described hereunder/ and\*/cancel the nomination made by me/ us on the \_\_\_\_\_ day of \_\_\_\_\_  
in respect of the Units under Folio No. \_\_\_\_\_ (\* strike out which is not applicable)

Name and Address of Nominee(s)	Date of Birth	Name and Address of Guardian (to be furnished in case the Nominee is a minor)	Signature of Guardian	Proportion (%) by which the units will be shared by each Nominee (should aggregate to 100%)
Nominee 1				
Nominee 2				
Nominee 3				

**8. DECLARATION**

I/We would like to invest in Reliance \_\_\_\_\_ subject to terms of the Statement of Additional Information (SAI) and Scheme Information Document (SID) and subsequent amendments thereto. I/We have read, understood (before filling application form) and is/are bound to the details of the SAI and SID including details relating to various services including but not limited to ATM/ Debit Card. I/We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. 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 can debit from my folio for the service charges as applicable from time to time. The ARN holder 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. I hereby declare that the above information is given by the undersigned and particulars given by me/us are correct and complete. **Applicable for NRI Investors:** 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. Maximum SIP Amount is Rs. 4000/- Per Month or 12000/- Per Quarter. Only one SIP per month or per quarter is permitted per Folio / Scheme/Plan.

**9. SIGNATURE**

_____	_____	_____
Sole / 1 <sup>st</sup> applicant/Guardian/ Authorised Signatory	2 <sup>nd</sup> applicant/Authorised Signatory	3 <sup>rd</sup> applicant/Authorised Signatory

**Identification Proof to be provided by the Applicant/s**

Category Number to be mention in the application form overleaf

01 Voter Identity Card	09 Photo Identification issued by Bank Managers of Scheduled Commercial Banks / Gazetted Officer / Elected Representatives to the Legislative Assembly / Parliament
02 Driving License	10 ID card issued to employees of Scheduled Commercial / State/District Co-operative Banks
03 Government / Defense identification card	11 Cards issued by Universities / deemed Universities or institutes under statutes like ICAI, ICWA, ICSI, ICFA, MBA.
04 Passport	12 Permanent Retirement Account No (PRAN) card issued to New Pension System (NPS) subscribers by CRA (NSDL).
05 Photo Ration Card	13 Any other photo ID card issued by Central Govt. / State Govt. /Municipal authorities / Government organizations like ESIC / EPFO.
06 Photo Debit Card	14 Permanent Account No (PAN No.)
07 Employee ID cards issued by companies registered with Registrar of Companies	
08 Senior Citizen / Freedom Fighter ID card issued by Government.	

## SIP ENROLMENT cum AUTO DEBIT/ECS MANDATE FORM

(Please refer list of Autodebit banks in Terms & Conditions Point No.1 Overleaf) TO BE FILLED IN CAPITAL LETTERS. PLEASE (✓) WHEREVER APPLICABLE

### DISTRIBUTOR / BROKER INFORMATION

Name & Broker Code / ARN	Sub Broker / Sub Agent Code
ARN-11770	

Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.

### REGISTRATION CUM MANDATE FORM FOR AUTO DEBIT/ECS (Debit clearing)

- New SIP Registration - by existing investor     
  New SIP Registration - by new investor (Also attach the Common Application Form duly filled & signed)  
 Change in Bank Account for an existing investor with Reliance Mutual Fund (Applicable only for ECS)

### APPLICANT DETAILS

Folio No.	
Name of Sole/1st holder	PAN No. MANDATORY      KYC : Yes / No

SCHEME NAME \_\_\_\_\_ Plan \_\_\_\_\_ Option \_\_\_\_\_ SIP Amount \_\_\_\_\_

Frequency (Please ✓)  Monthly (default) or  Quarterly      SIP Date       2       10       18       28 (Select any one SIP Date)

<input type="checkbox"/> REGULAR	<input type="checkbox"/> PERPETUAL (Default)
Enrollment Period: From: [M][M][Y][Y] To: [M][M][Y][Y] (Refer Instruction No.13)	Enrollment Period: From: [M][M][Y][Y] To: [1][2][9][9]

### BANK ACCOUNT DETAILS

1st/Sole Accountholder Name as in Bank Records \_\_\_\_\_

2nd Accountholder Name as in Bank Records \_\_\_\_\_

3rd Accountholder Name as in Bank Records \_\_\_\_\_

A/c. Type ✓  SB       Current       NRO       NRE       FCNR      Account No. MANDATORY (Core Banking Account Number) \_\_\_\_\_

Bank [MANDATORY] \_\_\_\_\_  
 Branch \_\_\_\_\_  
 Address \_\_\_\_\_ City \_\_\_\_\_

PIN \_\_\_\_\_ 9 Digit MICR Code \_\_\_\_\_ IFSC Code \_\_\_\_\_

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

**Mandatory Enclosures:**  
 Blank cancelled cheque       Copy of cheque

### DECLARATION

I/We wish to inform you that I/we have registered with Reliance Mutual Fund through their authorised Service Provider(s) and representative for my/our payment to the above mentioned beneficiary by debit to my/our above mentioned bank account. For this purpose I/we authorised Service Provider(s) and representative to raise a debit on my/our above mentioned account with your branch. I/We hereby authorize you to honour all such requests received through authorised Service Provider(s) and representative to debit my/our account with the amount requested, for due remittance of the proceeds to the beneficiary. I/We undertake to keep sufficient funds in the funding account on the date of execution of standing instruction. I hereby declare that the particulars given above are correct and complete. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I would not hold the Mutual Fund or the authorised Service Provider(s) and representative responsible. If the date of debit to my/our account happens to be a non business day as per the Mutual Fund or a Bank holiday, execution of the SIP will happen on the day of Holiday/next working day and allotment of units will happen as per the Terms and Conditions listed in the Statement of Additional Information & Scheme Information Document of the Mutual Fund. The above mentioned Bank shall not be liable for, nor be in default by reason of, any failure or delay in completion of this service, where such failure or delay is caused, in whole or in part, by any acts of God, civil war, civil commotion, riot, strike, mutiny, revolution, fire, flood, fog, war, lightning, earthquake, change of Government policies, Unavailability of Bank's computer system, force majeure events, or any other cause of peril which is beyond the above mentioned Banks reasonable control and which has the effect of preventing the performance of this service by the above mentioned Bank. I/We shall not dispute or challenge any debit, raised under this mandate, on any ground whatsoever. I/We shall not have any claim against the Bank in respect of the amount so debited pursuant to the mandate submitted by me/us. I/We shall keep the Bank and authorised Service Provider(s) and representative, jointly and or severally indemnified from time to time, against all claims, actions, suits, for any loss, damage, costs, charges and expenses incurred by the Bank and authorised Service Provider(s) and representative, by reason of their acting upon the instructions issued by the above named authorized signatories/beneficiaries. This request for debit mandate is valid and may be revoked only through a written letter withdrawing the mandate signed by the authorized signatories/beneficiaries and acknowledged at your counters and giving reasonable notice to effect such withdrawal.

I/We would like to invest in **Reliance** Fund subject to terms of the Statement of Additional Information (SAI) and Scheme Information Document (SID) and subsequent amendments thereto. I/We have read, understood (before filling application form) and is/are bound to the details of the SAI and SID. I/We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. 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. The ARN holder 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. I hereby declare that the above information is given by the undersigned and particulars given by me/us are correct and complete. **Applicable for NRI Investors:** I/We undertake that all 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.

### SIGNATURE/S AS PER RELIANCE MUTUAL FUND (MANDATORY)

Sole/ 1 <sup>st</sup> applicant/ Guardian Authorised Signatory	
2 <sup>nd</sup> applicant / Authorised Signatory	
3 <sup>rd</sup> applicant Authorised Signatory	

### SIGNATURE/S AS PER BANK RECORDS (MANDATORY)

Sole/ 1 <sup>st</sup> applicant/ Guardian Authorised Signatory	
2 <sup>nd</sup> applicant / Authorised Signatory	
3 <sup>rd</sup> applicant Authorised Signatory	

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

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

## INSTRUCTIONS cum TERMS AND CONDITIONS

### SIP payment through Auto Debit via Standing Instruction and Electronic Clearing Service (Debit Clearing) of the Reserve Bank of India (RBI)

#### LIST OF CITIES FOR SIP FACILITY VIA ECS (DEBIT CLEARING) (86 CENTERS)

AGRA, AHMEDABAD, ALLAHABAD, AMRITSAR, ANAND, AURANGABAD, ASANSOL, BANGALORE, BARDWAN, BARODA, BELGAUM, BHAVNAGAR, BHLWARA, BHOPAL, BHUBANESHWAR, BIJAPUR, BIKANER, CALCUT, 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, UDAIPUR, UDUPI, VARANASI, VIJAYWADA, VIZAG,

- (1) Auto Debit facility is offered only to the investors maintaining their bank accounts with Bank of Baroda/ Bank of India/ Punjab National Bank/ Kotak Mahindra Bank/ Citibank NA/ HDFC Bank/ ICICI Bank/ AXIS Bank/ HSBC/ IDBI Bank/ State Bank of India. The above list is subject to change from time to time. The list may undergo changes from time to time.
- (2) Electronic Clearing System (ECS) facility will be available in the selected cities. A city where ECS facility is available presently is mentioned above. The list may be modified/ updated/ changed/ removed at any time in future entirely at the discretion of Reliance Capital Asset Management Limited (RCAM) without assigning any reasons or prior notice. If any city is removed, SIP instructions for investors in such cities via ECS (Debit) route will be discontinued without prior notice. In such a case, the RCAM at its sole discretion may accept Post Dated Cheques (PDCs) from the investors for the balance period.
- (3) 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 SIP will be liable to be rejected.
- (4) The investor agrees to abide by the terms and conditions of ECS/Auto Debit facility of Reserve Bank of India/Banks. Reliance Mutual Fund (RMF) / RCAM, its registrars and other service providers shall not be held responsible or will not be liable for any damages and will not compensate for any loss, damage etc. incurred to the investor. The investor assumes the entire risk of using this facility and takes full responsibility. Investor will not hold RMF / RCAM, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles of Auto Debit /ECS / local holidays.
- (5) Please read the Key Information Memorandum, Statement of Additional Information (SAI) and Scheme Information Document (SID) of respective Scheme(s) carefully before investing.
- (6) Investors are required to submit following documents atleast 21 working days before the first SIP Installment date for Auto Debit & ECS Clearing:  
**New Investors are required to submit the following documents:**
  - (a) Common Application Form with SIP Enrolment & Auto Debit/ECS Mandate Form.
  - (b) The Initial investment amount cheque should be issued from the same bank account which is to be debited under ECS/Auto Debit for SIP installments
  - (c) A photo copy/cancelled cheque from ECS Debit Account (as mentioned on the application form should be submitted along with other requirements.**Existing Investors are required to submit SIP Enrolment cum Auto Debit/ECS Mandate Form.**
- (7) An investor can opt for Monthly or Quarterly frequency. SIP Auto debit / ECS facility is available only on specific dates of the month i.e. 2nd or 10th or 18th or 28th. An investor shall have the option of choosing for 1 or more than 1 SIP in the same scheme and in the same month. SIP debit dates shall be 2nd, 10th, 18th or 28th. However more than one SIP debit date is not allowed. To register multiple SIPs in the same scheme /same month, please submit separate Auto Debit and ECS Mandate Form.
- (8) The first SIP cheque /draft could be of any Business day but subsequent cheques or ECS /Auto Debit Transactions should be dated 2nd, 10th, 18th or 28th and there should be minimum gap at least 21 Business Days between the 1st SIP and the 2nd SIP or as specified by RCAM from time to time. In case the criteria are not met the SIP would start on the same date from the next month. Investors should check the same at the Designated Investor Service Centre of Reliance Mutual Fund before investing. If the date on the cheque/draft/ECS/Auto Debit Transactions is a non - Business Day for the scheme, then the units shall be allotted on the next Business Day.
- (9) Investors can also start an SIP directly without any initial investment. In this option the Investors can submit the application for SIP on any working day but the subsequent installment date of SIP shall be 2nd / 10th / 18th / 28th with a minimum gap of at least 21 working days between the submission of application form and the 1st SIP, as may be specified by RCAM from time to time.
- (10) Minimum application amount for Monthly SIP Option - 60 instalments of Rs. 100/- each or 12 instalments of Rs. 500/- each or 6 instalments of Rs. 1,000/- each and in multiples of Re. 1/- thereafter. For Quarterly SIP Option - 12 instalments of Rs. 500/- each or 4 instalments of Rs. 1,500/ each and in multiples of Re. 1/- thereafter.
- (11) For MICRO SIP maximum SIP amount can be Rs.4000/- Per Month or Rs. 12000/- Per Quarter.
- (12) SIP is available to investors in the following Scheme(s) of Reliance Mutual Fund (RMF)  
**Equity Schemes:** "Reliance Growth Fund" OR "Reliance Vision Fund" OR "Reliance Equity Opportunities Fund" OR "Reliance Equity Advantage Fund" OR "Reliance Quant Plus Fund" OR "Reliance NRI Equity Fund" OR "Reliance Banking Fund" OR "Reliance Pharma Fund" OR "Reliance Media and Entertainment Fund" OR "Reliance Diversified Power Sector Fund" OR "Reliance Tax Saver (ELSS) Fund" OR "Reliance Equity Fund" OR "Reliance Natural Resources Fund" OR "Reliance Infrastructure Fund" OR "Reliance Regular Savings Fund - Equity Option" OR "Reliance Regular Savings Fund - Balanced Option" OR "Reliance Long Term Equity Fund", "Reliance Arbitrage Advantage Fund", "Reliance Index Fund Nifty plan", "Reliance Index Fund Sensex plan", "Reliance Small Cap Fund". \* Units allotted in the scheme will be subject to lock in for the period of three years from the date of allotment of units.  
**Debt Schemes:** "Reliance Liquid Fund - Treasury Plan" OR "Reliance Liquidity Fund" OR "Reliance Monthly Income Plan" OR "Reliance Income Fund" OR "Reliance Dynamic Bond Fund" OR "Reliance Floating Rate Fund-Short Term Plan" OR "Reliance Short Term Fund" OR "Reliance Regular Savings Fund - Debt Option" OR "Reliance Medium Term Fund" OR "Reliance Money Manager Fund" OR "Reliance Gilt Securities Fund" and marked "Account Payee" payable locally in the city where the application is submitted. Post dated or outstation cheques/draft are not permitted. Application received with outstation cheque/demand draft shall be rejected.
- (13) "Perpetual SIP" will be the default option in case end date for enrolment period is not provided. In case an investor, who has opted for Perpetual SIP, subsequently intends to discontinue the same, a written communication thereof will be required to be furnished. In case the SIP end date is not mentioned while submitting the application, the SIP mandate will be construed to be perpetual, till instruction to the contrary is received from the investor.
- (14) The provisions mentioned in the respective SID regarding Applicable NAV, Risk Factors, Load etc. shall be applicable. The provision for "Minimum Application Amount" as specified in the respective SID will not be applicable for SIP Investments.
- (15) Allotment of units would be subject to realisation of credit.
- (16) If the date of the subsequent SIP installment is a non-transaction day for the scheme, then the units shall be allotted on the next / following transaction day.
- (17) The Unit holders can choose to opt out from the SIP at any point of time by submitting a written request to the nearest DISC. Such request for discontinuation should be received at least 15 days prior to the next due date of the SIP. On receipt of such a request, the SIP will be discontinued for the folio.
- (18) For Direct Investment Please Mention "Direct in the Column "Name & Broker Code/ARN
- (19) The ECS Mandate Form along with common Application Form in all respects should be submitted at any of the Designated Investor Service Centre (DISCs) of RCAM or Kany Computershare Pvt. Ltd.
- (20) Existing unit holders should note that unit holders' details and mode of holding (single, jointly, anyone or survivor) will be as per the existing Account.
- (21) RCAM reserves the right to reject any application without assigning any reason thereof. RCAM in consultation with Trustees reserves the right to withdraw these offerings, modify the procedure, frequency, dates, load structure in accordance with the SEBI Regulations and any such change will be applicable only to units transacted pursuant to such change on a prospective basis.
- (22) The first Account Statement for the Scheme will be despatched to the unitholder stating the number of Units held etc. within a maximum of ten Business Days from the date of allotment of units.
- (23) If the investor has provided his email address in the application form or any subsequent communication in any of the folio belonging to the investor(s), RMF / RCAM reserves the right to use Electronic Mail (email) as a default mode to send various communication which include account statements for transactions done by the investor(s). The investor(s) may request for a physical account statement by writing or calling RMF's Investor Service Center/ Registrar & Transfer Agent. In case of specific request received from the investor(s), RMF shall provide the account statement to the investor(s) within 5 working days from the receipt of such request. RMF shall comply with SEBI Circular No. IMD/CIR/12/80083/2006 dated November 20, 2006 with respect to dispatch of the account statement.
- (24) In accordance with the requirements specified by the SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009 no entry load will be charged with effect from August 1, 2009. Exit Load as applicable in the respective Scheme at the time of enrolment of SIP will be applicable.
- (25) As per SEBI circular number MRD/DoP/Cir- 05/2007 dated April 27, 2007, Permanent Account Number (PAN) shall be the sole identification number for all participants transacting in the securities market, irrespective of the amount of transaction with effect from July 2, 2007. Accordingly, it is mandatory for investor's to provide their PAN alongwith a self attested copy of PAN card. If the investment is being made on behalf of a minor, the PAN of the minor or father or mother or the guardian, who represents the minor, should be provided. Applications received without PAN/PAN card copy will be rejected. Please refer to SAI for more details.
- (26) Know Your Client Requirements (KYC) is now mandatory, irrespective of the amount of investment for all non-individual investors/NRIs/Channel investors with effect from October 01, 2010. Such category will include Corporate, Partnership Firms, Trusts, HUF, NRI and investors of all categories coming through Channel Distributors. In terms of the Prevention of Money Laundering Act, 2002, the Rules issued there under and the guidelines issued by SEBI regarding the Anti Money Laundering (AML), all intermediaries, including Mutual Funds, have to formulate and implement a Client Identification Process, commonly referred to as Know Your Customer or KYC Process, to verify and maintain the record of identity and address of the investors. The KYC Status will be validated with the records of the Central Agency before allotting the units. Reliance Mutual Fund (RMF) / Reliance Capital Asset Management Limited (RCAM) will not be held responsible and /or liable for rejection of KYC Form, if any, by the Central Agency. Applications for subscriptions of above mentioned category of the investors without valid KYC compliance may be rejected. Provided further, where it is not possible to verify the KYC Compliance status of the investor at the time of allotment of units, the RMF / RCAM shall verify the KYC compliance status of the investor within a reasonable time after the allotment of units. In the event of non compliance of KYC requirements, the RMF / RCAM reserves the right to freeze the folio of the investor(s) and affect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load, if any. .

## INSTRUCTION cum TERMS AND CONDITIONS FOR MICRO SIP

1. SIP is available to investors in the following Scheme(s) of Reliance Mutual Fund:  
**Equity/Sectoral Schemes:** "Reliance Growth Fund -Retail Plan" OR "Reliance Vision Fund-Retail Plan" OR "Reliance Equity Opportunities Fund-Retail Plan" OR "Reliance NRI Equity Fund" OR "Reliance Banking Fund-Retail Plan" OR "Reliance Pharma Fund" OR "Reliance Media and Entertainment Fund" OR "Reliance Diversified Power Sector Fund-Retail Plan" OR "Reliance Tax Saver (ELSS) Fund" OR "Reliance Equity Fund-Retail Plan" OR "Reliance Regular Savings Fund- Equity Option" OR "Reliance Regular Savings Fund- Balanced Option" "Reliance Equity Advantage Fund-Retail Plan" OR "Reliance Natural Resources Fund-Retail Plan" OR "Reliance Quant Plus Fund-Retail Plan" OR "Reliance Infrastructure Fund-Retail Plan" OR "Reliance Long Term Equity Fund" "Reliance Arbitrage Advantage Fund", "Reliance Index Fund Nifty plan", "Reliance Index Fund Sensex plan", "Reliance Small Cap Fund".  
**Debt Funds :** "Reliance Income Fund" OR "Reliance Medium Term Fund" OR "Reliance Floating Rate Fund" OR "Reliance NRI Income Fund" OR "Reliance Gilt Securities Fund (available only for Retail Plan)" OR "Reliance Monthly Income Plan" OR "Reliance Liquid Fund-Treasury Plan (available only for Retail Plan)" OR "Reliance Regular Savings Fund- Debt Option"  
 The above list is subject to change from time to time. Please contact the nearest Designated Investor Service Centre (DISC) of Reliance Mutual Fund or Karvy Computershare Pvt. Ltd for updated list.  
 Investors can choose any one of the following four SIP dates: 2<sup>nd</sup>, 10<sup>th</sup>, 18<sup>th</sup> or 28<sup>th</sup>
2. Application is to be submitted at least 21 working day prior to the SIP date in case the criteria is not met the SIP would start on the same date from the next month.
3. The SIP Enrolment Form complete in all respects should be submitted at any of the Designated Investor Service Centre (DISCs) of Reliance Mutual Fund or Karvy Computershare Pvt. Ltd.
4. Existing unit holders in Scheme(s) of Reliance Mutual Fund are required to submit only the SIP Enrolment Form. Existing unit holders should note that unit holders' details and mode of holding (single, jointly, anyone or survivor) will be as per the existing Account.
5. An investor can opt for Monthly or Quarterly frequency.
6. An investor shall have the option of choosing for 1 or more than 1 SIP in the same scheme and in the same month. SIP debit dates shall be 2<sup>nd</sup>, 10<sup>th</sup>, 18<sup>th</sup> or 28<sup>th</sup>. However more than one SIP debit date is not allowed. To register multiple SIP in the same scheme /same month, please submit separate ECS Autodebit Debit Mandate Forms.
7. The first SIP cheque / draft could be of any Business Day but subsequent cheques or ECS / Auto Debit Transactions should be dated 2<sup>nd</sup>, 10<sup>th</sup>, 18<sup>th</sup> or 28<sup>th</sup> and there should be a minimum gap of at least 21 Business Days between the 1st SIP and the 2nd SIP or as specified by RCAM from time to time. In case the criteria is not met the SIP would start on the same date from the next month. Investors should check the same at the Designated Investor Service Centre of Reliance Mutual Fund before investing. If the date on the cheque/draft/ECS/Auto Debit Transactions is a non-Business Day for the scheme, then the units shall be allotted on the next Business day.
8. For New Investors who do not have any investment in the chosen scheme:
  - a. New investors who wish to enroll for SIP are required to fill the SIP Enrolment Form along with the respective Scheme Application Form. New investors are advised to read the Scheme Information Document of the respective Scheme(s) carefully before investing.
  - b. For new investors who wish to participate in SIP, the 1<sup>st</sup> cheque will be considered as Account Opening cheque. (Such investors can open a folio with a SIP.)  
**Note:** Investors can also start a SIP directly without any initial investment. In this option the Investors can submit the application for SIP on any working day but the subsequent installment date of SIP shall be 2<sup>nd</sup> / 10<sup>th</sup> / 18<sup>th</sup> / 28<sup>th</sup> with a minimum gap of at least 21 working days between the submission of application form and the 1st SIP, as may be specified by RCAM from time to time.
9. (a) The provision for "Minimum Application Amount" as specified in the respective Scheme Information Document will not be applicable for SIP Investments.  
 For e.g. the minimum application amount for 1st investment in Reliance Growth Fund Growth Option is Rs. 5,000/- . However, in case of SIP, an investor can enter the Scheme with minimum instalment amount of Rs. 1,000 or Rs 500 under Monthly option and Rs 1500 under Quarterly option.  
 (b) The Minimum SIP amount per execution (per instalment) in case of Monthly SIP option will be as under:
10. (A) Rs 500 X 12 cheques or (B) Rs 1000 X 6 cheques  
 Under Quarterly option, the minimum amount per execution will be Rs. 1500 X 4 cheques  
 The minimum no. of cheques required in case of SIPs as stated above will be including the cheque required for account/ folio opening. Thus the minimum aggregate value of the SIP investment should be at least Rs 6000.
11. Maximum SIP Amount is Rs. 4000/- Per Month or 12000/- Per Quarter
12. Only one SIP per month or per quarter is permitted per Folio / Scheme / Plan
13. The applicable NAV for the 1<sup>st</sup> installment (in respect of the 1<sup>st</sup> cheque) will be as per the date & time at which the same has been received at DISC of RCAM / Karvy. If the date of the subsequent SIP cheque / installment is a non-transaction day for the scheme, then the units shall be allotted on the next / following transaction day.
14. All SIP cheque except the 1<sup>st</sup> cheque must be dated 2<sup>nd</sup> or 10<sup>th</sup> or 18<sup>th</sup> or 28<sup>th</sup> of a month.
15. All SIP cheques including the 1<sup>st</sup> cheque under Monthly and Quarterly SIP should be of the same amount.
16. The first SIP cheque could be submitted on any working day. However the subsequent cheques should be dated 2<sup>nd</sup> or 10<sup>th</sup> or 18<sup>th</sup> or 28<sup>th</sup>. For example if an investor wishes to have a monthly SIP of Rs 4000/- each for 6 months, starting from July to December, then he will have to submit:
  - a. First cheque for Rs 4000 on any date in July.
  - b. 5 post dated cheques of equal amount i.e. Rs 4000. All these cheque should bear the same date of different months ( to be chosen by an investor from the following available dates- 2<sup>nd</sup>, 10<sup>th</sup>, 18<sup>th</sup> or 28<sup>th</sup> of a month) .
17. The gap between the 1<sup>st</sup> cheque / installment & the 2<sup>nd</sup> cheque / installment should be at least 21 working days. However subsequent cheques should have a gap of at least a month or a quarter depending upon the frequency chosen.
18. The cheque should be drawn in the favour of the scheme/plan chosen (e.g. "Reliance Growth Fund") and crossed " A/C Payee Only" and payable locally and drawn on any bank, which is situated at and is a member of the Bankers Clearing House located at the place where the SIP application is submitted. Outstation cheque will not be accepted.
19. Please write the SIP Form number / the first applicant's name on the reverse of the cheque accompanying the SIP Form.
20. Returned / Dishonoured cheque will not be presented again for collection.
21. Payments may also be accepted by direct debit to applicant's bank account by ECS or Auto Debit (with whom Reliance Mutual Fund has a tie up for this facility). For this purpose, the applicant are required to give a standing instructions in the prescribed form to the bankers to debit their bank accounts at periodic intervals and credit the subscription proceeds to Reliance Mutual Fund's bank account. Please contact the nearest DISC for details of banks offering this facility.  
 Investors choosing Direct Debit Facility / ECS are required to fill up the prescribed SIP Auto Debit/ECS Mandate Form in addition to this form.
22. SIP Account Statements will be despatched to the unitholders within 10 business days of the end of the calendar quarter.
23. The Unit holders can choose to opt out from the SIP at any point of time by submitting a written request to the nearest DISC. Such request for discontinuation should be received at least 15 days prior to the next due date of the SIP. On receipt of such a request, the SIP will be discontinued for the folio and balance post-dated cheques (if applicable) will be returned to the unit holder.
24. Pursuant to SEBI letter dated June 19, 2009 addressed to AMFI, and in compliance with AMFI Guidelines dated July 14, 2009, investment in Micro Schemes such as Systematic Investment Plan (SIP) where aggregate of installments in a rolling 12 months period or in a financial year i.e. April to March does not exceed Rs 50,000 per year per investor ( hereinafter referred as "Micro SIP"), will be exempted from the requirement of Permanent Account Number (PAN) with effect from August 01, 2009. This exemption will be applicable only to investments by individuals (including Joint Holders who are individuals, NRIs but not PIOs), Minors and Sole proprietary firms. HUFs and other categories will not be eligible for Micro SIPs.  
 Investors may please note that Micro SIP will be applicable for all the schemes of RMF where SIP facility is available subject to submission of necessary Photo Identification Document along with Micro SIP application as a proof of identification in lieu of PAN. The list of acceptable Photo Identification Documents is given on the Micro SIP form and in the aforesaid AMFI Guidelines, which is available on our website [www.reliancemutual.com](http://www.reliancemutual.com).
25. If the investor(s) has/have provided his/their email address in the application form or any subsequent communication in any of the folio belonging to the investor(s), RMF / Asset Management Company reserves the right to use Electronic Mail (email) as a default mode to send various communication which include account statements for transactions done by the investor(s).  
 The investor(s) may request for a physical account statement by writing or calling RMF's Investor Service Center/ Registrar & Transfer Agent. In case of specific request received from the investor(s), RMF shall endeavor to provide the account statement to the investor(s) within 5 working days from the receipt of such request. RMF shall comply with SEBI Circular No. IMD/CIR/12/80083/2006 dated November 20, 2006 with respect to dispatch of the account statement.
26. Document Identity number is the Reference number on the Identification Proof as is being provided by the Applicant's
27. Supporting document must be current and valid and shall be self attested by the investor / attested by the ARN holder mentioning the ARN number.
28. Reliance SIP Insure facility will not be extended to investors applying under the category of Micro SIPs.
29. In case the first Micro SIP installment is processed (as the cheque may be banked), and the application is found to be defective, the Micro SIP registration will be ceased for future installments. No refunds to be made for the units already allotted. Investor will be sent a communication to this effect. However, redemptions shall be allowed.
30. For Direct Investment Please Mention "Direct in the Column "Name & Broker Code/ARN"

# INSTRUCTIONS TO HELP YOU COMPLETE THE MAIN APPLICATION FORM

## I GENERAL INSTRUCTION:

1. Please read the Key Information Memorandum(KIM), Statement of Additional Information(SAI) and the Scheme Information Document(SID) carefully before investing. 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.
2. 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 ensure that the requisite details and documents have been provided. This will help in avoiding processing delays and / or rejection of your Application Form. All subscription application forms should be submitted only at the designated Investor Service Center of Reliance Mutual Fund.
3. The Applicant's name and address must be given in full (P.O. Box No. alone is not sufficient). In case of multiple applicants, all communication and payments towards redemption will be made in the name of / favoring first applicant only. If the first 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 first applicant, so as to facilitate faster and efficient communication.
4. All applicants must sign the form, (quoting existing Folio no, if any). 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. Authorised signatories, signing on behalf of a Co./Body Corp./Society/Trust etc should sign under their official seal, designation. A list of Authorised Signatories with their names & designations duly certified / attested by the bankers should be attached with the application form.
5. Please note that if no Plan is ticked / indicated in the Application form, the units will, by default, be allotted under the Growth Plan of the Scheme. Similarly, Growth Option of the Growth Plan and Dividend Reinvestment Option of the Dividend Plan shall be the default sub-options.
6. In case of Mode of Holding is not mentioned for Joint Holder's the default mode of holding would be Joint.
7. Joint applicant with a Minor shall be permitted only where the Minor (represented by guardian) is the 1st named applicant / beneficiary and only natural parents shall be permitted as joint applicants with a minor and the Holding basis shall be 'Former or survivor' only. A Court-appointed Guardian shall not be permitted to apply as a joint applicant.
8. For Direct Investment Please Mention "Direct in the Column "Name & Broker Code/ARN"
9. Investors can opt for Special facilities like Systematic Investment Plan, Systematic Transfer Plan, Reliance Smart STEP, Trigger, Systematic Withdrawal Plan, Dividend Transfer Plan, Reliance SIP Insure available in selected Schemes. Please fill separate Transaction / Enrolment Form available on our website and at our DISCS.

## II. APPLICANT'S INFORMATION:

1. In case the application is made under a Power of Attorney (PoA), a duly certified copy thereof, duly notarised should be submitted with the application. The POA document should contain the signatures of both the Applicant & the constituted Attorney.
2. Application made by a limited company or by a body corporate or a registered society or a trust, should be accompanied by a copy of the relevant resolution or authority to make the application, as the case may be, alongwith a certified copy of the Memorandum and Articles of Association or Trust Deed / Bye Laws / Partnership Deed, whichever is applicable.
3. In case of non-individual applicants, i.e. HUF / Companies / AOP / BOI / Trusts / Societies / FIs etc. the name, email-ID and telephone number of the contact person to should be provided.

### 4. Permanent Account Number (PAN)

Permanent Account Number (PAN) As per SEBI circular number MRD/DoP/Cir-05/2007 dated April 27, 2007, PAN shall be the sole identification number for all participants transacting in the securities market, irrespective of the amount of transaction w.e.f. July 2, 2007.

Accordingly, it is mandatory for investor's to provide their PAN alongwith a self attested copy of PAN card.

If the investment is being made on behalf of a minor, the PAN of the minor or father or mother or the guardian, who represents the minor, should be provided.

Applications received without PAN/PAN card copy will be rejected.

### For Investing in MICRO SIP Investor needs to fill up the MICRO SIP Form.

5. Know You Client Requirements (KYC) is now mandatory, irrespective of the amount of investment for all non-individual investors/NRIs/Channel investors with effect from October 01, 2010. Such category will include Corporate, Partnership Firms, Trusts, HUF, NRI and investors of all categories coming through Channel Distributors.

In terms of the Prevention of Money Laundering Act, 2002, the Rules issued there under and the guidelines issued by SEBI regarding the Anti Money Laundering (AML), all intermediaries, including Mutual Funds, have to formulate and implement a Client Identification Process, commonly referred to as Know Your Customer or KYC Process, to verify and maintain the record of identity and address of the investors.

The KYC Status will be validated with the records of the Central Agency before allotting the units. Reliance Mutual Fund (RMF) / Reliance Capital Asset Management Limited (RCAM) will not be held responsible and /or liable for rejection of KYC Form, if any, by the Central Agency. Applications for subscriptions of above mentioned category of the investors without valid KYC compliance may be rejected. Provided further, where it is not possible to verify the KYC Compliance status of the investor at the time of allotment of units, the RMF / RCAM shall verify the KYC compliance status of the investor within a reasonable time after the allotment of units. In the event of non compliance of KYC requirements, the RMF / RCAM reserves the right to freeze the folio of the investor(s) and affect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load, if any.

6. In case of NRI/FII investors the Account Statements / Redemption Cheques / Other correspondence will be sent to the mailing address mentioned.

7. All applications are accepted subject to detailed scrutiny and verification. Applications which are not complete in all respects are liable for rejection, either at the collection point itself or subsequently after detail scrutiny/verification at the back office of the registrars.

## III. BANK DETAILS:

1. As per the SEBI guidelines, it is mandatory for investors to mention their bank account details in the application form. In the absence of the bank details the application form will be rejected. Wherever possible / availability of electronic credit service, RMF will give instruction to the investor's bank for direct / electronic credit for dividend / redemption payments and such instructions will be adequate discharge of RMF towards the said payment. In case the credit is not affected by the unitholder's banker for any reason RMF reserves the right to make the payment by a cheque / DD, in case it is not possible to make the payment through electronic credit. If the electronic credit is delayed or not affected or credited to a wrong account, on account of incomplete or incorrect information, RMF will not be held responsible. Please provide the MICR Code/IFSC code on the right bottom of your Cheque for us to help you in future for ECS/NEFT credit of dividend and redemption payout.

3. To register multiple bank account please fill MULTIPLE BANK ACCOUNT REGISTRATION FORM available on our website and at our DISCS.

2. **DIRECT CREDIT OF REDEMPTION / DIVIDEND PROCEEDS / REFUND - 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.

## IV. INVESTMENT & PAYMENT DETAILS:

1. Payment should be made by crossed cheques, /Demand Draft/payorder, favouring the scheme name: **Equity Schemes:** "Reliance Growth Fund" OR "Reliance Vision Fund" OR "Reliance Equity Opportunities Fund" OR "Reliance Equity Advantage Fund" OR "Reliance Quant Plus Fund" OR "Reliance NRI Equity Fund" OR "Reliance Banking Fund" OR "Reliance Pharma Fund" OR "Reliance Media and Entertainment Fund" OR "Reliance Diversified Power Sector Fund" OR "Reliance Tax Saver (ELSS) Fund" OR "Reliance Equity Fund" OR "Reliance Natural Resources Fund" OR "Reliance Infrastructure Fund" OR "Reliance Regular Savings Fund - Equity Option" OR "Reliance Regular Savings Fund - Balanced Option" OR "Reliance Long Term Equity Fund", "Reliance Arbitrage Advantage Fund", "Reliance Index Fund Nifty plan", "Reliance Index Fund Sensex plan", "Reliance Small Cap Fund". **Debt Schemes:** "Reliance Liquid Fund - Treasury Plan" OR "Reliance Liquidity Fund" OR "Reliance Monthly Income Plan" OR "Reliance Income Fund" OR "Reliance Dynamic Bond Fund" OR "Reliance Floating Rate Fund-Short Term Plan" OR "Reliance Short Term Fund" OR "Reliance Regular Savings Fund - Debt Option" OR "Reliance Medium Term Fund" OR "Reliance Money Manager Fund" OR "Reliance Gilt Securities Fund" and marked "Account Payee" payable locally in the city where the application is submitted. Post dated or outstation cheques/draft are not permitted. Application received with outstation cheque/demand draft shall be rejected.

If the Scheme name on the application form and on the cheque is different, then the application will be rejected.

### PAYMENT BY CASH IS NOT PERMITTED.

Reliance Mutual Fund will not accept Third Party Payments for subscriptions with effect from November 15, 2010. When payment is made from a bank account other than that of the beneficiary investor, the same is referred to as a "Third Party Payment". In case of subscription with joint holders, the first holder is considered as the beneficiary investor.

Investors from such centers, who do not have a facility to pay by local cheque, as there are no Collection Centres of RMF, will be permitted to deduct the actual DD commission's charges. Documentary proof, thereof is to be attached, if not attached the AMC reserves the right to call for the same at a later date. The amount of the DD commission charges will be limited to the actual charges paid or DD charges of State Bank of India, whichever is lower. (Separate application form is required for investment in each plan/option.)

2. Please mention the application serial no. on the reverse of the cheque/demand draft tendered with the application.

3. In case the payment is made through Demand Draft or Bankers Cheque or Indian Rupee draft purchased abroad or from FCNR or NRE A/c, an Account Debit Certificate from the Bank issuing the draft, confirming the debit should be submitted. For subscription made by NRE / FCNR Account cheques, the application forms must be accompanied with a photocopy of the cheque or Account Debit Letter / Certificate from the bankers.

## INSTRUCTIONS TO HELP YOU COMPLETE THE MAIN APPLICATION FORM

### V. NOMINATION FOR UNITS HELD IN PHYSICAL MODE:

- Nomination facility is available to individuals applying on their own behalf i.e. singly or jointly.
- Multiple nominee (Resident, NRI, Including Minor) can be nominated. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.
- Nomination of an NRI is subject to requirements, if any, prescribed by RBI and SEBI from time to time.
- Nomination can be changed at any time during the currency of the investment by the same persons who have made the nominations.
- Unitholder being either parent or lawful guardian on behalf of a minor and an eligible institution, societies, bodies corporate, HUF, AoPs, BoIs and partnership firms shall have no right to make any nomination.
- The nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, karta of HUF or power of attorney holder.
- On registration of nomination a suitable endorsement shall be made on the statement of account or in the form of a separate letter.
- The facility of nomination is available to a unitholder under SEBI (MFs) Regulations and guidelines issued by SEBI from time to time.
- Nomination in respect of units stands rescinded, upon the transfer of units.
- On cancellation of nominations, the nomination shall stand rescinded and RMF shall not be under any obligation to transfer the units in favour of the nominee
- Where a nomination in respect of any unit has been made, the units shall, on the death of the unitholder(s), vest in the nominee and on compliance of necessary formalities the nominee shall be issued a SOA in respect of the units so vested subject to any charge or encumbrance over the said units. Nominee would be able to hold the units provided he is otherwise eligible to become a unitholder of the scheme.
- Where there are two or more unitholders one of whom has expired the title to units shall vest in the surviving unitholder(s) who may retain the nomination or change or cancel the same. However, nonexpression of desire to change or substitute the nominee by surviving unitholder shall be deemed to be the consent of surviving unitholder for the existing nomination.

- Transmission made by the AMC as aforesaid, shall be a full discharge to the AMC from all liabilities in respect of the said units.
- In case of a Zero Balance Folio Holder, nomination mentioned in Zero Balance Folio form shall be taken as default unless Scheme specific nomination has been made.

### VI. E-MAIL COMMUNICATION :

- Communication for the investors.

If the investor(s) has/have provided his/their email address in the application form or any subsequent communication in any of the folio belonging to the investor(s), RMF / Asset Management Company reserves the right to use Electronic Mail (email) as a default mode to send various communication which include account statements for transactions done by the investor(s).

- The investor(s) may request for a physical account statement by writing or calling RMF's Investor Service Center/ Registrar & Transfer Agent. In case of specific request received from the investor(s), RMF shall endeavor to provide the account statement to the investor(s) within 5 working days from the receipt of such request. RMF shall comply with SEBI Circular No. IMD/CIR/12/80083/2006 dated November 20, 2006 with respect to dispatch of the account statement.

### VII. SEBI circular of June 30, 2009 on removal of entry load

- In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor

### VIII. Benefits

- Mobile No.: Get alerts on the move for Purchase, Dividend or Redemption, SIP Debit alert after it reflects in your account or two days prior to SIP debit
- E-Mail ID: The Account Statement will be e-mailed instantly to your registered email address as and when you transact with Reliance Mutual Fund.
- IFSC/Micro Code: With Reliance E-dividend you can have your dividend credited in your account through the Electronic Clearing Service (ECS) / National Electronic Fund Transfer (NEFT).

## INSTRUCTIONS WITH REGARD TO RELIANCE ANY TIME MONEY CARD

- The card shall be issued only to Resident Individuals. The card shall not be issued to Minors, HUF, NRI, Pvt/ Public Ltd Companies, Partnership Firms, Proprietorship Firms, Trusts etc. No card shall be issued for subscriptions through DDs/third party cheques. Please note: The card will be sent only after realisation of cheque and allotment of units.
- The Card will offer instant liquidity to the unitholder upto a permissible limit as fixed/ determined by the Bank for ATM/PoS withdrawals or 50% of withdrawal limit as set by RMF, from time-to-time, whichever is lower.
- Only one card can be issued against one folio/ account. This shall be issued only to the 1st holder where the mode of holding is any one or survivor.
- Redemption facility through this card will be purely optional and in addition to the conventional method of redemption i.e. physical redemption request to be submitted at the Designated Investor Service Centres of the Reliance Mutual Fund. Investor can opt for any mode of redemption as per his choice and convenience.
- The Trustees reserves the right to discontinue/ modify/ alter the said facility on a prospective basis subject to compliance with the prevailing SEBI guidelines and Regulations.
- All transaction pertaining to Cash Withdrawal and Balance Enquiry done through Reliance Any Time Money Card shall be free of cost. However all international transactions done through Reliance Any Time Money Card shall be applicable to be charged for this facility. The applicable charges for the International Transactions levied by Reliance Mutual Fund/ HDFC Bank / VISA shall be borne by the investor on an actual basis and shall be intimated to the investors from time to time.
- Please change your PIN immediately on receipt
- Please sign on the reverse of the ATM card on the signature panel immediately on receipt of the card.
- Withdrawals through ATM or PoS terminals can be stopped temporarily or

- permanently for want of any statutory compliance
- Please retain a copy of transaction slip generated by the ATM after completion of transaction as confirmation of the transaction done.
- If your card ever gets lost or stolen, please call us at 30301111 or 1800-300-11111 immediately. We will hot list your ATM card (no transactions shall be possible thereafter through the hot listed card).
- In order to receive the credit back on void transactions done on your card, please send/fax a copy of void transaction slip to the address mentioned at the back of the card.
- ATM card is valid in India and abroad. You cannot make foreign currency transactions in Nepal and Bhutan (i.e. transactions in currencies other than local currency of Nepal/ Bhutan or Indian Rupees).
- While using the card outside India, you are doing so strictly in accordance with RBI's Exchange Control Regulations, as prevailing from time to time. The onus of ensuring compliance with the regulations is on you, the holder of the card.
- SEBI guidelines on uniform cut off timings for redemption shall also be applicable to the aforesaid facility of alternative means of redemption.
- Please read the terms and conditions carefully, which will be provided in the welcome kit of the card.
- ATM Facility is available in Reliance Growth Fund, Reliance Vision Fund, Reliance Equity Opportunities Fund, Reliance Income Fund, Reliance Medium Fund, Reliance Floating Rate Fund-Short Term Plan, Reliance Short Term Fund, Reliance Monthly Income Fund, Reliance Liquid Fund, Reliance Equity Fund, Reliance Regular Saving Fund, Reliance Equity Advantage Fund, Reliance Natural Resources Fund, Reliance Infrastructure Fund, Reliance Arbitrage Advantage Fund, Reliance Index Fund Nifty plan, Reliance Index Fund Sensex plan, Reliance Small Cap Fund.

## CHECKLIST

### Please ensure that:

- Your Application Form is complete in all respect, Name, Address & contact details are mentioned in full, signed by all applicants.
  - Bank Account Details are entered completely and correctly.
  - Permanent Account Number (PAN) of all the applicants are mandatory. (Refer instruction no. II-4)
  - For KYC please Refer instruction no. II-5
  - Appropriate Scheme Name, Plan & Option is mentioned clearly.
  - The Cheque / DD is drawn in favour of "Reliance ....." (chosen scheme) dated and dully signed.
  - Application Number is mentioned on the reverse of the Cheque / DD.
- Documents as listed alongside are submitted along with the Application (as applicable to your specific case).

Documents	Companies	Trusts	Societies	Partnership Firms	FlIs	Investments through Constituted Attorney
1. Resolution/Authorisation to invest	✓	✓	✓	✓	✓	
2. List of Authorised Signatories with Specimen Signatures(s)	✓	✓	✓	✓	✓	✓
3. Memorandum & Articles of Association	✓					
4. Trust Deed		✓				
5. Bye-Laws			✓			
6. Partnership Deed				✓		
7. Overseas Auditor's Certificate					✓	
8. Notarised Power of Attorney						✓
9. Proof of PAN	✓	✓	✓	✓	✓	✓
10. KYC	✓	✓	✓	✓	✓	✓

All documents above should be originals / true copies certified by the Director / trustee / Company Secretary / Authorised Signatory / Notary Public.

# Transact Online - Terms & Conditions

## WHEREAS:

Reliance Capital Asset Management Limited., a subsidiary of Reliance Capital Limited, which holds 93.37% of the paid-up capital of RCAM, the balance paid up capital being held by minority shareholders.

RCAM is registered with Securities and Exchange Board of India (SEBI) to act as the Investment Manager for the Schemes of Reliance Mutual Fund (hereinafter referred to as the Fund).

RCAM has a dedicated website in the name and style of [www.reliancemutual.com](http://www.reliancemutual.com) (hereinafter referred to as the "website"), which provides information and downloads relating to RCAM and the Fund, including the facility of Online subscription/ redemptions of units and such other services/ facilities as detailed in this agreement. RCAM also has a dedicated Call Centre connected to Telephone No. 30301111, Toll free 1800-300-11111 which endeavors to provide information to the Unitholders about their investment in the Fund and also resolves their queries.

The Fund, through its service providers (hereinafter referred to as "Service Providers") offers the facility of transacting on-line through Internet and Telephone for the convenience of its Unitholders and to help the unitholders to gain access to their portfolio of investments in the Fund, for administering and managing the same effectively and efficiently using a Personal Identification Number (hereinafter referred to as "PIN");

## WHEREAS:

The Unitholders is / are desirous of availing the services/facilities available through the Website and Call Centre of RMF and RCAM is willing to provide such services/ facilities to the Unitholders subject to the following the terms and conditions :

## TERMS OF SERVICES

Unitholder's Authorisation & consent for the Online Transactions:

The Unitholder hereby authorises the Fund, who in turn, may authorise any of its service providers, to extend the PIN Facility for the Designated Account(s) of the Unitholder, including an irrevocable authorisation to the Fund to act upon any electronic or telephonic instructions given to the Fund by the Unitholder through use of the PIN Facility and through the PIN, user name, password in connection with the Online Transactions (hereinafter referred to as the "Instructions"), including viewing of Designated Accounts and performing the Online Transactions under the accounts through the Fund's website or over telephone at the Call Centre and as may be permitted by the Fund under the PIN Facility from time to time.

For the purposes of this Agreement, Website shall mean [www.reliancemutual.com](http://www.reliancemutual.com) and the Call center shall mean the Telephonic helpline connected to the Fund's Telephone number 30301111, Toll free 1800-300-11111 or such other telephone number or numbers, which RCAM may announce from time to time. Master Account shall mean the Folio Number allotted to the unitholder and hereinafter referred to as "Folio Number". RCAM reserves the right to change, amend or modify the fund's website and/or telephone number as may be intimated from time to time.

Usage of, or subscription to, the said PIN Facility shall be in addition to, and not in substitution of, the existing procedure for conducting the transactions, the services of which are available through the Online Transactions as well.

The Fund shall not be responsible for any errors that may be committed by the Unitholder in the process of conducting any Online Transaction or for error or failure of the transaction over internet due to any network problems. The Unitholder shall make only one application for each transaction, either in physical or electronic form.

## PROCEDURE

Issuance of PIN, Security & confidentiality of the information: A unitholder registering for this facility shall be issued a PIN by the service provider against each Folio Number, after RMF / its service provider satisfies itself that the signature on the PIN Agreement matches with the signature of the Unitholders in the record of RMF. A Unitholder having multiple Folios with the Fund shall be issued a separate / specific PIN for each Folio.

If a Folio is held by more than one unitholder, separate PINs shall be issued to the each joint holder under the Folio. If the holding basis of the Folio is "Joint", PIN of each unitholder will be required to be entered for any transaction. If the holding basis of the Folio is "Anyone or Survivor", PIN of any one unitholder will be sufficient conducting any transaction

The Unitholder agrees that pursuant to this Agreement, the Fund / its service provider will dispatch the PIN allotted to the Unitholder, by courier or post, entirely at the risk of the Unitholder.

The email will be sent on the registered email id within 7 working days.

The Unitholder agrees that pursuant to this Agreement, the Fund / its service provider will dispatch the PIN allotted to the Unitholder, by courier or post, entirely at the risk of the Unitholder.

The Unitholder will be responsible to confirm receipt of the PIN to the Fund/ its service provider and notify forthwith, in the event of evidence of tampering with the PIN in the course of post, or non-receipt of the PIN, as the case may be. In such an event or in the event of loss of PIN by the unitholder or due to unitholder having forgotten the PIN, a request for issue a duplicate PIN shall be considered only on receipt of a written request from the Unitholder(s), subject to verification / validation.

The Unitholder shall use the PIN at the time of logging in with his email id (hereinafter referred to as "user-name") and the password with which to carry out transactions through the website and shall keep the same confidential at all times. The Unitholder may use the same PIN to access various services provided by the Fund over the Internet as well as telephone in respect of his folios.

The unitholder shall have a facility/choice to change the PIN allotted by the service provider to a PIN of his choice and to make the PINs uniform, in the event of having multiple Folios or multiple PINs.

It shall be the sole responsibility of the unitholder to ensure adequate protection, confidentiality and secrecy of the user name and password as well as the PIN and any disclosure thereof to any other person shall be entirely at the unitholders risk. RCAM in such cases will not accept any kind of responsibility or liability for any loss, damage or harm.

## Access to the Facility:

In order to access the Facility for the first time through the website, the Unitholder shall use the PIN at the time of logging in with his email id (hereinafter referred to as "user-name") and the password with which to carry out transactions through the website and shall keep the same

confidential at all times. The user may thereafter, map other Folio Number/s, using the corresponding PIN/s. The unitholder may then access the facility by entering his unique username and password on the RMF web site.

## Services Offered:

The Unitholder may access the following services using PIN, the user-name and password facility (hereinafter referred to as the "Facility"),

(A) Through Internet:

- Subscription and Additional Subscription to various schemes of the Fund, including any new Schemes launched by the Fund from time to time and which are tagged with the existing Schemes by the Fund for the purpose of conducting such Online transactions.
  - Switching units from one scheme to another.
  - Redemption of units.
  - Change of PIN & Password
  - Viewing Portfolio and Transaction history
  - Printing of Account Statements, including facility to request for email / Fax back thereof.
  - Systematic Transfer Plan
  - Systematic Withdrawal Plan
- (B) Through Telephone:
- Account Balance & Current Value of Investments
  - Details of last 5 transactions
  - Changing Investor's PIN

The Fund, through its service providers, may offer a facility of Transacting on investor's account via the telephone in due course and the unitholders agrees that the terms and conditions of this agreement will be binding upon him / her for availing of such a facility.

The Unitholder hereby agrees and confirms that the services mentioned hereinabove are only an inclusive list, and the Fund may add or remove any services it may in its absolute discretion decide, which services the Unitholder may use the PIN Facility to access and utilise. In addition to the information and services mentioned above, the Unitholder may also, as and when the facility is extended to other services provided by the Fund, use such Facility to access and utilise any such services provided by the Fund's Website or through Telephone.

## RCAM WARRANTIES

RCAM will take best efforts to keep the Website updated on a daily basis, so as to provide most current information to Unitholders. The Unitholder also agrees that the look and feel of the web screen and outputs there from may differ based on the nature of the software used by the Unitholder to browse the Website.

RCAM agrees to take best efforts to protect security of the data placed on the Internet and has for this purpose, required the service provider to sign a confidentiality agreement specifying confidentiality of the data and to restrict external access to the database on the Internet.

The service provider shall ask the Unitholder to enter his/her/its user name and password and PIN or any other transaction specific details before accepting instructions on behalf of Fund. The Fund / its service provider may, in the interest of the Unitholder, request a fax confirmation of the instructions and any additional information the Fund may require. In such an event, the Fund shall not be bound to act on electronic instructions received, until the said fax confirmation and additional information is received from the Unitholder, in a form and manner acceptable to the Fund.

The Unitholder confirms and agrees that he shall at all times be bound by any modification and/or variations made to the Terms and Conditions hereof and as notified on the Website. The Fund shall not be required to give the Unitholder individually any separate notice of any of the modification and/or variations that have been notified on the Website.

RCAM or the service provider shall have the absolute discretion to amend or supplement any of the terms at any time and will endeavor to give prior notice on the website / through email for such changes wherever feasible.

The Fund / its service provider may, in its absolute discretion decide not to carry out any such transaction where the service provider or the Fund has reason to believe that the instructions are not genuine, are unclear, are such as to raise a doubt, are otherwise improper or there is ground to believe that the same is in contravention of any statute/laws in India and cannot be put into effect.

## RCAM DISCLAIMERS:

Neither RCAM nor the service provider shall be liable for any unauthorized usage of the PIN & the Unit holder hereby fully indemnifies and holds the RCAM and the service provider harmless against any action, suit, proceedings initiated against it or any loss, cost or damage incurred by it as a result thereof. Further, neither the Fund, nor RCAM nor the service provider shall be liable at all for any misuse if any, of any data accessed through the Call Center, by third parties.

Without prejudice to any other provisions of this Agreement, RCAM and its service provider shall not be liable for any loss or damage whatsoever caused arising directly or indirectly in connection with the services and/or this Agreement, including without limitation any:

1. Loss of data;
  2. Interruption or stoppage to the Customer's access to and/or use of the Call Center
- RCAM or its service provider shall not be responsible for any failure on part of the unit holder to utilize the facility due to the Unit Holder not being within the geographical range within which the Facility is offered.

RCAM or Registrars its service provider have the absolute discretion to withdraw/amend the services provided, or amend or supplement any of the above terms and conditions at any time without prior notice to the Unit holder.

## UNITHOLDER COVENANTS:

The Unitholder hereby agrees that access of any facility by use of the user name, password or the PIN as the case may be, will be deemed acceptance of the other terms and conditions as posted on the Website and the Unitholder will unequivocally be bound by such terms and conditions.

conditions as posted on the Website and the Unitholder will unequivocally be bound by such terms and conditions.

The Unitholder confirms and agrees that he shall at all times be bound by any modification and/or variations made to the other Terms and Conditions and as notified on the Website. The Fund shall not be required to give the Unitholder individually any separate notice of any of the modification and/or variations that have been notified on the Website.

The Unitholder agrees and authorises the Fund, its service provider to execute, comply with all or any instruction(s) given to the Fund through use of the facilities available on the website. Any instruction given to the Fund through use of the internet facility and through the PIN, User name, Password (hereinafter referred to as the "Instructions") shall be deemed to have been given by the Unitholder/s to the Fund/service provider and the Fund/service provider shall be entitled to assume that the said instructions are given by the Unitholder/s and the Fund/Registrar shall be protected from acting thereon. The Unitholder agrees that if any unauthorized person gains access to the Facility by using the Unitholder's PIN/ Username and password, the Unitholder agrees to at all times indemnify the Fund/ RCAM, its officers, employees, successors and assigns from and against all actions, proceedings, claims and demands whatsoever for or on account of or in relation to any unauthorized use of the PIN, user name and password Facility and from and against all damages, costs, charges and expenses in respect thereof, unless the same is caused by gross negligence, bad faith or willful default on the part of the Fund.

It shall be the sole responsibility of the unitholder to ensure adequate protection, confidentiality and secrecy of the user name and password and the PIN and any disclosure thereof to any other person shall be entirely at the unitholders risk. The Unitholder shall take all possible care to prevent discovery of the user name and password by any other person. RCAM will not accept any kind of responsibility or liability for any loss, damage or harm in such cases.

The Unitholder shall not use his/her user name and password after the disclosure of the same to any third party. The PIN, user name and password shall be kept secret/ safe and the Unitholder shall ensure that the joint Unitholders do not disclose their PIN, login names or password to any other unauthorized person/s.

RMF or its service provider shall be notified immediately, if a record of the PIN or password, is lost or stolen or if the User is aware or suspects that another unauthorized person has come to know of or has used his/her PIN or password without authority. Upon receiving a written request from the unitholder in such an event, RCAM / its service provider will cancel the PIN or password and arrange to generate and issue a new PIN / password in the interest of the unitholder.

The Unitholder hereby releases the Fund and the service provider from any liability whatsoever against misuse of the PIN, user name and password. Further, neither the Fund nor the Registrar shall be liable at all for any misuse if any, of any data placed on the Internet, by third parties "hacking" or unauthorized accessing the server. The Fund/Registrar will not be liable for any failure to act upon instructions or to provide any facility for any cause that is beyond the Fund/Registrars' control.

The Unitholder shall take responsibility for all the transactions conducted by using the Facility and will abide by the record of the transactions generated by RMF. Further such records generated by the Fund shall be conclusive proof and binding for all purposes and may be used as conclusive evidence in any proceedings.

The Unitholder shall be fully liable to the Fund/its service provider for every transaction entered into using the Facility, whether with or without the knowledge of the Unitholder. In no event will the Fund or its service provider be liable to the Unitholder for any special, direct, indirect, consequential or incidental loss or damages even if the Unitholder has advised the Fund or its service provider of such possibility.

The Unitholder shall be solely responsible for ensuring adequate security measures to help prevent unauthorized access or use of the Facility to their transactions and bank accounts, and RCAM / its Registrar shall not be liable of any such unauthorized access and protection of his computer against any computer virus.

The Unitholder undertakes to comply with all applicable laws and statutory requirements and agrees to be bound by and to diligently follow and ensure compliance with the applicable rules, regulations of RMF and the SEBI.

The Fund / service provider may not acknowledge receipt of any instructions nor shall be responsible to verify any instructions. The Fund/ service provider shall endeavor to give effect to instructions on a best effort basis and as soon as practically possible, as permitted by the regulations from time to time. In the event of any instructions being capable of execution in two or more ways, the Fund/ service provider may execute the instructions in any way as it may, in its sole judgment decide.

The Unitholder agrees that the use of the facilities is prone risk of any loss of or interception of information over internet, notwithstanding the secure method of transmitting information adopted by the Fund / its service providers, and that such a risk will be borne by the Unitholder and that the Fund/ service provider shall not be liable for the same.

The Fund, the AMC, the Trustee, along with its directors, employees, agents, executors, successors and assigns shall not be liable for any damages or injuries arising out of or in connection with the use of the website and Call Centre or its non-use including non-availability or failure of performance, loss or corruption of data, loss of or damage to property (including profit and goodwill), work stoppage, computer failure or malfunctioning, or interruption of business; error, omission, interruption, deletion, defect, delay in operation or transmission, communication line failure or for any failure to act upon Electronic or Telephonic Instructions or to provide any facility for any cause that is beyond the control of the Fund or its Registrars.

All records of the Fund/service provider, whether in electronic form, magnetic medium, documents or any other with respect to instructions received for use of the Facilities or Instructions received through use of the Facility shall be conclusive evidence of such instructions and shall be binding on the Unitholder.

In case of any discrepancy in the details of any transaction carried out in respect of the Unitholders' account, the Unitholder shall intimate the service provider /Fund within ten days of receipt of the statement of account or information thereof, failing which the transaction will be deemed to be correct and accepted by the Unitholder.

#### **NO WAIVER**

No forbearance, delay or failure on part of the Fund/ service provider to exercise any power or right under these terms and conditions shall operate as a waiver of such power or right, nor shall any single or partial exercise of such power or right preclude any further exercise of that or any other power or right.

#### **DISCLAIMER**

The Scheme Information Document (SID) & Statement of Additional Information (SAI), provided on the website set forth concisely, the information about the Schemes that an investor should know before investing. The particulars of the Schemes have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations, 1996 as amended till date and filed with SEBI and the Units being offered for public subscription have not been approved or disapproved by SEBI nor has SEBI certified the accuracy and adequacy of the SID & SAI. The SID & SAI shall remain effective till a "Material Change" (other than a change in the fundamental attributes and within the purview of the SID & SAI occurs and thereafter the changes shall be filed with the SEBI and circulated to the Users along with the quarterly / half-yearly reports. All Users of RMF website are notified that any information thereon should be used in conjunction with traditional investment techniques, which may include obtaining applicable legal, accounting, tax or other professional advice or services. RCAM indemnifies itself from any omissions, errors or investment consequences arising from the use of this material by any User of the RMF website.

#### **CONFIDENTIALITY**

The RMF / RCAM / its service provider shall keep the information relating to the transactions of the Unitholder using the Facility, confidential. Provided however that the Fund is entitled to disclose any information or particulars pertaining to the Unitholder to any authority, statutory or otherwise as may be required by law.

#### **PRIVACY**

RCAM or its service provider shall not sell or market any personal information or personalized data of its customers to unaffiliated organizations. RCAM shall maintain the User's personal information and data according to strict standards of security and confidentiality.

#### **TERMINATION**

The Unitholder may terminate the PIN Facility by making an application (hereinafter referred to as "the said Application") to the Fund/ service provider in writing and signed by her/him along with other Joint Holders, if the Unitholder wishes to terminate this Agreement and disable the PIN. The Fund shall disable the User ID and the PIN granted to such Joint Unitholders at any time within a period of 10 business days from the date of receipt of the said Application.

The Fund is authorised to terminate the PIN Facility without prior notice on the occurrence of any event, which in the sole opinion of the Fund, may have a Material Adverse Impact on the Designated Account, or on the operations of the Fund, including but not limited to:

1. Non-compliance of the Terms and Conditions set out herein.
2. Death, insolvency, bankruptcy or liquidation of the Unitholder.
3. Any other cause arising out of operation of law.
4. Closing of Unitholder's account.
5. Such other reason(s) as the Fund may, in its sole and absolute discretion deem proper.
6. Receipt of a written application from a Joint Unitholder for termination.

For the purpose of interpretation, an event having a Material Adverse Impact shall include any event, which in the opinion of the Fund, shall impact the reputation of the Fund, its functioning, any potential losses to the Fund, any event which in the opinion of the Fund would amount to a fraud on the Designated Account, or any other event which the Fund may, in its absolute discretion, decide would have a material adverse impact on its operations. Provided, however, that any Electronic Instructions received by the Fund, through the PIN Facility or any Online Transaction executed by the Unitholder, before the termination of this Agreement and disabling of the PIN Facility shall be considered to be a valid instruction to the Fund to execute such Online Transaction.

#### **GOVERNING LAW & JURISDICTION**

This Agreement is governed by and construed in accordance with the laws of India. The Courts of Mumbai shall have exclusive jurisdiction over any disputes arising out of or in connection with this dispute. The PIN and all the transactions carried out through the PIN are subject to the terms and conditions of the Offer Documents of the schemes of Reliance Mutual Fund, read with the addenda issued from time to time.

Any dispute arising out of or in connection with these Terms and Conditions will be referred to the arbitration of a sole arbitrator to be appointed by RCAM, in accordance with the Arbitration & Conciliation Act, 1996.

These Terms and Conditions are subject to Securities and Exchange Board of India (Mutual Funds) Regulations, 1996 and guidelines issued there under as amended from time to time and other laws, rules and regulations issued by the Government of India relating to mutual funds and provision of the PIN facility.

#### **NOTICE:**

Any notice, communication or documents required to be given by either Party to the other under the terms of this Agreement, may be given by personal delivery, registered post, by fax, or by other electronic medium as agreed by both parties from time to time, at the following addresses:

- a) If to the Fund:  
Reliance Capital Asset Management Limited, One Indiabulls Centre, Tower 1, 11th & 12th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg Elphinstone Road, Mumbai-400 013. Tel No. +91 022 30994600 Fax No. +91 022 30994699
- b) If to the Unitholder: At the address of the Unitholder as recorded with the Fund.

The notice, communication or document shall be deemed to be effective if given by personal delivery when so delivered, if given by post on expiration of seven days after the notice, communication or document is delivered to the post office for onward despatch, if given by fax or telex upon transmission thereof. Provided that any notice, communication or document given by fax, shall be followed by a confirmation in writing

I/we confirm and declare that I/we have read and understood the "Terms & Conditions of Personal Identification (PIN) usage and Online transactions" and also the "Disclaimer & Terms and Conditions" as posted on Reliance Mutual Fund's website [www.reliancecmutual.com](http://www.reliancecmutual.com).

I/ we agree and shall abide by the norms, Terms & Conditions of PIN usage and online transactions, and agree not to hold Reliance Mutual Fund responsible for my/our actions relating to the use of the PIN Facility.

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**DESIGNATED INVESTOR SERVICE CENTRES RELIANCE CAPITAL ASSET MANAGEMENT LTD.**

**Adayar:** Shop No. 3, Ground Floor, Anu Arcade, No. 1, 15th Cross Street, Shashtri Nagar, Adyar, Chennai-20. **Agra:** Shop No. 110, Block No. 28/2, Sanjay Place LIC Road, Agra - 282 002. **Ahmedabad:** 4th Floor, Megha House, Miithakhali, Law Garden Road, Ellis Bridge, Ahmedabad - 380 006. **Ajmer:** 3rd Floor, India Square, India Motor Circle, Kutchery Road, Ajmer 305001. **Alappuzha:** 3rd Floor, Chandra Square, Cullen Road, Alappuzha - 688011 **Aluva:** Poornima building, 1st floor, above Centurian Bank, bypass road, Aluva - 683101 **Alwar:** Jai Complex, 1st Flr., Plot No. 1, Road No. 2, Alwar 301001 **Allahabad:** 2nd floor, House No. 31/59, Shiv Mahima Complex, Civil Lines, Allahabad - 211 001. **Ambala:** 2nd Floor, Shanti Complex, Jagadri Road, Opp. Civil Hospital, Ambala Cantt - 133001. **Amravati:** Vimaco Towers, C Wing 4,5,6, Amravati - 444601 **Asansol:** 2nd Floor, Laxi Narayan Avenue, Room No - 30, Murgasol, G.T Road, 2nd Floor, Asansol **Amritsar:** SF-1, 2nd Floor, 10, Eminent Mall, The Mall, Amritsar - 143 001. **Anand:** 2nd Floor, 204, Maruti Sharnam, Anand Vidhyanager Road, Anand - 388001. **Andheri:** Shop no. 3, ground floor, Mona shopping centre, J P Road, Near Navrang Cinema, Andheri (W), Mumbai - 400058. **Anna Nagar:** Shop No. G-5, Ground floor, N R Dave Complex, 201/C-34, 2nd Avenue, 11th Main Road Corner, Anna Nagar, Chennai - 600 040. **Aurangabad:** C-8, 2nd floor, Aurangabad, Business center, Adalat Road, Aurangabad - 431001. **Balasar:** Ground Floor, Station Bazaar, Balasar 756001. **Bangalore:** N-112-114, 1st floor, North Block, Manipal centre, Dickenson Road, Bangalore - 560 042. **Bareilly:** 1st Floor, 54, Civil Lines, Ayub Khan Chauraha, Bareilly - 243001. **Bardoli:** 1st Floor, Office No 68,69,70, Mudit Palace, Station Road, Bardoli - 394601 **Bellary:** Gnanandam, First Floor, 1st Cross, Gandhi Nagar, Bellary - 583101 **Berhampur:** 1st Floor, Dharma-Nagar (1st Lane) Berhampur - 760002 **Bharuch:** Bluechip, 1st Floor, Shevashram Road, Panch Batti, Bharuch - 392001. **Bhatinda:** Jindal Complex, 1st Floor, G T Road, Near ICICI Bank, Bathinda - 151001. **Bhavnagar:** 3rd Floor, Corporate House, Plot No. 11B, Waghawadi Road, Bhavnagar - 364004. **Bhikaji:** 2nd floor, Soddatt Chamber -I- 5, B C Place, A216 and A217, New Delhi-110066. **Bhilwara:** 1st Floor, 101, S K Plaza, Pur road, Bhilwara **Bhuj:** Ground Floor, Office No. 1, Pooja Complex, Next to ICICI Bank, Station Road, Bhuj - 3700 01 **Bikaner:** 1st Floor, near M.R.M. Office, Modern Market Circle. **Bhopal:** FF-7, 1st floor, Mansarovar Comercial Complex, Near Habibganj Railway station, Bhopal-462 016. **Bhubaneshwar:** 2nd Floor, Near Kalsi Petrol Pump, 5 - Janpath Karvil Nagar, Bhubaneshwar - 751001. **Borivali:** Shop No. 5, ground floor, Kapoor Aptment, Punjabi Galli, Near ICICI Bank Ltd, Borivali (W)-92. **Borivali (W):** 602, 603 & 604 Sai-Leela Commercial Complex, Sai-Leela S.V.Road Nr Rasoi Hotel, Borivali (W), Mumbai-92. **Calicut:** 6/1002M, 4th Floor, City Mall, Kannur Road (Opp Y.M.C.A), Calicut - 673 001. **Chandigarh:** SCO 127-128, 1st floor, Sector 9 C, Chandigarh 160 009. **Chennai:** Reliance House, No. 6 Haddows Road, Opp Shastri Bhavan, Chennai 600006. **Cochin:** 3rd Floor, Chicago Plaza, Rajaji Road, Cochin-682035. **Coimbatore:** 575 C, Shylaja Chambers, D B Road, R S Puram, Coimbatore - 641 002. **Dadar:** Shop No.12, Ground Floor, Yusuf Building Nos 1, 31-31C Junction of Ranade Road & Gokhale Road, Dadar, Mumbai -28. **Dalhousie:** 14B, 18, British Indian Street, GF Shop No. 14, Kolkata - 700 001. **Dehradun:** 2nd Floor, NCR Corporate Plaza, New Cantt Road, Dehradun - 248001. **Dhanbad:** 4th Floor, Shree Laxmi Complex, Bank Mode, Dhanbad - 826001. **Dindigul:** 2/2, 1st Floor, Surya Tower, Above ICICI Bank, Salai Road, Dindigul - 624001. **Durgapur:** 4th Floor, City Plaza, City Centre -Durgapur - 713216. **Erode:** Samy's Nest, No.63, Mosuvanna Street EVN Road, Erode -638011 **Faridabad:** Booth no. 112-P, Sector-15, Urban Estate, Faridabad - 121 007. **Gandhinagar:** Office No 313, Meghmalhar, Sector 11, Ch Road, Gandhinagar - 382 017 **Ghaziabad:** RDC-16, Advocate Chambers, Raj Nagar, Ghaziabad - 201 002. **Godhra:** 2nd Floor, Gurukrupa Complex, LIC Road, Near SBI, Godhara - 389001 **Gorakhpur:** 1st Floor, Radhika Complex, Medical Road, Gorakhpur - 273409 **Guntur:** Pranavam Plaza, Door No. 5-35-69, 4/9, Brodipet, Guntur - 522002 **Gurgaon:** Shop no. 207, DLF Central Arcade, DLF -II, Gurgaon, Haryana - 122 001. **Guwahati:** 2E, 2nd Floor, Dihang Arcade, ABC, Rajiv Bhavan, G S Road, Guwahati - 781 005. **Gwalior:** 3rd Floor, Alaknanda Tower, City Centre, Gwalior - 474002. **Haldwani:** 1st Floor, J K Tower, Nainital Road, Teri Puliya, Kathgodam, Haldwani - 263139 **Hoshiyarpur:** 2nd Floor, Eminent Mall, Plot No. B-XX/214, Main Court, Hoshiyarpur - 146001. **Hubli:** Eureka Junction, 1st Flr, Above ICICI Bank, Travellers Bunglow Road, Hubli - 580029. **Hyderabad:** 2nd Floor, "Shobhan, 6-3-927/A & B, Somajiguda, Raj Bhawan Road, Hyderabad - 500082. **Indore:** 303 & 304, D M Tower, Race Course Rd., Indore 452 001. **Jabalpur:** 90/1A, Dayanand Saraswati ward, 2nd floor, Ahuja Tower, Bhanwartal Extension, 46 Napiar Town, Jabalpur - 482001 **Jaipur:** G-4, Ground Floor, Brij Anukampa Complex Plot No. K-13, Ashok Marg, C Scheme, Jaipur - 302 016. **Jalandhar:** 1st Floor, Gobind Mall, 25 G T Road, Jalandhar 144 001 **Jalgaon:** 18, 2nd Floor, Dhake Colony, Dhake Corporate Centre, Jalgaon - 425 001 **Jammu:** Banu Plaza, B-2, 206, South Block, Railway Head, Jammu, Jammu & Kashmir - 8004. **Jamnagar:** Shop no. 4 & 5, Ground Floor, Shilp, Indira Nagar, Jamnagar - 361 140. **Jamshedpur:** 2nd floor, Om tower, Main Road, Bistupur, Jamshedpur - 831 001. **Janakpuri:** Shop no. 14, B Block Community Centre, Janak puri, New Delhi - 110058. **Jayanagar:** 76/11, Elephant Rock Road, III, Jayanagar, Bangalore - 560 011. **Jhansi:** 1st Floor, 493, "Stephen House", Civil Lines, Opp. Munnal Power House, Gwalior Road, Jhansi - 284001 **Jodhpur:** C/o. Reliance Infocomm, L.K. Tower, 2nd Floor, Opp. IDBI Bank, Chopasni Road, Jodhpur - 342 001. **Junagarh:** 1st Floor, Moti Palace Building, Opposite Rajji Baug, Moti Baug, Junagarh - 362001 **Kalyan:** Mahavir Complex No.2, Gala No-4, Ground Fr., Santoshi Mata Road, Kalyan West Mumbai - 421301. **Kannur:** 1st Floor, Grand Plaza, Fort Road, Kannur - 670001 **Kanpur:** Ground floor, Office No-3, 14/113, Civil Lines, Kanpur - 208 001. **Khanna:** 2nd Floor, Surya Tower, G T Road, Khanna - 141401. **Kolhapur:** Upper Ground Floor, Gemstone - RD Vichare Complex, Near Central ST stand, New Shahupuri, Kolhapur - 416 001. **Kolkata:** Unit no. 10,11 & 12, 5th floor, FMC Fortuna, A J C Bose, Kolkata 700 020. **Kota:** Ground Floor, Mewara Plaza, 344, Shopping Centre, rawatbhata gumanpura road, Kota -324007 **Kottayam:** 1st floor, Kaniyamparambil Arcade, Shastri Road, Kottayam - 686001. **Lucknow:** 3rd Floor, Halwasiyas Commerce House, Habibullah estate, hazzratganj, 11 M G marg, Lucknow - 226001. **Lajpat Nagar:** 1st Floor, E-100, (Above Corporation Bank), Lajpat Nagar - II, New Delhi - 110024 **Ludhiana:** Lower Ground Floor, SCO 127-128-129, Feroze Gandhi Market, Ludhiana - 141001. **Madurai:** 1st Floor, Suriya Towers, 272, 273, Goods Shed Street, Madurai - 625001. **Malappuram:** 1st Floor, Dr.Aboos Arcade, Kunnummel, Near St.James Girls High school, Malappuram - 676505 **Malleswaram:** Door No.89 (Old no.36), Ground Floor, 3rd Cross, Sampige Road, Malleswaram, Bangalore - 3. **Mangalore:** 4th Floor, Maximus Commercial Complex, LHH Road, Opp KMC, Mangalore - 575001. **Margao:** Shop No. 3, Mira Building, Pajifond, Near Jain Mandir, Margao, Goa - 403601. **Mathura:** 1st Floor, Tera Tower, Bhuteshwar Road, Mathura **Meerut:** Ground Floor, G-13, Rama Plaza, WK Road, Meerut - 250001. **Mehsana:** F - 9, F - 10, F - 11, 1st Floor, Wide Angle, Mehsana Highway, Near Khari Bridge, Mehsana - 384002 **Mulund:** Office No. 308/309, 3rd Flr, B Wing, Shankardhan Plaza, J N Road, Mulund (W), Mumbai - 400 080 **Mumbai:** Mittal Chambers, 228, Ground Floor, Nariman Point-21. **Muradabad:** Shop No. G-18, Chadha Shopping Complex, GMD Road, Moradabad - 244 001. **Muzaffarpur:** 1st Floor, Opp Devi Mandir, Near LIC Zonal Office, Club Road, Ramna, Muzaffarpur-842002 **Mysore:** Shop No. 1, Ground Floor, Mahindra Arcade, Saraswathipuram, 2nd Main Road, Mysore - 570009. **Nadiad:** 201, ISCON ARCADE, 2nd Floor, College Road, Nadiad - 387001 **Nagpur:** Office # 2, 3rd Floor, A Block Poonam Chambers, Chhindwara Road, Byramji Town, Nagpur - 440 013. **Nasik:** Ground Floor 57, Karamkala Building, Opp. Old Corporation Building, New Pandit Colony, Sharanpur Road, Nasik 422002. **Navsari:** Chinmay Arcade, 3rd Floor, (3/1&2), opp Sattapir Sayaji Road, Navsari -396445. **Nehru Place:** SF-17, 18, 19, Ground Floor, Devika Tower, 6, Nehru Place, New Delhi - 110 019. **New Delhi:** 804, 805, 807, 8th floor, Ashoka Estate, 24, Barakhamba Road, New Delhi - 110 001. **Noida:** Shop No. 1, Gound Floor, Ansal Fortune Arcade, Secotor 18, Noida, - 201 301. **Palakkad:** 3rd floor, East Side, Ghanis, Fort Maidan, Kunnathurmedu P.O. Palakkad - 678013. **Panaji:** 1st Floor, Block "D", Office No.: F17, F18, F19 & F20, Mahatma Gandhi Road, Panajim -403001. **Panipat:** Office No. 514, 1st Floor, Krishna Tower, Near HDFC Bank, G T Road, Panipat 132001. **Panvel:** Shop No.2, Plot No 206/12, Middle Class CHS Ltd, Panvel - 400 706 **Pathankot:** 2nd floor, LML, Mahajan Sales, Dhangu Road, Near Power House, Pathankot - 145001. **Patiala:** SCO 116 - 119, First Floor, New Leela Bhavan, Opposite RLIC, Patiala - 147001. **Patna:** 4th Floor, Shahi Building, Exhibition Road, Opp. Chanakya Cinema Hall, Patna 800001. **Pondicherry:** Jayalakshmi Complex, R.S No. 34/5pt, Block No. 5, Thiruvalluvar - Salai, Kuyavarpalyam, Pondicherry - 605005. **Pune:** 201, 202, 2nd Floor & 301, 3rd floor, Sanas Memories, F C Road, Shivaji Nagar, Pune - 411 004 **Raipur:** 1st floor, D M Plaza, Chhotta Para, Fire Brigade chowk, Raipur-492 001. **Rajamundry:** Jetty Enclave, Door No. 79-2-9/3, Tilak Road, Opposite Saibaba Temple, Rajamundry - 533 103 **Rajkot:** 2nd Floor, Plus Point, Opp Haribhai Hall, Dr. Yagnik Road, Rajkot - 360001. **Ranchi:** Office No. 317, 3rd Floor, "Panchwati Plaza", Kutchery Road, Ranchi - 834001. **Raurkela:** 4th Floor, Triveni Complex, Madhusudan Marg, Rourkela, Orissa - 769001. **Rohtak:** Jawahar Market, 1st Floor, 323/321, Delhi Road, Nr. D Park, Rohtak, Haryana - 124004. **Salem:** 2nd Floor, Kandaswara Mega Mall, Survey No. 186/2E, Alagapuram, Opp Saradha College, Fairlands, Salem - 636016. **Salt lake city:** B D 25, Salt Lake, Sector - 1, Kolkata 64 **Shimla:** No. 17, Alle no. 9, Middle Bazar, The Mall, Shimla H.P.-171001. **Shimoga:** 3rd Floor, Shree Karthik Plaza, Nehru Road, Durgigudi, Shimoga - 577201 **Siliguri:** Gitanjali Complex, 1st Floor, Sevoke Road, Siliguri 734001. **Southern Avenue:** Ground Floor, 200 Sarat Bose Road, Near Deshpriya Park, opp. Sarat Bose Road Post Office, Kolkata 700 020. **Surat:** No.118, 1st Floor, Jolly Plaza, Opp. Athwagate Police Chowki, Athwagate Circle, Surat - 395001. **Surendra Nagar:** 2nd Floor, Office No 236, 237, Mega Mall, ST Bus Stand Road, Near Milan Cinema, Surendra Nagar - 363 002 **T Nagar:** Old No. 31 & 32, New no. 52 & 54, TVL Boag Willa, North Boag Road, T Nagar, Chennai - 17. **Thane:** 3, Ground floor, Saptashri CHS Ltd., Talapali, Near HDFC Bank, Thane - 400 601. **Thanjavur:** 2nd Floor, Shop No (3A), No. 70, Srinivasan Pillai Road, Thanjavur - 613001. **Thrissur:** 4th floor, Pathayapura Building, Round South, Thrissur - 680001. **Tirupati:** 1st Floor, 20-1-136/D, Maruthi Nagar, Tirumala By Pass Road, Tirupati - 517501 **Trichy:** 2nd Floor, Tab Complex, 41 Williams Road, Cantonment, Trichi 620001. **Thiruvalla:** 2nd Floor, Erinjery Building, M C Rd., Thiruvalla 689107 **Trivandrum:** 1st flr, Uthradam, Panavila Junction, Trivandrum 695001. **Udaipur:** 2nd Floor, 1(2) A, K P Arcade, Fatehpura, Opp. UIT Office, Udaipur, Rajasthan - 313001. **Ujjain:** 3rd Floor, Office No 309 and 310, Mani Trade Centre, Shanku Freeganj, Ujjain - 546006 **Vadodara:** 101 102 Tilak Complex, Opp Pizza Inn, Jetalpur Road, Vadodara - 390 005. **Vapi:** 1st Floor, Royal Fortune, 102 b/b, 102b/c, Daman Chala Road, Opp Upasna School, Vapi-396191 **Varanasi:** unit no. 2, 1st floor, Arihant Complex, Sigra Varanasi - 221 010. **Vasco:** Shop No. S-1, Our Lady of Mercies Building, Opp. K.T.C Bus Stand, Mundvel, Vasco Da Gama, Goa - 403802. **Vashi:** Thacker Tower, 702 & 703, Sector No. 17, Vashi, Navi Mumbai - 400 705. **Vellore:** 2nd Floor, 19/A, Officers Line, Vellore - 632001 **Vijayawada:** 3rd floor, Surya tower, Above Icon showroom, M G Road, Labbipet, Vijayawada-520 010. **Vishakhapatnam:** 2nd Floor, VRC Complex, Dwarka Nagar, Vishakhapatnam-530016. **Warrangal:** Ground Floor, H No. 5-9-130, 130/1&130/2, khwadi, Hanamkonda, Warangal - 506001.

**KARVY COMPUTERSHARE PRIVATE LIMITED**

**Agartala:** Jagannath Bari Road, Bidur Kottar Choumani, Agartala - 799001, **Agra:** 1st Floor, Deepak Wasan Plaza, Sanjay Place, Behind Holiday Inn, Agra - 282 002, **Ahmedabad:** 309, Shail Buildings, Opp: Madhusudhan House, Off : C G Road, Nr. Navrangpura Telephone Exchange, Ahmedabad - 380 006, **Ajmer:** 1-2, II Floor, Ajmer Tower, Kutchary Road, Ajmer - 305 001, **Akola:** Shivdaya Complex, First Floor, Above Madhuri Cool Drinks, Tilak Road, Akola-444002, **Aligarh:** 1st Floor, Kumar Plaza, Aligarh - 202001, Uttar Pradesh. **Allahabad:** RSA Towers, 2nd Floor, Above Sony TV Showroom, 57, S P Marg, Civil Lines, Allahabad - 211001. **Alleppy:** 2nd Floor, JP Towers, Near West Of Jilla Court Bridge, Mullakkal, Alleppy. **Atwar:** 101, Saurabh Towers, Road No # 2, Bhagat Singh Circle, Atwar-301001. **Amaravathi:** Shop No. 13 & 27, First Floor, Gulshan Plaza, Raj Peth, Badnera Road, Amaravathi-444605. **Ambala:** 6349, Nicholson Road, Adjacent Kos Hospital, Ambala Cantt, Ambala - 133001. **Amritsar:** 72-A, Taylor' Road, Aga Heritage Gandhi Ground, Amritsar - 143 001. **Anand:** F-6, Chitrangana Complex, Opp: Motikaka Chawl, V V Nagar, Anand - 388 001. **Ananthapur:** # 15-149, 2nd Floor, S.R.Towers, Opp: Lalithakala Parishat, Subash Road, Anantapur - 515 001. **Angul:** Block No.890/755, Kandsar, Nalco Town, Shipchowk, Angul-759145. **Ankleshwar:** Shop No. Ff 4 & 5, Shree Narmada Arcade, Old N H No. 8, Opp. HDFC Bank, Ankleshwar - 393001. **Asansol:** 18, G T Road, 1st Floor, Asansol - 713 301. **Aurangabad:** Shop No : 214/215, Tapadiya City Centre, Nirala Bazar, Aurangabad - 431 001. **Azamgarh:** C/O. Bhanu Pratap, 144, Kali Chauraha, Raipur Colony, Azamgarh-276 001. **Barhampore (WB):** 71/1 RN Tagore Road, Near Laldighi Income Tax Office, 1st Berhampore Dist Murshidabad, Barhampore- 742101 West Bengal. **Balalore:** M S Das Street, Gopalgao, Balalore - 756001. **Bangalore:** No : 51/25, 1st Floor, Surya Building, Ratna Avenue, Richmond Road, Bangalore - 560 025. **Bankura:** Ambika Market, Natunanj, Bankura - 722101. **Bareilly:** 1st Floor, 165, Civil Lines, Opp.Hotel Bareilly Palace, Near Rly Station Road, Bareilly - 243 001. **Baroda:** Piccadilly, Office # 5, First Floor, Opp. Adani Super Market, Jetalpur Road, Vadodara - 390007, Gujarat. **Begusarai:** Hotel Diamond Surbhi Complex, Near I.O.C Township Gate, Kapasiya Chowk, Begusarai - 851117. **Belgaum:** Fk-1, Ambedkar Road, Opp Civil Hospital, Belgaum - 590001. **Bellary:** No.1 Khb Colony, Gandhinagar, Bellary - 583101. **Bikaner:** 2nd Floor, Plot No 70 & 71, Panchshati Circle, Sardul Gunj Scheme, Bikaner- 334003. **Behrampur:** Ramlingam Tank Road, Behrampur, Orissa Pin-760002. **Betul:** 107, Hotel Utkarsh, Awasthi Complex, J H College Road, Civil Lines, Beetul- 460001. **Bhagalpur:** 2nd Floor, Chandralok Complex, Ghantagarh, Radha Rani Sinha Road, Bhagalpur - 812001. **Bharuch:** Ff 47, 48, 1st Floor, Aditya Complex, Opp. Kasak Temple, Bharuch - 392 001. **Bhatinda:** 2048, Ist Floor, Opp: Canara Bank, The Mall Road, Bhatinda - 151001. **Bhavnagar:** 1st Floor, Corporate House, Above Canara Bank, Waghawadi Road, Bhavnagar - 364001. **Bhilai:** No.138, New Civic Centre, Bhilai - 490 006, Dist-Durg, Chattishgarh. **Bhilwara:** 27-28, 1st Floor, Hira-Panna Complex, Pur Road, Bhilwara-311001. **Bhopal:** Kay Kay Busniss Centre, 133 Zone I M P Nagar, Bhopal-462021. **Bhubaneswar:** 624, Sahid Nagar, 1st Floor, Bhubaneswar - 751007. **Bilaspur:** Shop No 201/202, V.R.Plaza, Link Road, Bilaspur-495001. **Bokaro:** B-1, 1st Floor, Near Sona Chandi Jewellers, City Centre, Sector - 4, Bokaro Steel City - 827 004 (Jharkhand). **Burdwan:** 63 G T Road, Birhata, Halder Complex, 1st Floor, Burdwan - 713101. **Calicut:** IInd Floor, Sowbhagya Shopping Complex, Mavoor Road, Calicut - 673 004. **Chandigarh:** Sco-371-372, First Floor, Above HDFC Bank, Sector 35B, Chandigarh - 160 022. **Chandrapur:** Shop No.5, Office No.2, 1st Floor, Routs Raghuvanshi Complex, Beside Azad Garden, Main Road, Chandrapur-442402. **Chennai:** Flat No F11, First Floor, Akshya Plaza, (Erstwhile Harris Road), Opp Chief City Metropolitan Court, # 108, Adhithanar Salai, Egmore, Chennai - 600002. **Chinsura:** JC Ghose Sarani, Near Bus Stand, Chinsura - 712101. **Cochin:** Shop No. II, 2nd Floor, Jewel Arcade, (Above Oriental Insurance Ltd), Layam Road, Cochin - 682 011. **Coimbatore:** 29/1, Ist Floor, Chinthamani Nagar, Opp To Indian Overseas Bank, Nsr Road, Saibaba Colony, Coimbatore- 641011. **Coonoor:** 76 Cammellia Terrace, Grays Hills, Coonoor-643101. **Cuttack:** Dargha Bazar, Opp. Dargha Bazar Police Station, Buxibazar, Cuttack - 753001. **Deoria:** 1st Floor, Shanti Niketan, Opp. Zila Panchayat, Civil Lines, Deoria. **Darbhanga:** Ground Floor Trade Point, Haffanchak Lal Bagh, Darbanga-846 004. **Dehradun:** Kaulagarh Road, Near Sirmaur Marg, Above Reliance Webworld, Dehradun - 248 001. **Dewas:** Rmo House, 27, Motilal Nehru Marg, Dewas-455001. **Dhanbad:** 208, New Market, 2nd Floor, Katras Road, Bank More, Dhanbad - 826001. **Dharwad:** G7 & 8, Sri Banashankari Avenue, Ramnagar, Opp Nttfjb Road, Dharwad - 580 001. **Dhule:** Ashoka Estate, Shop No. 14/A, Upper Ground Floor, Sakri Road, Opp. Santoshi Mata Mandir, Dhule-424002. **Dindigul:** No.9, Old No.4/B, New Agraharam, Palani Road, Dindigul - 624 001. **Durgapur:** Old Dutta Automobiles Building, 1st Floor,Nachan Road,Benachity,Durgapur-713213. **Eluru:** 23A-3-32, Gubbalavari Street, R R Pet, Eluru-534 002. **Erode:** No. 4, Kmy Salai, Veerappan Traders Complex, Opp : Erode Bus Stand, Sathy Road, Erode - 638 003. **Faridabad:** A-2B, 1st Floor, Nehru Ground, Neelam Bata Road, Nit, Faridabad - 121 001. **Ferozpur:** Udharn Singhchowk, 1st Floor, Near UTI Bank Ltd, Ferozepur-152002. **Gandhidham:** Office No 14, First Floor, "Komal Complex", Plot No 305, Sector 12B, Nr. Shivaji Park, Gandhidham - 370 201. **Gandhinagar:** 27, Suman Tower, Near Hotel Haveli, Sector No.11, Gandhinagar, Ahmedbad-382 011. **Gaya:** 1st Floor Lal Bhawan, Tower Chowk, Near Kiran Cinema, Gaya-823001. **Ghaziabad:** 1st Floor, C-7, Lohia Nagar, Ghaziabad - 201 001, **Ghazipur:** Shubhra Hotel Complex, 2nd Floor, Mahaubagh, Ghazipur-233 001. **Gonda:** 1st Floor, Sri Krishna Talkies, Opp. Dukkharan Nath Mandir, Station Road, Gonda-271 003. **Gondia:** Off No 1, Ground Floor, Roongta Complex, Jaiastamb Chowk, Gondia-441601. **Gorakhpur:** Above V.I.P. House, Ajdanta A.D. Girls Inter College, Bank Road, Gorakhpur - 273 001. **Gulbarga:** No 23 Sri Giri Nilaya, Sharan Nagar, Tank Bund Road, Gulbarga - 585103. **Guntur:** Door No : 6- 10-18 , Sai House, 10 / 1, Arundelpet, Guntur - 522 002. **Gurgaon:** Shop No. 18, Ground Floor, Sector - 14, Opp. Akd Tower, Near Huda Office, Gurgaon - 122001. **Guwahati:** 54 Sagarika Bhawan, R G Baruah Road, (AIDC Bus Stop), Guwahati 781024. **Gwalior:** Shindi Ki Chawani, Nadi Gate Pul, MLB Road, Gwalior - 474 001. **Hajipur:** Ramraja Complex, Kacheri Road, Near Canara Bank, Hajipur - 844101. **Haridwar:** 8, Govind Puri, Opp. LIC - 2, Above Vijay Bank, Main Road, Ranipur More, Haridwar-249 401. **Haldwani:** 4 - Durga City Center, 1st Floor, Near Mbgp College Parao, Nainital Road, Haldwani - 263139, Uttarakhand. **Hassan:** Rajath Complex, 1st Floor, Opp Mahaveer Petrol Bunk, B M Road, Hassan - 573201. **Hazaribagh:** C/O Hemlata Jain, Kalibari Road, Hazaribagh - 825301. **Hissar:** Sco 71, 1st Floor, Red Square Market, Hissar - 125001. **Hoshiarpur:** Ist Floor, The Mall Tower, Opp Kapila Hospital, Sutheri Road, Near Maharaj Palace, Hoshiarpur - 146001. **Hubli:** Giriraja House, No.451/B, Ward No.1, Club Road, Hubli - 580 029. **Hyderabad:** 8-2-596 Karvy Plaza, Avenue 4, Street No.1, Banjara Hills, Hyderabad - 500 034. **Indore:** Lg - 3, Bombay Trade Centre, Lower Ground Floor, Grand Hotel, Opp Bombay Hospital, Scheme No 54, Indore - 452010. **Jabalpur:** 43, Naya Bazar, Jabalpur (M.P.). **Jaipur:** S-16 A, 3rd Floor, Land Mark, Opposite Jaipur Club, Mahavir Marg, CScheme, Jaipur - 302 001. **Jalandhar:** Lower Ground Floor, Office No : 3, Arora Prime Tower, Plot No : 28, G T Road, Jalandhar - 144 004. **Jalgaon:** 148 Navi Peth, Opp. Vijaya Bank, Near Bharat Dudhalay, Jalgaon - 425 001. **Jalpaiguri:** D.B.C. Raod, Near Rupasree Cinema Hall, Beside Kalamandir, Po & Dist Jalapiguri, Jalpaiguri - 735101. **Jammu:** Hall No: 111, 1st Floor, South Block, Bahu Plaza, Gandhi Nagar, Jammu - 180004. **Jamnagar:** Sanskruti, 5 Patel Colony Corner, Opp UTI Bank, Jamnagar - 361008. **Jamshedpur:** Kanchan Tower, 3rd Floor, Chhaganlal Dayalji @ Sons, 3-S B Shop Area, (Near Traffic Signal), Main Road, Bistupur, Jamshedpur - 831 001. **Jaunpur:** R N Complex, 1-1-9-G (In Front Of Pathak Honda), Ummarpur, Jaunpur-222 002. **Jhansi:** 371/01, Narayan Plaza, Gwalior Road, Near Jeevan Shah Chauraha, Jhansi - 284 001. **Jodhpur:** 203, Modi Arcade, Chupasni Road, Jodhpur - 342 001. **Jorhat:** New Medical Store Complex, 3rd Floor, A T Road, Opp. Chowk Bazar, Jorhat - 785001. **Junagadh:** 124/125, Punit Shopping Center, Ranavat Chowk, Junagadh, Gujarat 362001. **Kanchipuram:** New No. 357, Old No. 230, Gandhi Road, Next To IDBI Bank, Kanchipuram-631501. **Kanpur:** 15/46, Opp: Muir Mills, Civil Lines, Kanpur - 208001. **Kurnool:** Shop No.43, 1st Floor, S V Complex, Railway Station Road, Kurnool-518 004. **Karaikudi:** Gopi Arcade, 100 Feet Road, Karaikudi - 630 001. **Karimnagar:** H.No.4-2-130/131, Above Union Bank, Jafri Road, Rajeev Chowk, Karimnagar-505001. **Karnal:** Sco 26, Kunjpura Road, Nehru Place, Karnal-132001. **Karur:** No.6, Old No.1304, Thiru-Vi-Ka Road, Near G.R.Kalyan Mahal, Karur - 639 001. **Keonjhar:** Ground Floor, College Square, Keonjhar-758001. **Kharagpur:** Malancha Road, Beside UTI Bank, Kharagpur- 721304. **Kolhapur:** Omkar Plaza, 1st Floor, Unit - F2 & F4, Rajaram Road, Next To ICICI Bank Ltd, Kolhapur - 416008. **Kolkata:** 16 Jatin Bagchi Road, Kolkata - 700 029. **Kollam:** Vigneshwara Bhavan, Below Reliance Web World, Kadappakkada, Kollam - 691008. **Kota:** H.No. 29, First Floor, Near Lala Lajpat Rai Circle, Shopping Centre, Kota, Rajasthan - 324007. **Kottayam:** 1st Floor, CSI Ascension Church Complex, Kottayam - 686 001. **Korba:** 1st Floor, 35 Indira Complex, P. Nagar, Korba (C.G.) - 495677, (07759) - 245089 / 245354 / 320039. **Krishnagar:** 52 R N Tagore Road High Street, Krishnagar Nadia, Nadia - 741101. **Lucknow:** 94, Mahatma Gandhi Marg, Opp Governor House, Hazratganj, Lucknow - 226 001. **Ludhiana:** Sco-3, Bawa Building, Feroze Gandhi Market, Ludhiana - 141001. **Malda:** Sahistuli Under Ward, No-6, English Bazar Municipality, No-1 Govt Colony, Malda - 732101. **Madurai:** Rakesh Towers, 30-C, Bye Pass Road, 1st Floor, Opp Nagappa Motors, Madurai - 625010. **Mangalore:** 2nd Floor, Brigade Plaza, Kudmul Ranga Rao Road, Mangalore - 575 003. **Margao:** 2nd Floor, Dalal Commercial Complex, Opp: Hari Mandir, Pajifond, Margao-Goa -403601. **Mathura:** 3538-3540, Infront Of Bsa College, Gaushala Road, Mathura - 281004. **Meerut:** 1st Floor, Medi Centre