Reliance

# **Mutual Fund**

# **Debt & Liquid Schemes**

Key Information Memorandum cum Common Application Form

Continuous offer of Open-Ended Debt & Liquid Schemes at NAV based prices.



Reliance Any Time Money Card provides an instant access to underlying investment and endeavors to provide all the above mentioned features through investments in select schemes of Reliance Mutual Fund.

\*In case of dividend, Dividend Distribution Tax (as applicable) will be directly paid by the scheme and no tax is required to be paid by the investor. The NAV of the scheme, pursuant to payment of dividend would fall to the extent of payout and statutory levy, if any.

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

SPONSOR Corporate Office Reliance Capital Limited (Incorporated under the Companies Act, 1956) Regd. Office : 'H' Block, 1st Floor, Dhirubhai Ambani Knowledge City, Koparkhairane, Navi Mumbai - 400 T10. Tel.: +9122 3032 7000, Fax: +9122 3032 7000, Fax: +9122 3032 7202MTNL/BSNL subscribers need to dial 91 - 22 - 3030 111. Overseas callers need to dial 91 - 22 - 3030 111. Website: www.reliancemutual.com INVESTMENT MANAGER Corporate Office Reliance Capital Trustee Conclusited (formerly Reliance Capital Trustee Conclusited) (IN: U65910MH1995PLC220793 Reliance Capital Trustee Conclusited Corporate Office Reliance Capital Trustee Conclusited CIN: U65910MH1995PLC220528 Reliance Capital Trustee Conclusited CIN: U65910MH1995PLC220528 Reliance Centre, 7th Floor South Wing, Off Western Express Highway, Santacruz (East), Mumbai - 400 055. Tel No 022- 33037062REGISTERED OFFICE Reliance Capital Asset Management Limited, CIN: U65910MH1995PLC220793 Reliance Centre, 7th Floor South Wing, Off Western Express Highway, Santacruz (East), Mumbai - 400 055. Tel No 022- 33037062REGISTERE CUSTOPIAN Deutsche Bank A.G. Deutsche Bank House, Hazarimal Somani Marg Fort, Mumbai 400 001, INDIAREGISTERE Corporate Office Reliance Capital Trustee Co. Limited CIN: U65910MH1995PLC220528 Reliance Centre, 7th Floor South Wing, Off Western Express Highway, Santacruz (East), Mumbai - 400 055. Tel No 022- 33037062REGISTERE Residence Capital Asset Management Limited, Corporate Office Rax No 022- 33037062Reliance Capital Asset Management Limited, Corporate Office Rax No 022- 33037062Reliance Capital Asset Management Limited, Corporate Office Rax No 022- 33037062Reliance Capital Asset Management Limited, Corporate
3030 1111.

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 respective 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.reliancemutual.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 June 30, 2016

# ReliAnce

# **Mutual Fund**

Investors are requested to review product labels for respective schemes which are provided below at the time of Investments.

NAME OF SCHEMES	This product is suitable for investors who are seeking*:	
Reliance Liquidity Fund An Open-Ended Liquid Scheme	Income over short term     Investment in debt and money market instruments	Hoterate Moderate Moderate
Reliance Liquid Fund - Treasury Plan An Open-Ended Liquid Scheme	<ul> <li>Income over short term</li> <li>Investment in debt and money market instruments</li> </ul>	LOW Riskometer HIGH
Reliance Liquid Fund - Cash Plan An Open-Ended Liquid Scheme	<ul> <li>Income over short term</li> <li>Investment in debt and money market instruments</li> </ul>	Investors understand that their principal will be at Low risk
Reliance Money Manager Fund An Open-Ended Income Scheme	Income over short term     Investment in debt and money market instruments	
Reliance Medium Term Fund An Open-Ended Income Scheme With No Assured Returns	Income over short term     Investment in debt and money market instruments with tenure not     exceeding 3 years	Riskometer Moderate Moderate Moderate
Reliance Floating Rate Fund - Short Term Plan An Open-Ended Income Scheme	<ul> <li>Income over short term</li> <li>Investment predominantly in floating rate and money market instruments with tenure exceeding 3 months but upto a maturity of 3 years and fixed rate debt securities</li> </ul>	
Reliance Short Term Fund A Open-Ended Income Scheme	Income over short term     Investment in debt and money market instruments, with the     scheme would have maximum weighted average duration between     0.75-2.75 years	LOW HIGH
Reliance Banking & PSU Debt Fund An Open-Ended Income Scheme	<ul> <li>Income over short to medium term</li> <li>Investment in debt and money market instruments of various maturities, consisting predominantly of securities issued by banks, public sector undertaking and public financial institutions</li> </ul>	Investors understand that their principal will be at Moderately Low risk
Reliance Regular Savings Fund -Debt Option An Open-Ended Scheme	<ul> <li>Income over medium term</li> <li>Investment predominantly in debt instruments having maturity of more than 1 year and money market instruments</li> </ul>	
Reliance Corporate Bond Fund An Open-Ended Income Scheme	<ul> <li>Income over medium term</li> <li>Investment predominantly in corporate bonds of various maturities and across ratings that would include all Debt Securities issued by entities such as banks, public sector undertakings, municipal corporations, bodies corporate, companies etc.</li> </ul>	Riskometer Moderate Moderate Moderate
Reliance Income Fund A Open-Ended Income Scheme	<ul> <li>Income over long term</li> <li>Investment in debt and money market instruments</li> </ul>	Time to the test of test o
Reliance Dynamic Bond Fund A Open-Ended Income Scheme	Income over long term     Investment in debt and money market instruments	LOW HIGH
Reliance Gilt Securities Fund An Open-Ended Government Securities Scheme	Income over long term     Investment in government securities	Investors understand that their principal will be at Moderate risk
Reliance Monthly Income Plan An Open-Ended Fund. Monthly Income Is Not assured & Is subject to the availability of Distributable Surplus	<ul> <li>Regular income and capital growth over long term</li> <li>Investment in debt &amp; money market instruments and equities &amp; equity related securities</li> </ul>	

\*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

NAME OF THE SCHEME	Reliance Liquidity Fund		
ТҮРЕ	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 liquid- ity. Accordingly, investments shall predominantly be made in Debt and Money Market Instruments.		
Asset Allocation Pattern	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 G-Secs: 65- 100% Securitised debt may be used upto 40% of the corpus.		
Differentiation	The fund belongs to the family of Liquid Funds. The portfolio would invest in money market instruments like Certificate of Deposits (CD), Commercial Papers (CP) and other short term instruments issued by banks, financial institutions and corporate. The fund manager would ideally seek to maintain an exposure of less than 15 % in instruments issued by Non-Banking Financial Companies (NBFC) under normal circumstances. The average maturity of the portfolio would be in the range of 25-50 days.		
Month-end AUM as on 31/05/2016	Rs. 3,614.54 Crs		
No of Folios as on 31st May, 2016	5,094		
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#	<ul> <li>i. Growth Plan <ul> <li>a. Growth Option</li> </ul> </li> <li>ii. Dividend Plan <ul> <li>a. Daily Dividend Reinvestment option</li> <li>b. Weekly Dividend Reinvestment option</li> <li>c. Monthly Dividend Plan (Payout option &amp; Reinvestment option)</li> <li>d. Quarterly Dividend Plan (Payout option &amp; Reinvestment option)</li> <li>i. Direct Plan - Growth Plan <ul> <li>a. Growth Option</li> </ul> </li> <li>ii. Direct Plan - Dividend Plan</li> <li>a. Daily Dividend Reinvestment option</li> <li>b. Weekly Dividend Reinvestment option</li> <li>c. Monthly Dividend Plan (Payout option &amp; Reinvestment option)</li> </ul> </li> </ul>		
Dividend Frequency	For dividend reinvestment option - Daily, Weekly, Monthly, Quarterly; For dividend payout option - Monthly & Quarterly		
Minimum Application Amount	Daily Dividend Option - Rs.10,000 & in multiples of Re. 1 thereafter Other Plans and Options- Rs.5000 & in multiples of Re. 1 thereafter		
Minimum Additional Purchase Amount	Daily Dividend Option - Rs. 10,000 & in multiples of Re. 1 thereafter Other Plans and Options - Rs.1000 & in multiples of Re. 1 thereafter		
Minimum Redemption	Redemptions can be of minimum amount of Rs 100 or any number of units		
Benchmark	Crisil Liquid Fund Index		
Fund Manager	Amit Tripathi (Managing the Scheme since Jun 2005) Vivek Sharma (Assistant Fund Manager) (Managing the Scheme since Oct 2013)		
Performance	Please refer Scheme Performance Snapshot		
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 reg- istered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.		
Exit Load	Nil If charged, the same shall be credited to the scheme immediately net of service tax, if any.		
(ii) Recurring Expenses	Please refer to point no. vi in common information to all schemes.		
Actual expenses (For the previous financial year (2015-2016) Year to date Ratio to Average AUM)	Direct Plan - 0.05% Other than Direct Plan - 0.15%		

NAME OF THE SCHEME	Reliance Liquid Fund - Treasury Plan		
ТҮРЕ	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 liquid- ity. 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% - 100%		
Differentiation	This fund belongs to the family of Liquid Funds with the objective to generate optimal returns consistent with moderate levels of risk and high liquidity. Accordingly, investments are predominantly be made in Debt and Money Market Instruments. It will be a mix portfolio with a varying allocation to the above mentioned instruments with a view to maximize returns while ensuring adequate liquidity. The average maturity of the portfolio will be in the range of 25-50 days under normal market conditions. Fund is suitable for short term cash management & is suitable investors with investment horizon from 1 day to 1 month.		
Month-end AUM as on 31/05/2016	Rs. 20,469.87 Crs		
No of Folios as on 31st May, 2016	39,568		
Risk Mitigation Factors		mented to mitigate Risk include, adoption of internal policies on investments and valuations, rigorous ing investment restrictions, monitoring of rating transitions, and effective implementation of various EBI 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	i. Growth Option ii. Dividend Option a.Daily Dividend Reinvestment option b.Weekly Dividend Reinvestment option c.Monthly Dividend Payout option d.Monthly Dividend Reinvestment option e.Quarterly Dividend Reinvestment option f.Quarterly Dividend Reinvestment option i. Direct Plan - Growth Option ii. Direct Plan - Dividend Option a.Daily Dividend Reinvestment option b.Weekly Dividend Reinvestment option c.Monthly Dividend Reinvestment option c.Monthly Dividend Reinvestment option c.Monthly Dividend Reinvestment option c.Monthly Dividend Reinvestment option e.Quarterly Dividend Reinvestment option		
Dividend Frequency	f.Quarterly Dividend Reinvestment option Under Dividend Payout Option: Monthly & Quarterly; Under Dividend Reinvestment: Daily, Weekly, Monthly, Quarterly		
Minimum Application Amount	Daily Dividend Option- Rs.10,000 & in multiples of Re. 1 thereafter Weekly Dividend Option- Rs.5,000 & in multiples of Re. 1 thereafter Other Plans and Options- Rs.100 & in multiples of Re. 1 thereafter		
Minimum Additional Purchase Amount	Daily Dividend Option- Rs. 10,000 & in multiples of Re. 1 thereafter Weekly Dividend Option- Rs.1,000 & in multiples of Re. 1 thereafter Other Plans and Options- Rs.100 & in multiples of Re. 1 thereafter		
Minimum Redemption	Redemptions can be of minimum amount of Rs 100 or any number of units		
Benchmark	Crisil Liquid Fund Index	Crisil Liquid Fund Index	
Fund Manager	Anju Chhajer (Managing the Scheme - Since Oct 2013) Jahnvee Shah (Dedicated Fund Manager for Overseas Investments) (Managing the Scheme - Since Apr 2011)		
Performance	Please refer Scheme Performance Snapshot		
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 reg- istered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.		
Exit Load	Nil If charged, the same shall be credited to the scheme immediately net of service tax, if any.		
(ii) Recurring Expenses	Please refer to point no. vi in common information to all schemes.		
Actual expenses (For the previous financial year	Direct Plan - 0.05%	Other than Direct Plan - 0.15%	

NAME OF THE SCHEME	Reliance Liquid Fund - Cash Plan		
ТҮРЕ	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 liquid- ity. Accordingly, investments shall predominantly be made in Debt and Money Market Instruments.		
Asset Allocation Pattern	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%.		
Differentiation	This fund also belongs to the family of Liquid Funds with an objective to generate optimal returns consistent with moderate levels of risk and high liquidity. Accordingly investments are predominantly be made in Debt and money market instruments. It will be a mix portfolio with a varying allocation to the above mentioned instruments with a view to maximize returns while ensuring adequate liquidity		
Month-end AUM as on 31/05/2016	Rs. 4,799.74 Crs		
No of Folios as on 31st May, 2016	38,086		
<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.		
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#	i. Growth Option ii. Dividend Option a.Daily Dividend Re-investment Option b.Weekly Dividend Re-investment Option c.Monthly Dividend Payout option d.Monthly Dividend Reinvestment option e.Quarterly Dividend Reinvestment option f.QuarterlyDividend Reinvestment option i. Direct Plan - Growth Option a.Daily Dividend Re-investment Option b.Weekly Dividend Re-investment Option c.Monthly Dividend Re-investment Option d.Monthly Dividend Re-investment option f.Quarterly Dividend Re-investment option d.Monthly Dividend Reinvestment option f.Quarterly Dividend Reinvestment option f.Quarterly Dividend Reinvestment option f.Quarterly Dividend Reinvestment option f.Quarterly Dividend Reinvestment option		
Dividend Frequency	Under Dividend Reinvestment option: Daily , Weekly, Monthly & Quarterly, Under Dividend Payout Option: Monthly & Quarterly		
Minimum Application Amount	Daily Dividend Option- Rs.10,000 & in multiples of Re. 1 thereafter Weekly Dividend Option- Rs.5,000 & in multiples of Re. 1 thereafter Other Plans and Options- Rs.100 & in multiples of Re. 1 thereafter		
Maximum Investment Amount	Nil##		
Minimum Additional Purchase Amount	Daily Dividend Option- Rs. 10,000 & in multiples of Re. 1 thereafter Weekly Dividend Option- Rs.1,000 & in multiples of Re. 1 thereafter Other Plans and Options- Rs.100 & in multiples of Re. 1 thereafter		
Minimum Redemption	Redemptions can be of minimum amount of Rs 100 or any number of units		
Benchmark	Crisil Liquid Fund Index		
Fund Manager	Anju Chhajer (Managing the Scheme - Since Oct 2013), Vivek Sharma (Assistant Fund Manager) (Managing the Scheme - Since Oct 2013) Jahnvee Shah (Dedicated Fund Manager for Overseas Investments) (Managing the Scheme - Since Apr 2011)		
Performance	Please refer Scheme Performance Snapshot		
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 reg- istered Distributors based on the investors' assessment of various factors including the service rendered by the distributor		
Exit Load	Nil If charged, the same shall be credited to the scheme immediately net of service tax, if any.		
(ii) Recurring Expenses	Please refer to point no. vi in common information to all schemes.		
Actual expenses			
(For the previous financial year (2015-2016) Year to date Ratio to Average AUM)	Direct Plan - 0.11% Other than Direct Plan - 1.04%		

#Kindly refer addendum no. 63 dated 28/09/2012 for details about discontinued plan. ## Kindly refer addendum no. 130 dated 05/10/2015 for details about maximum investment amount.

NAME OF THE SCHEME	Reliance Money Manager Fund		
ТҮРЕ	An Open ended Income Scheme		
Investment objective	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.		
Asset Allocation Pattern	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% *Securitised debt upto 60% of the corpus.		
Differentiation	This fund is managed as a low maturity ultra short term fund which invests predominantly in Money Market Assets comprising of CPs, CDs, T bills and Cash & Cash equivalents and Corporate bonds of up to one year. The fund manager endeavors to provide a moderate yield pick up over the liquid funds, with relatively lower re-investment risks. The average maturity of the portfolio would hover between 225 days to 275 days. The ideal investment horizon for the fund would be around 3 months – 6 months.		
Month-end AUM as on 31/05/2016	Rs. 13,748.85 Crs		
No of Folios as on 31st May, 2016	122,482		
Risk Mitigation Factors		ented to mitigate Risk include, adoption of internal policies on investments and valuations, rigorous pro- vestment restrictions, monitoring of rating transitions, and effective implementation of various norms time to time.	
Investment Strategy	The fund management team will endeavor to maintain a consistent performance in the scheme by maintaining a balance be- tween safety, liquidity and profitability aspects of various investments. The fund manager will try to achieve an optimal risk re- turn 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	a) Growth Plan (i) Growth Option b) Dividend Plan i. Dividend Plan (Payout Option and Reinvestment Option) ii. Daily Dividend Plan (Reinvestment Option only) iii. Weekly Dividend Plan (Payout Option and Reinvestment Option) iv. Monthly Dividend Plan (Payout Option and Reinvestment Option) v. Quarterly Dividend Plan (Payout Option and Reinvestment Option) c) Direct Plan - Growth Plan (i) Growth Option d) Direct Plan - Dividend Plan i. Dividend Plan (Payout Option and Reinvestment Option) ii. Daily Dividend Plan (Reinvestment Option) ii. Daily Dividend Plan (Reinvestment Option) iii. Weekly Dividend Plan (Payout Option and Reinvestment Option) iv. Monthly Dividend Plan (Payout Option and Reinvestment Option) v. Quarterly Dividend Plan (Payout Option and Reinvestment Option)		
Dividend Frequency	For both Dividend Payout & Reinvestment option - Weekly, Monthly & Quarterly. For Dividend Reinvestment Option only - Daily		
Minimum Application Amount	Daily Dividend Option- Rs.10,000 & in multiples of Re. 1 thereafter Weekly Dividend Option- Rs.5,000 & in multiples of Re. 1 thereafter Other Plans and Options- Rs.500 & in multiples of Re. 1 thereafter		
Minimum Additional Purchase Amount	Daily Dividend Option - Rs. 10,000 & in multiples of Re. 1 thereafter Weekly Dividend Option - Rs.1,000 & in multiples of Re. 1 thereafter Other Plans and Options - Rs.100 & in multiples of Re. 1 thereafter		
Minimum Redemption	Redemptions can be of minimum amount of Rs 100 or any number of units		
Benchmark	Crisil Liquid Fund Index		
Fund Manager	Amit Tripathi (Managing the Scheme since Mar 2007) Anju Chhajer (Managing the Scheme since Oct 2009) Jahnvee Shah (Dedicated Fund Manager for Overseas Investments) (Managing the Scheme since Apr 2011)		
Performance	Please refer Scheme Performance Snapshot		
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 Dis- tributors based on the investors' assessment of various factors including the service rendered by the distributor.		
Exit Load	Nil If charged, the same shall be credited to the scheme immediately net of service tax, if any.		
(ii) Recurring Expenses	Please refer to point no. vi in common information to all schemes.		
Actual expenses (For the previous financial year	Direct Plan - 0.26%	Other than Direct Plan - 0.57%	
(2015-2016) Year to date Ratio			

NAME OF THE SCHEME	Reliance Medium Term Fund		
ТҮРЕ	An open ended Income Scheme with no assured returns		
Investment objective	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.		
Asset Allocation Pattern	Money Market Instruments/Short Term debt Instruments/Floating Rate Notes with maturity/interest rate reset period not ex- ceeding 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 8	0% of the corpus.	
Differentiation	A longer maturity variant Ultra Short Term fund, which invests in Money Market and debt instruments, with higher allocation to CDs, PSU bonds and AAA HFI (housing finance) assets. This ultra short term fund endeavors to give relatively better returns to liquid funds with moderate volatility over an investment horizon of 3-9 months. Maturity between 250-365 days depending upon the interest rate scenario.		
Month-end AUM as on 31/05/2016	Rs. 4,910.60 Crs		
No of Folios as on 31st May, 2016	12,216		
Risk Mitigation Factors		nented to mitigate Risk include, adoption of internal policies on investments and valuations, rigorous ng investment restrictions, monitoring of rating transitions, and effective implementation of various BI 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. 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.		
Plans and Options#	<ul> <li>i. Growth Plan <ul> <li>a. Growth Option</li> </ul> </li> <li>ii. Dividend Plan</li> <li>a. Dividend Plan (Payout Option and Reinvestment Option)</li> <li>b. Daily Dividend Plan (Reinvestment Option only)</li> <li>c. Weekly Dividend Plan (Payout Option and Reinvestment Option)</li> <li>d. Monthly Dividend Plan (Payout Option and Reinvestment Option)</li> <li>e. Quarterly Dividend Plan (Payout Option and Reinvestment Option)</li> <li>e. Quarterly Dividend Plan (Payout Option and Reinvestment Option)</li> <li>e. Quarterly Dividend Plan (Payout Option and Reinvestment Option)</li> <li>iii. Direct Plan - Growth Plan <ul> <li>a. Growth Option</li> </ul> </li> <li>iv. Direct Plan - Dividend Plan</li> <li>a. Dividend Plan (Payout Option and Reinvestment Option)</li> <li>b. Daily Dividend Plan (Reinvestment Option only)</li> <li>c. Weekly Dividend Plan (Payout Option and Reinvestment Option)</li> <li>d. Monthly Dividend Plan (Payout Option and Reinvestment Option)</li> <li>e. Quarterly Dividend Plan (Payout Option and Reinvestment Option)</li> <li>d. Monthly Dividend Plan (Payout Option and Reinvestment Option)</li> <li>e. Quarterly Dividend Plan (Payout Option and Reinvestment Option)</li> <li>e. Quarterly Dividend Plan (Payout Option and Reinvestment Option)</li> </ul>		
Dividend Frequency	For both Dividend Payou	t & Reinvestment option - Weekly, Monthly & Quarterly. For Dividend Reinvestment Option only - Daily	
Minimum Application Amount		Growth Plan: Rs. 1,000 & in multiples of Re. 1 thereafter Dividend Plan: Rs. 5,000 & in multiples of Re. 1 thereafter	
Minimum Additional Purchase Amount		Rs. 1,000 & in multiples of Re. 1 thereafter	
Minimum Redemption	Redemptions can be of minimum amount of Rs 100 or any number of units		
Benchmark	Crisil Short Term Bond Fund Index		
Fund Manager	Amit Tripathi (Managing the Scheme since Oct 2008) Anju Chhajer (Managing the Scheme since Oct 2009) Jahnvee Shah (Dedicated Fund Manager for Overseas Investments) (Managing the Scheme since Apr 2011)		
Performance	Please refer Scheme Performance Snapshot		
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 Dis- tributors based on the investors' assessment of various factors including the service rendered by the distributor.		
Exit Load	0.50%, if units are redeemed/switched out on or before completion of7 days from the date of allotment of units, Nil Thereafter If charged, the same shall be credited to the scheme immediately net of service tax, if any.		
(ii) Recurring Expenses	Please refer to point no. vi in common information to all schemes.		
(For the previous financial year (2015-2016) Year to date Ratio to Average AUM)	Direct Plan - 0.26%	Other than Direct Plan - 0.60%	

NAME OF THE SCHEME	Reliance Banking & PSU Debt Fund		
ТҮРЕ	An open ended income scheme		
Investment objective	To generate income over short to medium term horizon through investments in debt and money market instruments of various maturities, consisting predominantly of securities issued by entities such as Banks, Public Sector Undertakings (PSUs) and Public Financial Institutions (PFIs). However, there is no assurance that the investment objective of the Scheme will be achieved.		
Asset Allocation Pattern	Debt* and Money Market Instruments issued by Banks, Public Sector Undertakings (PSUs) and Public Financial Institutions (PFIs): 80% - 100%; Debt* and Money Market Instruments issued by other Entities, Gilt securities & State Development Loans (SDLs): 0% - 20%		
Differentiation	This is a debt fund which will invest in various maturities, consisting predominantly of securities issued by entities such as Banks, Public Sector Undertakings (PSUs) and Public Financial Institutions (PFIs).		
Month-end AUM as on 31/05/2016	Rs. 2,809.53 Crs		
No of Folios as on 31st May, 2016	1,294		
Risk Mitigation Factors		tion of internal policies on investments and valuations, rigorous implementation of various norms prescribed by SEBI from 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, under normal conditions, will be managed with investments focused on debt and money market instruments consisting predominantly of securities issued by entities such as Banks, Public Sector undertakings and Public Financial Institutions (PFIs). The fund may also seek exposure in Gilt Securities and State Development Loans in order to maintain an optimum balance of yield, safety and liquidity. The fund will follow an active investment strategy within the overall mandate, depending on opportunities available at various points in time.		
Plans and Options	The Scheme offers following Plans/Options under the Direct Plan and Other than Direct Plan:  i. Growth Plan:  •Growth Option  ii. Dividend Plan:  •Dividend Payout Option & Reinvestment Option  •Weekly Dividend Payout Option & Reinvestment Option  •Monthly Dividend Payout Option & Reinvestment Option  •Quarterly Dividend Payout Option & Reinvestment Option		
Dividend Frequency	Under both dividend payout & reinvestment option: Weekly, Monthly & Quarterly.		
Minimum Application Amount	For all the Plans & Options Rs.5,000/- and in multiples of Re. 1 thereafter		
Minimum Additional Amount	Rs.1,000/- and in multiples of Re. 1 thereafter		
Minimum Redemption	Redemptions can be of minimum amount of Rs 100 or any number of units		
Benchmark	Crisil Short Term Bond Fund Index		
Fund Manager	Anju Chhajer (Managing the Scheme since May 2015), Vivek Sharma (Assistant Fund Manager) (Managing the Scheme since May 2015) Jahnvee Shah (Dedicated Fund Manager for Overseas Investments) (Managing the Scheme since May 2015)		
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 Dis- tributors based on the investors' assessment of various factors including the service rendered by the distributor.		
Exit Load	Nil If charged, the same shall be credited to the scheme immediately net of service tax, if any.		
(ii) Recurring Expenses	Please refer to point no. vi in common information to all schemes.		
Actual expenses (For the previous financial year (2015-2016) Year to date Ratio to Average AUM)	Direct Plan - 0.17%	Other than Direct Plan - 0.37%	

\*Including investments in securitized debt which may be upto 50% of the net assets of the scheme.

NAME OF THE SCHEME	Reliance Floating	Rate Fund – Short Term Plan (Formerly Reliance Floating Rate Fund)	
ТҮРЕ	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 Fixed Rate Debt Instruments and Fixed Rate Debt Instruments and 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 swapped for Floating 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% *Securitised debt will a part of debt securities upto 50% of the corpus.		
Differentiation	would be in the range of	ominantly be invested in banks / PSU / financial institutions assets The rating profile of the portfolio 80: 20 i.e. AAA/AA. The ideal investment horizon for the fund would be around 12-24 Months and are looking for high accrual with low volatility by investing in a portfolio of debt and money market.	
Month-end AUM as on 31/05/2016	Rs. 4,471.62 Crs		
No of Folios as on 31st May, 2016	5,492		
Risk Mitigation Factors		nented to mitigate Risk include, adoption of internal policies on investments and valuations, rigorous ig investment restrictions, monitoring of rating transitions, and effective implementation of various If 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#	<ul> <li>i. Growth Plan <ul> <li>a. Growth Option</li> </ul> </li> <li>ii. Dividend Plan</li> <li>a. Dividend Payout Option and Dividend Reinvestment Option</li> <li>b. Daily Dividend Plan (Reinvestment Option only)</li> <li>c. Weekly Dividend Plan (Payout Option and Reinvestment Option)</li> <li>d. Monthly Dividend Plan (Payout Option and Reinvestment Option)</li> <li>e. Quarterly Dividend Plan (Payout Option and Reinvestment Option)</li> <li>e. Quarterly Dividend Plan (Payout Option and Reinvestment Option)</li> <li>iii. Direct Plan - Growth Plan <ul> <li>a. Growth Option</li> <li>iv. Direct Plan - Dividend Plan</li> <li>a. Dividend Plan (Payout Option and Reinvestment Option)</li> <li>b. Daily Dividend Plan (Payout Option only)</li> <li>c. Weekly Dividend Plan (Payout Option and Reinvestment Option)</li> <li>d. Monthly Dividend Plan (Payout Option and Reinvestment Option)</li> <li>e. Quarterly Dividend Plan (Payout Option and Reinvestment Option)</li> <li>d. Monthly Dividend Plan (Payout Option and Reinvestment Option)</li> <li>e. Quarterly Dividend Plan (Payout Option and Reinvestment Option)</li> </ul> </li> </ul>		
Dividend Frequency	Under Payout Option (Weekly, Monthly, Quarterly), Under Reinvestment Option (Daily, weekly, Monthly, Quarterly)		
Minimum Application Amount	Rs. 5,000 and in multiple	s of Re 1 thereafter	
Minimum Additional Purchase Amount	Rs. 1,000 & in multiples	Rs. 1,000 & in multiples of Re. 1 thereafter	
Minimum Redemption	Redemptions can be of n	Redemptions can be of minimum amount of Rs 100 or any number of units	
Benchmark	Crisil Liquid Fund Index		
Fund Manager	Amit Tripathi (Managing the Scheme since Oct 2007) Vivek Sharma (Assistant Fund Manager) (Managing the Scheme since Oct 2013) Jahnvee Shah (Dedicated Fund Manager for Overseas Investments) (Managing the Scheme since Apr 2011)		
Performance	Please refer Scheme Performance Snapshot		
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 reg- istered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.		
Exit Load	0.50%, if units are redeemed/switched out on or before completion of 1 month from the date of allotment of units, Nil there- after. If charged, the same shall be credited to the scheme immediately net of service tax, if any.		
(ii) Recurring Expenses	Please refer to point no. vi in common information to all schemes.		
Actual expenses (For the previous financial year (2015-2016) Year to date Ratio to Average AUM)		Other than Direct Plan - 0.73%	

NAME OF THE SCHEME	Reliance Short Term Fund		
ТҮРЕ	An open ended Income Scheme		
Investment objective	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 securitites of a short term maturity.		
Asset Allocation Pattern	Debt & Money market instruments with a duration up to 3 years: 65% - 100%; Debt instruments with a duration above 3 years and up to 5 years: 0% - 35% The scheme will not invest in securitized debt. The scheme also intends to invest in foreign debt securities which can be upto 25% of the corpus. The investment in these securities would be as permitted by SEBI and in accordance with the Regulations then prevailing. The scheme would have a maximum weighted average duration between 0.75 - 2.75 years.		
Differentiation	The fund belongs to the family of income funds. It is suitable for investors with short to medium term investment horizon o 12 – 18 months and medium appetite for risk. The fund predominantly invests in various debt instruments like Governmen and Corporate bonds, , Money Market Instruments etc . The scheme would have a maximum weighted average duration between 0.75 - 2.75 years.		
Month-end AUM as on 31/05/2016	Rs. 10,799.80 Crs		
No of Folios as on 31st May, 2016	9,057		
<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.		
Investment Strategy	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.		
Plans and Options#	<ul> <li>i. Growth Plan <ul> <li>a. Growth Option</li> </ul> </li> <li>ii. Dividend Plan <ul> <li>a. Dividend Payout Option and Dividend Reinvestment Option</li> <li>b. Monthly Dividend Plan (Payout Option and Reinvestment Option)</li> <li>c. Quarterly Dividend Plan (Payout Option and Reinvestment Option)</li> </ul> </li> <li>iii. Direct Plan - Growth Plan <ul> <li>a. Growth Option</li> </ul> </li> <li>iv. Direct Plan - Dividend Plan</li> <li>a. Dividend Payout Option and Dividend Reinvestment Option</li> </ul> <li>b. Monthly Dividend Plan <ul> <li>a. Dividend Plan</li> <li>b. Monthly Dividend Plan</li> <li>c. Dividend Plan (Payout Option and Reinvestment Option)</li> </ul> </li>		
Dividend Frequency	c. Quarterly Dividend Plan (Payout Option and Reinvestment Option) Under both dividend payout & Dividend reinvestment option: Monthly, Quarterly		
Minimum Application Amount	Rs. 5,000 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 of minimum amount of Rs 100 or any number of units		
Benchmark	Crisil Short Term Bond Fund Index		
Fund Manager	Prashant Pimple (Managing the Scheme since Oct 2008) Jahnvee Shah (Dedicated Fund Manager for Overseas Investments) (Managing the Scheme since Apr 2011)		
Performance	Please refer Scheme Performance Snapshot		
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 reg- istered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.		
Exit Load	Nil If charged, the same shall be credited to the scheme immediately net of service tax, if any.		
(ii) Recurring Expenses	Please refer to point no. vi in common information to all schemes.		
Actual expenses (For the previous financial year (2015-2016) Year to date Ratio to Average AUM)	Direct Plan - 0.50% Other than Direct Plan - 1.10%		
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NAME OF THE SCHEME	Reliance Regular Savings Fund - Debt Option		
ТҮРЕ	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 and investment can be upto 25% of the corpus.		
Differentiation	This fund also belongs to the family of income funds. This fund is positioned towards the retail/HNI/SME kind of fixed income investors. 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 of up to 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.		
Month-end AUM as on 31st May 2016	Rs. 6,216.07 Crs.		
No of Folios as on 31st May, 2016	61,237		
Risk Mitigation Factors	Robust measures implemented to mitigate Risk include, adoption of procedures for monitoring investment restrictions, monitoring of ra 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 be- tween 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 instru- ments 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 ma- turity of the debt portfolio may normally be maintained between 1 and 7 years.		
Plans and Options	<ul> <li>i. Growth Plan / Direct Plan - Growth Plan</li> <li>ii. Dividend Plan / Direct Plan - Dividend Plan</li> <li>Dividend Payout Option</li> <li>Dividend Reinvestment Option</li> <li>Quarterly Dividend Payout Option</li> <li>Quarterly Dividend Reinvestment Option</li> </ul>		
Dividend Frequency	Under both dividend payout & Dividend reinvestment option: Quarterly		
Minimum Application Amount	Rs. 500 per option & in multiples of Re. 1 thereafter		
Minimum Additional Purchase Amount	Rs. 500 & in multiples of Re. 1 thereafter		
Minimum Redemption	Redemptions can be of minimum amount of Rs 100 or any number of units		
Benchmark	Crisil Composite Bond Fund Index		
Fund Manager	Prashant Pimple (Managing the Scheme since Aug 2010) Jahnvee Shah (Dedicated Fund Manager for Overseas Investments) (Managing the Scheme since Apr 2011)		
Performance	Please refer Scheme Performance Snapshot		
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 Dis- tributors based on the investors' assessment of various factors including the service rendered by the distributor.		
Exit Load	<ul> <li>10% of the units allotted shall be redeemed without any exit load, on or before completion of 12 months from the date of allotment of units. Any redemption in excess of such limit in the first 12 months from the date of allotment shall be subject to the following exit load, Redemption of units would be done on First in First out Basis (FIFO):</li> <li>1% if redeemed or switched out on or before completion of 12 months from the date of allotment of units</li> <li>Nil, if redeemed or switched out after completion of 12 months from the date of allotment of units</li> <li>If charged, the same shall be credited to the scheme immediately net of service tax, if any.</li> </ul>		
(ii) Recurring Expenses	Please refer to point no. vi in common information to all schemes.		
Actual expenses (For the previous financial year		Institutional Plan <sup>#</sup> - 1.66%	
(2015-2016) Year to date Ratio to Average AUM)	Other than Direct Plan - 1.90%		

NAME OF THE SCHEME	Reliance Corporate Bond Fund		
ТҮРЕ	An Open Ended Income Scheme		
Investment objective	To generate income through investments in a range of debt and money market instruments of various maturities with a view to maximizing income while maintaining the optimum balance of yield, safety and liquidity. The scheme would focus its investments predominantly in corporate bonds of various maturities and across ratings for the purpose of achieving regular income and capital appreciation.		
Asset Allocation Pattern	Investments in Corporate Bonds: 80% -100%*; Money market instruments including but not limited to CDs, T-Bills, CBLO, Repo/ Reverse Repo: 0% - 20%.		
Differentiation	This fund also belongs to the family of income funds. This fund is positioned towards the retail/HNI/SME kind of fixed income investors. 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 2 - 3.5 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 3 years.		
Month-end AUM as on 31/05/2016	Rs. 1,512.57 Crs		
No of Folios as on 31st May, 2016	8,052		
Risk Mitigation Factors	Robust measures implemented to mitigate Risk include, adoption of internal policies on investments and valuations, rigorous procedures for monitoring investment restrictions 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 under normal market conditions will primarily invests into debt and money market instruments issued by various body corporate, along with other fixed income securities including but not lim- ited to Central and state government securities, T-Bills, Usance Bills, fixed deposits, CBLOs, Repo (Repos including repo in corporate bonds and other cash and cash equivalent instruments. The scheme would focus its investments predominantly in corporate bonds of various maturities and across rating for the purpose of achieving regular income and capital appreciation. 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 / SEBL 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 duration of the portfolio may normally be maintained between 2 to 7 years and it may change from time to time.		
Plans and Options	<ul> <li>i. Growth Plan : <ul> <li>Growth Option</li> <li>Direct Plan – Growth Option</li> </ul> </li> <li>ii. Dividend Plan <ul> <li>Dividend Payout Option</li> <li>Quarterly Dividend Payout Option</li> <li>Dividend Reinvestment Option</li> <li>Quarterly Dividend Reinvestment Option</li> <li>Direct Plan - Dividend Payout Option</li> <li>Direct Plan - Quarterly Dividend Reinvestment Option</li> <li>Direct Plan - Dividend Reinvestment Option</li> <li>Direct Plan - Quarterly Dividend Reinvestment Option</li> </ul> </li> </ul>		
Dividend Frequency	Under both dividend payout & reinvestment option: Quarterly		
Minimum Application Amount	For all the Plans & Options Rs.5,000 and in multiples of Re. 1 thereafter		
Minimum Additional Amount	Rs.1,000 & in multiples of Re. 1 thereafter		
Minimum Redemption	Redemptions can be of minimum amount of Rs 100 or any number of units		
Benchmark	Crisil Composite Bond Fund Index		
Fund Manager	Prashant Pimple (Managing the Scheme since Jun 2014) Jahnvee Shah (Dedicated Fund Manager for Overseas Investments) (Managing the Scheme since Jun 2014)		
Expenses of the scheme			
(i) Load Structure			
Entry Load	Not Applicable 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 for purchase / additional purchase / switch-in accepted by RMF with effect from August 01, 2009		
Exit Load	<ul> <li>1% if redeemed within 12 months from the date of allotment of units</li> <li>Nil, thereafter</li> <li>If charged, the same shall be credited to the scheme immediately net of service tax, if any.</li> </ul>		
(ii) Recurring Expenses	Please refer to point no. vi in common information to all schemes.		
Actual expenses (For the previous financial year	Direct Plan - 0.88%		
(2015-2016) Year to date Ratio to Average AUM)	Other than Direct Plan - 1.70%		

\*Including investments in securitized debt which may be upto 50% of the net assets of the scheme

\*Corporate Bonds would include all debt securities issued by entities such as Banks, Public Sector Undertakings, Municipal Corporations, bodies corporate, companies etc and would exclude investments in Government Securities and State Development Loans.

NAME OF THE SCHEME	Reliance Income Fund		
ТҮРЕ	An open ended Income Scheme		
Investment objective	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.		
Asset Allocation Pattern	Debt Instruments: 50% - 100%; Money Market Instruments: 0% - 5 The Fund will normally endeavor to keep Securitised Debt upto 40%		
Differentiation	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, Securitized Debt, Money Market Instruments etc, depending on the fund manager's view of the market.		
Month-end AUM as on 31/05/2016	Rs. 1,925.54 Crs		
No of Folios as on 31st May, 2016	6,116		
Risk Mitigation Factors	Robust measures implemented to mitigate Risk include, adoption o procedures for monitoring investment restrictions, monitoring of ranorms prescribed by SEBI from time to time.		
Investment Strategy	The fund management team will endeavor to maintain a consistent between safety, liquidity and profitability aspects of various invest risk return balance for management of the fixed income portfolios. like interest rate risk, liquidity risk, default risk, purchasing power risk minimized by diversification and effective use of hedging technique the interest rate movement by keeping a close watch on various par in global markets.	tments. The fund manager will try to achieve an optimal . The investments in debt instruments carry various risks sk etc. While they cannot be done away with, they can be as. The fund management team will take an active view of	
Plans and Options#	<ul> <li>i. Growth Plan <ul> <li>a. Growth Option</li> </ul> </li> <li>ii. Dividend Plan <ul> <li>a. Monthly Dividend Plan (Payout Option &amp; Reinvestment Option)</li> <li>b. Quarterly Dividend Plan (Payout Option &amp; Reinvestment Option)</li> <li>c. Half Yearly Dividend Plan (Payout Option &amp; Reinvestment Option)</li> <li>c. Half Yearly Dividend Plan (Payout Option &amp; Reinvestment Option)</li> <li>iii. Direct Plan - Growth Plan <ul> <li>a. Growth Option</li> </ul> </li> <li>iv. Direct Plan - Dividend Plan</li> <li>a. Growth Option</li> <li>iv. Direct Plan - Dividend Plan</li> <li>a. Monthly Dividend Plan (Payout Option &amp; Reinvestment Option)</li> <li>b. Quarterly Dividend Plan (Payout Option &amp; Reinvestment Option)</li> <li>c. Half Yearly Dividend Plan (Payout Option &amp; Reinvestment Option)</li> <li>c. Half Yearly Dividend Plan (Payout Option &amp; Reinvestment Option)</li> </ul> </li> </ul>	n) on) ) n)	
Dividend Frequency	Dividend payout: Monthly, Quarterly, Half yearly, Annual & Divide Annual	end Reinvestment option: Monthly, Quarterly, Half yearly,	
Minimum Application Amount	For Growth Plan (Growth 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: R 5,000 & in multiples of Re. 1 thereafter; Half Yearly Dividend option: R		
Minimum Additional Purchase Amount	Rs. 1,000 & in multiples of Re. 1 thereafter		
Minimum Redemption	Redemptions can be of minimum amount of Rs 100 or any number	of units	
Benchmark	Crisil Composite Bond Fund Index		
Fund Manager	Prashant Pimple (Managing the Scheme since Oct 2008) Jahnvee Shah (Dedicated Fund Manager for Overseas Investments	s) (Managing the Scheme since Apr 2011)	
Performance	Please refer Scheme Performance Snapshot		
Expenses of the Scheme			
(i) Load Structure			
Entry Load	Nil In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 date Scheme to the investor effective August 1, 2009. Upfront commiss istered Distributors based on the investors' assessment of various	ion shall be paid directly by the investor to the AMFI reg-	
Exit Load	Nil		
(ii) Recurring Expenses	Please refer to point no. vi in common information to all schemes.		
Actual expenses (For the previous financial year (2015-2016) Year to date Ratio to Average AUM)	Direct Plan - 1.00%	Other than Direct Plan - 1.91%	

NAME OF THE SCHEME	Reliance Dynamic Bond Fund (Formerly Reliance NRI Income Fund)		
ТҮРЕ	An open ended Income Scheme		
Investment objective	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.		
Asset Allocation Pattern	Debt instruments: 0%-100%. Investment in securitised debt up to 40	)% may be undertaken.	
Differentiation	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		
Month-end AUM as on 31/05/2016	Rs. 5,311.40 Crs		
No of Folios as on 31st May, 2016	17,802		
Risk Mitigation Factors	Robust measures implemented to mitigate Risk include, adoption of procedures for monitoring investment restrictions, monitoring of ra norms prescribed by SEBI from time to time.		
Investment Strategy	The fund management team will endeavor to maintain a consistent per safety, liquidity and profitability aspects of various investments. The fur for management of the fixed income portfolios. The investments in deb ity risk, default risk, purchasing power risk etc. While they cannot be do effective use of hedging techniques. The fund management team will ta a close watch on various parameters of the Indian economy, as well as	Id manager will try to achieve an optimal risk return balance t instruments carry various risks like interest rate risk, liquid- one away with, they can be minimized by diversification and ake an active view of the interest rate movement by keeping	
Plans and Options#	<ul> <li>i. Growth Plan <ul> <li>a. Growth Option</li> </ul> </li> <li>ii. Dividend Plan <ul> <li>a. Dividend Payout option</li> <li>b. Dividend Reinvestment option</li> <li>c. Quarterly Dividend Payout Option</li> <li>d. Quarterly Dividend Reinvestment Option</li> </ul> </li> <li>iii. Direct Plan - Growth Plan <ul> <li>a. Growth Option</li> </ul> </li> <li>iv. Direct Plan - Dividend Plan <ul> <li>a. Dividend Payout option</li> <li>b. Dividend Reinvestment option</li> <li>c. Quarterly Dividend Payout Option</li> <li>d. Quarterly Dividend Payout Option</li> <li>d. Quarterly Dividend Reinvestment Option</li> </ul> </li> </ul>		
Dividend Frequency	Dividend Payout: Quarterly		
Minimum Application Amount	Rs. 5000 and in multiples of Re 1 thereafter		
Minimum Additional Purchase Amount	Rs. 1000 & in multiples of Re. 1 thereafter		
Minimum Redemption	Redemptions can be of minimum amount of Rs 100 or any number of	f units	
Benchmark	Crisil Composite Bond Fund Index		
Fund Manager	Prashant Pimple (Managing the Scheme since Oct 2008) Jahnvee Shah (Dedicated Fund Manager for Overseas Investments) (Managing the Scheme since Apr 2011)		
Performance	Please refer Scheme Performance Snapshot		
Expenses of the Scheme			
(i) Load Structure			
Entry Load	Nil. In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated Ju to the investor effective August 1, 2009. Upfront commission shall b tributors based on the investors' assessment of various factors inclu	e paid directly by the investor to the AMFI registered Dis-	
Exit Load	<ul> <li>1%, if the units are redeemed within 12 months from the date of allotment of units.</li> <li>Nil, if units are redeemed after 12 months from the date of allotment of units.</li> <li>If charged, the same shall be credited to the scheme immediately net of service tax, if any.</li> </ul>		
(ii) Recurring Expenses	Please refer to point no. vi in common information to all schemes.		
Actual expenses (For the previous financial year (2015-2016) Year to date Ratio to Average AUM)	Direct Plan - 1.16%	Other than Direct Plan - 1.81%	

NAME OF THE SCHEME	Reliance Gilt Securities Fund		
ТҮРЕ	An open ended Government Securities Scheme		
Investment objective	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.		
Asset Allocation Pattern	Gilts: 70% - 100%; Money Market Instruments: 0% - 30%.		
Differentiation	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 18-24 months who have a positive view on falling interest rates.		
Month-end AUM as on 31/05/2016	Rs. 1,339.89 Crs		
No of Folios as on 31st May, 2016	2,125		
Risk Mitigation Factors	Robust measures implemented to mitigate Risk include, adoption of procedures for monitoring investment restrictions, monitoring of r 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	<ul> <li>i. Growth Option</li> <li>ii. Dividend Plan <ul> <li>a. Monthly Dividend Payout Option</li> <li>b. Monthly Dividend Reinvestment Option</li> </ul> </li> <li>iii. Provident Fund Option <ul> <li>a. Automatic Capital Appreciation Payout Option</li> <li>b. Defined Maturity Date Option</li> <li>c. Automatic Annual Reinvest Option</li> </ul> </li> <li>iv. Direct Plan - Growth Option <ul> <li>a. Monthly Dividend Plan</li> <li>a. Monthly Dividend Reinvestment Option</li> </ul> </li> <li>b. Monthly Dividend Plan <ul> <li>a. Monthly Dividend Payout Option</li> <li>b. Monthly Dividend Reinvestment Option</li> <li>c. Automatic Capital Appreciation Payout Option</li> <li>b. Defined Maturity Date Option</li> <li>c. Automatic Annual Reinvest Option</li> </ul> </li> </ul>		
Dividend Frequency	For both Dividend payout and reinvestment option - Monthly		
Minimum Application Amount	Rs. 5,000 & in multiples of Rs. 1 thereafter		
Minimum Additional Purchase Amount	Rs. 1,000 & in multiples of Re. 1 thereafter		
Minimum Redemption	Redemptions can be of minimum amount of Rs 100 or any numbe	r of units	
Benchmark	I-Sec Li-Bex		
Fund Manager	Prashant Pimple (Managing the Scheme since Oct 2008)		
Performance	Please refer Scheme Performance Snapshot		
Expenses of the Scheme			
(i) Load Structure			
Entry Load	Nil In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dat Scheme to the investor effective August 1, 2009. Upfront commiss istered Distributors based on the investors' assessment of various	sion shall be paid directly by the investor to the AMFI reg-	
Exit Load	Nil If charged, the same shall be credited to the scheme immediately net of service tax, if any.		
(ii) Recurring Expenses	Please refer to point no. vi in common information to all schemes.		
Actual expenses (For the previous financial year (2015-2016) Year to date Ratio	Direct Plan - 0.59% Institutional Plan <sup>#</sup> - 1.66%		
to Average AUM)	Other than Direct Plan - 1.76%		
Windly refer addandy mana CO data	28/09/2012 for details about discontinued plan.	·	

NAME OF THE SCHEME	Reliance Monthly Income Plan		
ТҮРЕ	An open ended Fund. Monthly Income is not assured & is subject to the availability of distributable surplus		
Investment objective	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.		
Asset Allocation Pattern	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.		
Differentiation	This is a hybrid fund with a marginal allocation to equity which may antly fixed income investor with a marginal appetite for equity risk. 2 years or more so that the long term benefit of having a marginal predominantly fixed income investor the power of equity along wit	The investment horizon in this fund should typically be exposure to equity pays off. The fund intends to offer a	
Month-end AUM as on 31/05/2016	Rs. 2,520.08 Crs		
No of Folios as on 31st May, 2016	90,457		
Risk Mitigation Factors	Robust measures implemented to mitigate Risk include, adoption of procedures for monitoring investment restrictions, monitoring of ranorms prescribed by SEBI from time to time.		
Investment Strategy	The fund management team will endeavor to maintain a consistent tween safety, liquidity and profitability aspects of various investmen turn balance for management of the fixed income portfolios. The inve- rate risk, liquidity risk, default risk, purchasing power risk etc. While diversification and effective use of hedging techniques. The fund ma movement by keeping a close watch on various parameters of the Ir	ts. The fund manager will try to achieve an optimal risk re- estments in debt instruments carry various risks like interest they cannot be done away with, they can be minimized by anagement team will take an active view of the interest rate	
Plans and Options#	<ul> <li>i. Dividend Plan <ul> <li>a. Monthly Dividend Payout Option</li> <li>b. Monthly Dividend Reinvestment Option</li> <li>c. Quarterly Dividend Reinvestment Option</li> <li>d. Quarterly Dividend Reinvestment Option</li> </ul> </li> <li>ii. Growth Plan <ul> <li>iii. Direct Plan - Dividend Plan</li> <li>a. Monthly Dividend Reinvestment Option</li> <li>b. Monthly Dividend Reinvestment Option</li> <li>c. Quarterly Dividend Reinvestment Option</li> <li>d. Quarterly Dividend Reinvestment Option</li> <li>d. Quarterly Dividend Reinvestment Option</li> </ul> </li> </ul>		
Dividend Frequency	Under both dividend payout & reinvestment option: Monthly, Quarterly		
Minimum Application Amount	Rs. 5000 and in multiples of Re. 1 thereafter.		
Minimum Additional Purchase Amount	Rs. 1000 & in multiples of Re. 1 thereafter		
Minimum Redemption	Redemptions can be of minimum amount of Rs 100 or any numbe	r of units	
Benchmark	Crisil MIP Blended Fund Index		
Fund Manager	Amit Tripathi (Managing the Scheme since Oct 2008) Sanjay Parekh (Managing the Scheme since Apr 2012) Jahnvee Shah (Dedicated Fund Manager for Overseas Investment	ts) (Managing the Scheme since Apr 2011)	
Performance	Please refer Scheme Performance Snapshot		
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 reg- istered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.		
Exit Load	<ul> <li>10% of the units allotted shall be redeemed without any exit load, on or before completion of 12 months from the date allotment of units. Any redemption in excess of such limit in the first 12 months from the date of allotment shall be subject the following exit load. Redemption of units would be done on First in First out Basis (FIFO):</li> <li>1% if redeemed or switched out on or before completion of 12 months from the date of allotment of units. If redeemed or switched out after completion of 12 months from the date of allotment of units. If charged, the same shall be credited to the scheme immediately net of service tax, if any</li> </ul>		
(ii) Recurring Expenses	Please refer to point no. vi in common information to all schemes.		
Actual expenses (For the previous financial year (2015-2016) Year to date Ratio to Average AUM)	Direct Plan - 1 15%		

KEY SCHEME FEATURES				
Name of the Scheme	Reliance Liquid Fund - Treasury Plan	Reliance Liquid Fund - Cash Plan	Reliance Liquidity Fund	
Cut off Time for Subscription & redemption	Subscription - 2:00 p.m.* Redemption - 3:00 p.m.	Subscription - 2:00 p.m.* Redemption - 3:00 p.m.	Subscription - 2:00 p.m.* Redemption - 3:00 p.m.	
SIP			$\checkmark$	
STP	$\checkmark$		$\checkmark$	
SWP			$\checkmark$	

### \*For further details please refer to Applicable NAV under COMMON INFORMATION TO ALL SCHEMES

Asset allocation For all Liquid Schemes: Pursuant to Circular SEBI/IMD/CIR No.13/150975 / 09 dated January 19, 2009, issued by SEBI, the asset allocation pattern of all the Liquid Schemes (Reliance Liquid Fund - Treasury Plan, Reliance Liquid Fund - Cash Plan, Reliance Liquidity Fund ) of Reliance Mutual Fund shall be as mentioned below: I. With effect from February 01, 2009 all Liquid Fund Schemes shall make investment in /purchase debt and money market securities with maturity of upto 182 days only. II. With effect from May 01, 2009 all Liquid Fund Schemes shall make investment in /purchase debt and money market securities with maturity of upto 91 days only.

Name of the Scheme	Reliance Gilt Securities Fund	Reliance Monthly Income Plan	Reliance Income Fund	Reliance Dynamic Bond Fund	Reliance Medium Term Fund	Reliance Floating Rate Fund - Short Term Plan
Cut off Time for Subscription & redemption	3:00 p.m.	3:00 p.m.	3:00 p.m.	3:00 p.m.	3:00 p.m.	3:00 p.m.
SIP		$\checkmark$				$\checkmark$
STP		$\overline{\mathbf{V}}$	V	$\checkmark$		$\checkmark$
SWP	V	$\checkmark$	$\checkmark$	$\checkmark$	$\checkmark$	$\checkmark$

Name of the Scheme	Reliance Short Term Fund	Reliance Regular Saving Fund-Debt	Reliance Money Manager Fund	Reliance Corporate Bond Fund
Cut off Time for Subscription & redemption	3:00 p.m.	3:00 p.m.	3:00 p.m.	3:00 p.m.
SIP	$\checkmark$	$\checkmark$	$\checkmark$	$\checkmark$
STP	$\checkmark$	$\checkmark$	$\checkmark$	
SWP	$\checkmark$	$\checkmark$	$\checkmark$	

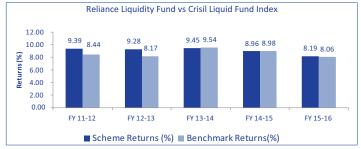
Name of the Scheme	Reliance Banking & PSU Debt Fund
Cut off Time for Subscription & redemption	3:00 p.m.
SIP	V
STP	$\checkmark$
SWP	$\checkmark$

Fund Manager	Amit Tripathi & Assistant Fund Manager - Vivek Sharma		
<b>Reliance Liquidity F</b>	Reliance Liquidity Fund		
Performance of the Scheme as on E		Based on NAV of Growth Plan-Growth	
31/05/2016 Option. Date of Inception 16/06/2005		Option. Date of Inception 16/06/2005	

Compounded Annualised Returns				
Period	1 Year	3 Years	5 Years	Since Inception
Scheme Returns %	8.06	8.79	9.02	7.93
Benchmark Returns%	7.90	8.77	8.62	7.37

Performance of the Scheme as on 31/03/16

(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.

Face of Value of Reliance Liquidity Fund is Rs.1000/- Per Unit (w.e.f 5th August 2012) Past performance may or may not be sustained in future.

#### ADDITIONAL DISCLOSURES

a. Top 10 holdings by issuer and sectors (As on May 31, 2016)

Holding	Weightage (%)
INDUSIND BANK LIMITED	8.48
AXIS BANK LIMITED	6.63
IDBI BANK LIMITED	6.60
RURAL ELECTRIFICATION CORPORATION LIMITED	4.81
TATA STEEL LIMITED	4.47
PNB HOUSING FINANCE LTD	4.37
L & T INFRASTRUCTURE FINANCE CO LTD	3.82
GOVERNMENT OF INDIA	3.79
KOTAK MAHINDRA BANK LIMITED	3.73
COROMANDEL INTERNATIONAL LIMITED	3.71

Sector	Allocation (%)
BANKS	51.74
Finance	18.01
Miscellaneous	10.75
FINANCE - PFI	5.57
FERROUS METALS	4.47
SOVEREIGN	3.79
FERTILISERS	3.71
POWER	3.53
TRANSPORTATION	2.82
INDUSTRIAL CAPITAL GOODS	1.89

b. Portfolio Turnover Ratio : NA

c. Aggregate Investments in the scheme by Board of Directors / Fund Managers / Other Key Managerial Persons as on May 31, 2016

Particulars	Aggregate Investments (Rs. in lakhs)	
Board of Directors	Nil	
Fund Managers	Nil	
Other Key Managerial Persons	Nil	

 
 Fund Manager
 Anju Chhajer, Jahnvee Shah

 Reliance Liquid Fund-Treasury Plan

 Performance of the Scheme as on 31/05/2016
 Based on NAV of Growth Plan - Growth option. Date of Inception 18/03/98

### Compounded Annualised Returns

compounded / and alloca / locarrie				
Period	1 Year	3 Years	5 Years	Since Inception
Scheme Returns %	8.10	8.81	9.04	7.46
Benchmark Returns%	7.90	8.77	8.62	6.98

#### Performance of the Scheme as on 31/03/2016 (Absolute returns for each Financial Year for the last 5 years)



Calculation assume that all payout 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.

Face of Value of Reliance Liquid Fund - Treasury Plan is Rs.1000/- Per Unit (w.e.f 5th August 2012)

Past performance may or may not be sustained in future.

#### ADDITIONAL DISCLOSURES

a. Top 10 holdings by issuer and sectors As on May 31, 2016)

Holding	Weightage (%)
AXIS BANK LIMITED	7.77
TATA STEEL LIMITED	4.71
VEDANTA LIMITED	4.71
HDFC BANK LIMITED	4.55
INDUSIND BANK LIMITED	4.33
TATA CAPITAL FINANCIAL SERVICES LTD	3.34
RURAL ELECTRIFICATION CORPORATION LIMITED	3.23
TALWANDI SABO POWER LTD	2.75
GOVERNMENT OF INDIA	2.47
IDBI BANK LIMITED	2.36

Sector	Allocation (%)
BANKS	43.86
FINANCE	27.75
MISCELLANEOUS	7.16
FINANCE - PFI	5.84
FERROUS METALS	4.71
MINERALS/MINING	4.71
SOVEREIGN	2.47
CEMENT	1.70
TELECOM - SERVICES	1.53
AUTO	0.75

b. Portfolio Turnover Ratio : NA

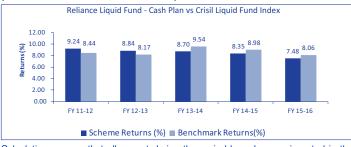
c. Aggregate Investments in the scheme by Board of Directors / Fund Managers / Other Key Managerial Persons as on May 31, 2016

Particulars	Aggregate Investments (Rs. in lakhs)
Board of Directors	1.22
Fund Managers	Nil
Other Key Managerial Persons	343

Fund Manager	Anju Chhajer,Jahnvee Shah & Assistant Fund Manager - Vivek Sharma			
Reliance Liquid Fund-Cash Plan				
Performance of th	e Scheme as on	Based on NAV of Growth Plan - Growth		
31/05/2016		Option. Date of Inception 7/12/2001		

Compounded Annualised Returns				
Period	1 Year	3 Years	5 Years	Since Inception
Scheme Returns %	7.35	8.10	8.46	6.29
Benchmark Returns%	7.90	8.77	8.62	NA

# Performance of the Scheme as on 31/03/2016 (Absolute returns for the Financial Year)



Calculation assume that all payout 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.

Reliance Liquid Fund - Cash Plan was launched on Dec 7,2001. Subsequently the key features of the Scheme have been changed w.e.f Nov 9, 2010.

Face of Value of Reliance Liquid Fund - Cash Plan is Rs.1000/- Per Unit (w.e.f 5th August 2012)

#No comparable index available for benchmark returns since inception

Past performance may or may not be sustained in future.

#### ADDITIONAL DISCLOSURES

 Top 10 holdings by issuer and sectors of Reliance Liquid Fund-Cash Plan (As on May 31, 2016)

Holding	Weightage (%)
AXIS BANK LIMITED	8.78
IDEA CELLULAR LIMITED	7.04
DEWAN HOUSING FINANCE CORPORATION LIMITED	6.62
HDFC BANK LIMITED	6.12
TALWANDI SABO POWER LTD	4.90
MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED	4.79
VEDANTA LIMITED	4.72
INDIA INFOLINE FINANCE LTD	4.38
JSW STEEL LIMITED	4.37
NATIONAL BANK FOR AGRICULTURE AND RURAL DEVEL- OPMENT	3.59

Sector	Allocation (%)
FINANCE	25.48
BANKS	25.46
MISCELLANEOUS	14.85
FINANCE - PFI	10.92
TELECOM - SERVICES	7.04
MINERALS/MINING	4.72
CONSTRUCTION	3.34
SOVEREIGN	1.85
PHARMACEUTICALS	1.74
TEXTILE PRODUCTS	1.31

As per the SEBI circular dated February 15,2016 we will be adhering to limits within timeframe of 1 year

#### b. Portfolio Turnover Ratio : NA

#### c. Aggregate Investments in the scheme by Board of Directors / Fund Managers / Other Key Managerial Persons as on May 31, 2016

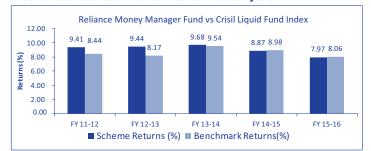
Particulars	Aggregate Investments (Rs. in lakhs)		
Board of Directors	34.67		
Fund Managers	Nil		
Other Key Managerial Persons	27.34		

Fund Manager	Amit Tripathi, Anju Chhajer & Jahnvee Shah			
Reliance Money Manager Fund				
Performance of the Scheme as on Based on NAV of Growth Plan - Growth				
31/05/2016		Option, Date of Inception 20/03/2007		

### Compounded Annualised Retur

Compounded Annualised Returns					
Period	1 Year	3 Years	5 Years	Since Inception	
Scheme Returns %	8.42	8.88	9.12	8.41	
Benchmark Returns %	7.90	8.77	8.62	7.70	

#### Performance of the Scheme as on 31/03/2016 Absolute returns for each Financial Year for the last 5 years



Calculation assume that all payout 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.

Face Value of the Scheme is Rs. 1000/- Per unit

#### Past performance may or may not be sustained in future.

#### ADDITIONAL DISCLOSURES

#### a. Top 10 holdings by issuer and sectors (As on May 31, 2016)

Holding	Weightage (%)
POWER FINANCE CORPORATION LIMITED	6.59
NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT	6.23
HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED	5.94
INDIABULLS HOUSING FINANCE LIMITED	5.60
NATIONAL HOUSING BANK	5.10
EXPORT IMPORT BANK OF INDIA	4.47
PIRAMAL ENTERPRISES LIMITED	3.85
MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED	3.64
ANDHRA BANK	3.52
EXPORT IMPORT BANK OF INDIA	3.24

Sector	Allocation (%)
FINANCE - PFI	34.12
Finance	29.05
BANKS	16.36
Miscellaneous	5.52
PHARMACEUTICALS	3.85
SOVEREIGN	2.40
NON - FERROUS METALS	1.76
CONSTRUCTION	1.64
TELECOM - SERVICES	1.37
CEMENT	0.55

As per the SEBI circular dated February 15,2016 we will be adhering to limits within timeframe of 1 year

#### b. Portfolio Turnover Ratio : NA

c. Aggregate Investments in the scheme by Board of Directors / Fund Managers / Other Key Managerial Persons as on May 31, 2016

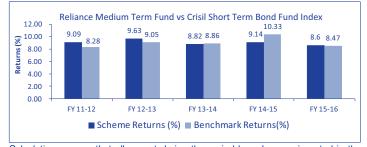
Particulars	Aggregate Investments (Rs. in lakhs)
Board of Directors	464.85
Fund Managers	17.35
Other Key Managerial Persons	345.59

Fund Manager Amit Tr	Amit Tripathi, Anju Chhajer & Jahnvee Shah		
Reliance Medium Term Fund			
Performance of the Scher	nce of the Scheme as on Based on NAV of Growth Plan - Growth		
31/05/2016	Option Date of Inception 14/09/2000		

Compounded Annualised Returns				
Period	1 Year	3 Years	5 Years	Since Inception
Scheme Returns %	8.60	8.70	9.07	7.64
Benchmark Returns%	8.56	8.98	9.11	NA

Performance of the Scheme as on 31/03/16

(Absolute returns for each Financial Year for the last 5 years)



Calculation assume that all payout 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.

\*No comparable index available for benchmark returns since inception.

Past performance may or may not be sustained in future.

#### ADDITIONAL DISCLOSURES

#### a. Top 10 holdings by issuer and sectors (As on May 31, 2016)

Holding	Weightage (%)
POWER FINANCE CORPORATION LIMITED	11.71
INDIABULLS HOUSING FINANCE LIMITED	7.92
RURAL ELECTRIFICATION CORPORATION LIMITED	7.23
NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT	6.62
WRITERS & PUBLISHERS PVT LTD	5.80
IDBI BANK LIMITED	5.50
SUNDARAM FINANCE LIMITED	5.37
TATA CAPITAL FINANCIAL SERVICES LTD	4.67
PIRAMAL ENTERPRISES LIMITED	4.46
TATA MOTORS LIMITED	3.26

Sector	Allocation (%)
FINANCE	37.34
FINANCE - PFI	28.52
BANKS	8.47
POWER	6.31
MISCELLANEOUS	5.18
PHARMACEUTICALS	4.46
AUTO	3.26
MINERALS/MINING	2.47
TRANSPORTATION	0.10

As per the SEBI circular dated February 15,2016 we will be adhering to limits within timeframe of 1 year

b. Portfolio Turnover Ratio : NA

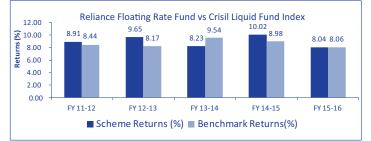
#### c. Aggregate Investments in the scheme by Board of Directors / Fund Managers / Other Key Managerial Persons as on May 31, 2016

Particulars	Aggregate Investments (Rs. in lakhs)
Board of Directors	Nil
Fund Managers	Nil
Other Key Managerial Persons	389.56

Fund Manager	Amit Tripathi, Jahnvee Shah		
Asst. Fund Manager	Vivek Sharma		
•	Rate Fund – Short Term Plan		
(Formerly Reliance Floating Rate Fund)			
		Based on NAV of Growth Plan - Growth Option. Date of inception 27/08/2004	

Compounded Annualised Returns				
Period	1 Year	3 Years	5 Years	Since Inception
Scheme Returns %	8.09	8.54	9.01	7.77
Benchmark Returns%	7.90	8.77	8.62	7.17

Performance of the Scheme as on 31/03/2016 (Absolute returns for each Financial Year for the last 5 years)



Calculation assume that all payout 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.

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 .

Past performance may or may not be sustained in future.

#### ADDITIONAL DISCLOSURES

a. Top 10 holdings by issuer and sectors (As on May 31, 2016)

Holding	Weightage (%)
POWER FINANCE CORPORATION LIMITED	13.70
LIC HOUSING FINANCE LIMITED	12.81
STATE GOVERNMENT SECURITIES	11.37
RELIANCE JIO INFOCOMM LIMITED	9.08
NATIONAL BANK FOR AGRICULTURE AND RURAL DEVEL- OPMENT	4.49
NABHA POWER LTD	4.40
RURAL ELECTRIFICATION CORPORATION LIMITED	4.20
IDFC BANK LIMITED	4.08
HDB FINANCIAL SERVICES LTD	4.06
BAJAJ FINANCE LIMITED	3.84

Sector	Allocation (%)
FINANCE	37.22
FINANCE - PFI	28.85
SOVEREIGN	13.05
MISCELLANEOUS	11.26
POWER	2.52
SERVICES	1.36
FERROUS METALS	0.79
CONSTRUCTION PROJECT	0.34

#### b. Portfolio Turnover Ratio : NA

c.

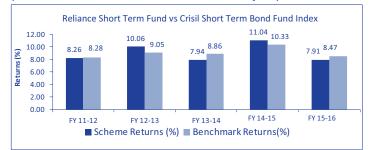
Aggregate Investments in the scheme by Board of Directors / Fund Managers / Other Key Managerial Persons as on May 31, 2016

Particulars Aggregate Investments (Rs. in lak	
Board of Directors	18.80
Fund Managers	Nil
Other Key Managerial Persons	242.15

Fund Manager	Prashant Pimple & Jahnvee Shah		
<b>Reliance Short Terr</b>	n Fund		
Performance of the Scheme as on Based on NAV of Growth Plan - Grow		Based on NAV of Growth Plan - Growth	
31/05/2016 Option. Date of Inception		Option. Date of Inception 18/12/2002	

Compounded Annualised Returns				
Period	1 Year	3 Years	5 Years	Since Inception
Scheme Returns %	8.23	8.51	9.15	8.50
Benchmark Returns%	8.56	8.98	9.11	8.97
Performance of the Scheme as an 21/02/2016				

#### Performance of the Scheme as on 31/03/2016 (Absolute returns for each Financial Year for the last 5 years)



Calculation assume that all payout 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.

Reliance Short Term Fund was launched on Dec 18, 2002. Subsequently the key features of the Scheme (asset allocation pattern and benchmark) have been changed w.e.f June 1st, 2013.

\*Please note benchmark of scheme has been changed to Crisil Short Term Bond Fund Index w.e.f. 1st June 2013 as per the notice addendum No.4 dated 24/04/2013

Past performance may or may not be sustained in future.

#### ADDITIONAL DISCLOSURES

a. Top 10 holdings by issuer and sectors (As on May 31, 2016)

Holding	Weightage (%)
STATE GOVERNMENT SECURITIES	17.26
GOVERNMENT OF INDIA	10.35
RELIANCE JIO INFOCOMM LIMITED	8.99
POWER FINANCE CORPORATION LIMITED	7.22
RURAL ELECTRIFICATION CORPORATION LIMITED	6.15
HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED	4.61
HDB FINANCIAL SERVICES LTD	4.37
IDFC BANK LIMITED	3.59
LIC HOUSING FINANCE LIMITED	3.33
NATIONAL BANK FOR AGRICULTURE AND RURAL DEVEL- OPMENT	2.74

Sector	Allocation (%)
SOVEREIGN	27.61
Finance	25.61
FINANCE - PFI	24.72
Miscellaneous	11.89
BANKS	1.75
GAS	0.94
CONSUMER DURABLES	0.66
POWER	0.63
AUTO	0.48

b. Portfolio Turnover Ratio : NA

c. Aggregate Investments in the scheme by Board of Directors / Fund Managers / Other Key Managerial Persons as on May 31, 2016

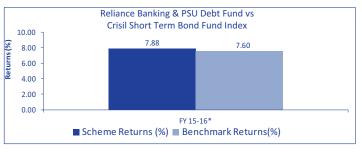
Particulars	Aggregate Investments (Rs. in lakhs)
Board of Directors	Nil
Fund Managers	Nil
Other Key Managerial Persons	274

	Anju Chhajer, Ja Vivek Sharma	hnvee Shah & Assistant Fund Manager
Reliance Banking & PSU Debt Fund		
Performance of the Scheme as on Based on NAV of Growth Plan - Growth		
<b>31/05/2016</b> Option. Date of Inception 15/05/2015		

Compounded Annualised Returns				
Period	1 Year	3 Years	5 Years	Since Inception
Scheme Returns %	8.76	NA	NA	9.03
Benchmark Returns%	8.56	NA	NA	8.71

Performance of the Scheme as on 31/03/16

### (Absolute returns for each Financial Year for the last 1 year )



\*15/05/2015(Since Inception) to 31/03/2016

Calculation assume that all payout 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.

Past performance may or may not be sustained in future.

#### ADDITIONAL DISCLOSURES

a. Top 10 holdings by issuer and sectors (As on May 31, 2016)

Holding	Weightage (%)
POWER FINANCE CORPORATION LIMITED	12.31
NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT	11.71
RURAL ELECTRIFICATION CORPORATION LIMITED	11.56
HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED	8.75
INDIAN RAILWAY FINANCE CORP LTD	7.71
IDFC BANK LIMITED	7.51
EXPORT IMPORT BANK OF INDIA	5.51
POWER GRID CORPORATION OF INDIA LIMITED	5.41
KOTAK MAHINDRA PRIME LTD	4.53
CORPORATION BANK	4.37

Sector	Allocation (%)
FINANCE - PFI	65.00
FINANCE	17.86
BANKS	12.05
POWER	5.41
FERROUS METALS	0.73

b. Portfolio Turnover Ratio : NA

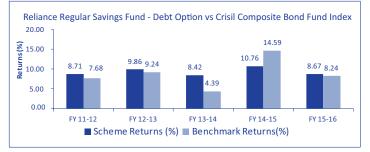
c. Aggregate Investments in the scheme by Board of Directors / Fund Managers / Other Key Managerial Persons as on May 31, 2016

Particulars	Aggregate Investments (Rs. in lakhs)
Board of Directors	Nil
Fund Managers	Nil
Other Key Managerial Persons	32.74

Fund Manager	Prashant Pimple, Jahnvee Shah		
<b>Reliance Regular Sa</b>	avings Fund- Debt Option		
Performance of the Scheme as on Based on NAV of Growth Plan-Debt		Based on NAV of Growth Plan-Debt	
31/05/2016		Option. Date of Inception 08/06/2005	

Compounded Annualised Returns				
Period	1 Year	3 Years	5 Years	Since Inception
Scheme Returns %	8.68	9.01	9.36	6.96
Benchmark Returns %	8.87	7.88	9.01	7.02

#### Performance of the Scheme as on 31/03/2016 (Absolute returns for each Financial Year for the last 5 years)



Calculation assume that all payout 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.

Past performance may or may not be sustained in future.

#### ADDITIONAL DISCLOSURES

#### a. Top 10 holdings by issuer and sectors (As on May 31, 2016)

Holding	Weightage (%)
VEDANTA LIMITED	7.59
JSW STEEL LIMITED	6.89
COFFEE DAY ENTERPRISES LIMITED	4.86
HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED	4.47
CLASSIC MALL DEVELOPMENT COMPANY PRIVATE LTD	4.43
HINDUJA LEYLAND FINANCE LTD	4.08
HANSDEEP INDUSTRIES & TRADING CO. LTD.	4.01
TATA REALTY & INFRASTRUCTURE LTD	3.87
EDISONS UTILITY WORKS PRIVATE LIMITED	3.29
TATA MOTORS FINANCE LTD	3.27

Sector	Allocation (%)
MISCELLANEOUS	42.41
FINANCE	20.24
MINERALS/MINING	7.59
DIVERSIFIED CONSUMER SERVICES	4.86
FERROUS METALS	4.01
PAPER	3.19
CEMENT	3.04
TRANSPORTATION	1.78
MEDIA & ENTERTAINMENT	1.76
POWER	1.18

#### b. Aggregate Investments in the scheme by Board of Directors / Fund Managers / Other Key Managerial Persons as on May 31, 2016

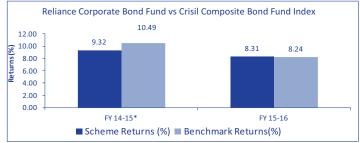
Particulars	Aggregate Investments (Rs. in lakhs)	
Board of Directors	104.72	
Fund Managers	Nil	
Other Key Managerial Persons	Nil	

 Fund Manager
 Prashant Pimple & Jahnvee Shah

 Reliance Corporate Bond Fund
 Performance of the Scheme as on 31/05/2016
 Based on NAV of Growth Plan - Growth Option. Date of Inception 26/06/2014

Compounded Annualised Returns				
Period	1 Year	3 Years	5 Years	Since Inception
Scheme Returns %	8.60	NA	NA	10.05
Benchmark Returns %	8.87	NA	NA	10.56

Performance of the Scheme as on 31/03/2016 (Absolute returns for each Financial Year for the last 2 years )



\*Since Inception (26/06/2014 to 31/03/2015)

Calculation assume that all payout 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.

Past performance may or may not be sustained in future.

ADDITIONAL DISCLOSURES

### a. Top 10 holdings by issuer and sectors (As on May 31, 2016)

Holding	Weightage (%)
HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED	8.92
L&T METRO RAIL (HYDERABAD) LTD.	8.53
RELIANCE UTILITIES & POWER PVT LTD	8.51
PVR LIMITED	7.90
RELIANCE PORTS AND TERMINALS LTD	7.20
WELSPUN CAPTIVE POWER GENERATION LTD	7.18
RELIANCE JIO INFOCOMM LIMITED	6.77
VEDANTA LIMITED	5.37
SYNDICATE BANK	5.33
RAYMOND LIMITED	4.19

Sector	Allocation (%)
MISCELLANEOUS	32.43
FINANCE	20.96
BANKS	10.51
POWER	10.02
MEDIA & ENTERTAINMENT	7.90
MINERALS/MINING	5.37
TEXTILE PRODUCTS	4.19
CEMENT	2.37
CONSTRUCTION	0.76

b. Portfolio Turnover Ratio : NA

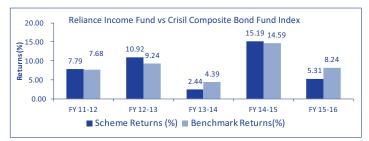
#### C. Aggregate Investments in the scheme by Board of Directors / Fund Managers /Other Key Managerial Persons as on May 31, 2016

Particulars	Aggregate Investments (Rs. in lakhs)
Board of Directors	12.17
Fund Managers	Nil
Other Key Managerial Persons	35.23

Fund Manager	Prashant Pimple, Jahnvee Shah		
Reliance Income Fu	und		
Performance of the Scheme as on Based on NAV of Growth Plan - Growth			
31/05/2016 Option. Date of Inception 01/01/98		Option. Date of Inception 01/01/98	

Compounded Annualised Returns				
Period	1 Year	3 Years	5 Years	Since Inception
Scheme Returns %	6.92	6.12	8.49	8.97
Benchmark Returns%	8.87	7.88	9.01	NA

Performance of the Scheme as on 31/03/2016 (Absolute returns for each Financial Year for the last 5 years)



Calculation assume that all payout 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.

\*No benchmark returns available since inception.

#### Past performance may or may not be sustained in future.

#### ADDITIONAL DISCLOSURES

a. Top 10 holdings by issuer and sectors (As on May 31, 2016)

Holding	Weightage (%)
GOVERNMENT OF INDIA	77.48
AXIS BANK LIMITED	5.19
HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED	5.19
RELIANCE JIO INFOCOMM LIMITED	2.94
ICICI BANK LIMITED	2.59
STATE GOVERNMENT SECURITIES	1.84
INDIA INFRADEBT LTD	0.75
RELIANCE UTILITIES & POWER PVT LTD	0.54
STATE BANK OF HYDERABAD	0.03

Sector	Allocation (%)
SOVEREIGN	79.32
BANKS	7.81
FINANCE	5.94
MISCELLANEOUS	2.94
POWER	0.54

b. Portfolio Turnover Ratio : NA

c. Aggregate Investments in the scheme by Board of Directors / Fund Managers / Other Key Managerial Persons as on May 31, 2016

Particulars	Aggregate Investments (Rs. in lakhs)		
Board of Directors	Nil		
Fund Managers	Nil		
Other Key Managerial Persons	5.37		

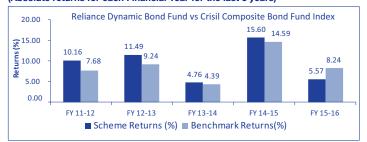
 
 Fund Manager
 Prashant Pimple, Jahnvee Shah

 Reliance Dynamic Bond Fund (Formerly Reliance NRI Income Fund)

 Performance of the Scheme as on 31/05/2016
 Based on NAV of Growth Plan-Growth Option. Date of Inception 15/11/2004

Compounded Annualised Returns				
Period	1 Year	3 Years	5 Years	Since Inception
Scheme Returns %	7.20	7.24	9.60	6.37
Benchmark Returns%	8.87	7.88	9.01	7.08

#### Performance of the Scheme as on 31/03/2016 (Absolute returns for each Financial Year for the last 5 years)



Calculation assume that all payout 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.

Past performance may or may not be sustained in future.

#### ADDITIONAL DISCLOSURES

#### a. Top 10 holdings by issuer and sectors (As on May 31, 2016)

Holding	Weightage (%)
GOVERNMENT OF INDIA	66.81
STATE GOVERNMENT SECURITIES	5.98
HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED	5.64
CANARA BANK	4.51
RELIANCE UTILITIES & POWER PVT LTD	4.27
AXIS BANK LIMITED	1.88
RELIANCE PORTS AND TERMINALS LTD	1.68
HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED	1.41
IDFC BANK LIMITED	0.94
LIC HOUSING FINANCE LIMITED	0.68

Sector	Allocation (%)
SOVEREIGN	72.79
FINANCE	7.73
BANKS	6.40
POWER	4.27
MISCELLANEOUS	2.16
FINANCE - PFI	1.79

b. Portfolio Turnover Ratio : NA

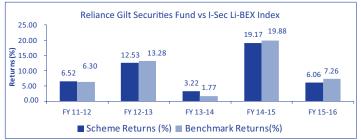
c. Aggregate Investments in the scheme by Board of Directors / Fund Managers / Other Key Managerial Persons as on May 31, 2016

Particulars	Aggregate Investments (Rs. in lakhs)		
Board of Directors	66.75		
Fund Managers	Nil		
Other Key Managerial Persons	26		

Fund Manager	Prashant Pimple		
<b>Reliance Gilt Securi</b>	curities Fund		
Performance of the 31/05/2016		Based on the NAV of Growth Plan - Growth Option. Date of Inception 22/08/08	

Compounded Annualised Returns				
1 Year	3 Years	5 Years	Since Inception	
7.87	7.52	9.70	8.95	
9.12	7.74	10.03	10.50	
	<b>1 Year</b> 7.87	1 Year3 Years7.877.52	1 Year3 Years5 Years7.877.529.70	

#### Performance of the Scheme as on 31/03/2016 (Absolute returns for each Financial Year for the last 5 years )



Calculation assume that all payout 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.

Reliance Gilt Securities Fund- Short Term Plan and Reliance Gilt Securities Fund-Long Term Plan was launched on 10/7/2003. The key features of Reliance Gilt Securities Fund- Short Term Plan and Reliance Gilt Securities Fund- Long Term Plan has been changed w.e.f. 22/08/2008.

Past performance may or may not be sustained in future.

#### ADDITIONAL DISCLOSURES

a. Top 10 holdings by issuer and sectors (As on May 31, 2016)

Holding	Weightage (%)
GOVERNMENT OF INDIA	97.42
STATE GOVERNMENT SECURITIES	0.22

Sector	Allocation (%)
SOVEREIGN	97.64

b. Portfolio Turnover Ratio : NA

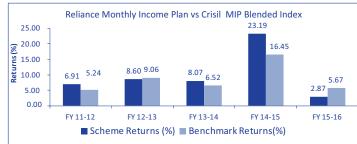
c. Aggregate Investments in the scheme by Board of Directors / Fund Managers / Other Key Managerial Persons as on May 31, 2016

Particulars	Aggregate Investments (Rs. in lakhs)		
Board of Directors	27.68		
Fund Managers	Nil		
Other Key Managerial Persons	25.13		

Fund Manager Amit Tripathi, Sanjay Parekh & Jahnvee Shah				
Reliance Monthly Income Plan				
Performance of the Scheme as on Based on NAV of Growth Plan - Growth				
<b>31/05/2016</b> Option. Date of Inception 29/12/2003				

Compounded Annualised Returns				
Period	1 Year	3 Years	5 Years	Since Inception
Scheme Returns %	4.55	9.97	10.02	10.63
Benchmark Returns %	7.15	8.49	9.04	7.71

#### Performance of the Scheme as on 31/03/2016 (Absolute returns for each Financial Year for the last 5 years)



Calculation assume that all payout 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.

Past performance may or may not be sustained in future.

#### ADDITIONAL DISCLOSURES

a. Top 10 holdings by issuer and sectors (As on May 31, 2016)

Top 10 Debt Holdings	Weightage(%)
GOVERNMENT OF INDIA	31.31
RELIANCE POWER LIMITED	5.95
RELIANCE JIO INFOCOMM LIMITED	5.48
VEDANTA LIMITED	5.12
ORIENTAL BANK OF COMMERCE	4.80
IDBI BANK LIMITED	4.44
TATA POWER COMPANY LIMITED	2.17
DLF PROMENAD LTD	1.99
NORTH KARNATAKA EXPRESSWAY LIMITED	1.93
IOT UTKAL ENERGY SERVICES LIMITED	1.87

Top 10 Equity Holdings	Weightage(%)
HDFC BANK LIMITED	2.74
SUNDARAM CLAYTON LIMITED	1.86
INFOSYS LIMITED	1.80
AXIS BANK LIMITED	1.33
RELIANCE INDUSTRIES LIMITED	1.32
LARSEN & TOUBRO LIMITED	1.14
FEDERAL-MOGUL GOETZE (INDIA) LIMITED.	1.10
ICICI BANK LIMITED	1.02
TV18 BROADCAST LIMITED	0.85
MARUTI SUZUKI INDIA LIMITED	0.82

Debt sectors	Allocation (%)
SOVEREIGN	31.31
Miscellaneous	11.84
BANKS	10.87
POWER	8.74
Finance	5.25
Minerals/Mining	5.12
FINANCE - PFI	1.58
NON - FERROUS METALS	1.10
AUTO	0.21

Equity Sectors	Allocation (%)
Banks	5.54
Auto Ancillaries	2.95
Software	1.99
Petroleum Products	1.88
Pharmaceuticals	1.63
Media & Entertainment	1.26
Construction Project	1.14
Telecom - Services	0.90
Auto	0.82
Industrial Capital Goods	0.79

b. Portfolio Turnover Ratio : NA

#### c. Aggregate Investments in the scheme by Board of Directors / Fund Managers / Other Key Managerial Persons as on May 31, 2016

Particulars	Aggregate Investments (Rs. in lakhs)
Board of Directors	Nil
Fund Managers	Nil
Other Key Managerial Persons	9.93

Link to obtain schemes latest montly portfolio holding - https://www.reliancemutual.com/investor-services/downloads/factsheets/

Note: Investment by Executive Director-cum-CEO is included in the aggregate investments by Board of Directors.

### **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.

#### i) Applicable NAV :

#### For Income/Debt Oriented Schemes/Plans other than Liquid Schemes.

Cut-off timings with respect to Subscriptions/Purchases including switch ins:

#### 1. Purchases for an amount of Rs 2 lakh and above:

In respect of valid application received before 3.00 p.m. and funds for the entire amount of subscription / purchase as per the application are credited to the bank account of the scheme and are available for utilization before the cut-off time of 3.00 p.m., the closing NAV of the day shall be applicable;

In respect of valid application received after 3.00 p.m. and funds for the entire amount of subscription / purchase as per the application are credited to the bank account of the scheme and available for utilization before the cut-off time of the next business day, the closing NAV of the next business day shall be applicable;

Irrespective of the time of receipt of application, the closing NAV of the day on which the funds are credited to the bank account of the scheme and available for utilization before the cut-off time on any subsequent business day, the closing NAV of such subsequent business day shall be applicable.

#### 2. For switch-in of Rs 2 lakh and above

- a. Application for switch-in is received before the applicable cut-off time of 3.00 p.m;
- Funds for the entire amount of subscription/purchase as per the switchin request are credited to the bank account of the respective switch-in schemes before the cut-off time;
- c. The funds are available for utilization before the cut-off time, by the respective switch-in schemes

#### 3. Purchases/switch-in for amount of less than Rs 2 lakh:

- a. 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;
- 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;
- c. 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

#### 4. Uniform process for aggregating split transactions for NAV applicability:

Pursuant to AMFI circular no. 135/BP/35/2012-13 dated February 18, 2013, the following practice of aggregating split transactions shall be followed and accordingly the closing NAV of the day on which the funds are available for utilization shall be applied where the aggregated amount of investments is Rs. 2 lacs and above:

- a. All transactions received on the same day (as per Time stamp rule).
- b. Transactions shall include purchases, additional purchases, excluding Switches, SIP/STP/ triggered transactions and various other eligible systematic transactions as mentioned in the para titled "Special Products" of respective SIDs.
- c. Aggregations shall be done on the basis of investor's PAN. In case of joint holding, transactions with similar holding structures shall be aggregated.
- d. All transactions shall be aggregated where investor holding pattern is same as stated above, irrespective of whether the amount of the individual transaction is above or below Rs 2 lacs.
- e. Only transactions in the same scheme shall be clubbed. This will include transactions at plan / option level (Dividend, Growth, Direct).
- f. Transactions in the name of minor, received through guardian should not be aggregated with the transaction in the name of same guardian.

Further, investors may please note that the said process is being followed in line with the directives specified by Association of Mutual Funds in India ("AMFI"). RMF / RNLAM shall reserve the right to change / modify any of the terms with respect to processing of transaction in line with directives specified by Securities & Exchange of Board of India or AMFI from time to time.

#### **Redemptions including Switch – outs:**

The following cut-off timings shall be observed by a mutual fund in respect of repurchase of units in its other schemes and their plans, and the following NAVs shall be applied for such repurchase:

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.

#### **For Liquid Schemes**

#### 1. For Purchases:

The following cut-off timings shall be observed by a mutual fund in respect of purchase of units of the scheme and their plans, and the following NAVs shall be applied for such purchase.

- a. For valid applications received upto 2.00 p.m. on a day and funds for the entire subscription/purchase as per the application are credited to the bank account of the respective liquid scheme and are available for utilization before the cut-off time, the closing NAV of the day immediately preceding the day of receipt of application;
- b. In respect of valid applications received after 2.00 p.m. on a day and funds for the entire subscription/purchase as per the application are credited to the bank account of the respective liquid scheme and 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 for the entire subscription/purchase as per the application are not credited to the bank account of the respective liquid scheme and are not available for utilization before the cut-off time, the closing NAV of the day immediately preceding the day on which the funds are available for utilization.

#### 2. For switch-in to Liquid Schemes/Plans from other Schemes of RMF:

- a. Application for switch-in is received before the applicable cut-off time.
- b. Funds for the entire amount of subscription/purchase as per the switch-in request are credited to the bank account of the respective switch-in liquid schemes before the cut-off time.
- c. The funds are available for utilization before the cut-off time, by the respective switch-in schemes.

**Redemptions including Switch – outs:** In respect of valid applications received upto 3.00 pm on a working day – the closing NAV of the day immediately preceding the next business day and In respect of valid applications received after 3.00 pm on a working day – the closing NAV of the next business day."

ii) 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 and www.amfiindia.com

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

**iv) 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.

v) 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.

#### vi) Annual Scheme 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 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%;  Mutual funds /AMCs may charge service tax on investment and advisory fees to the scheme in addition to the maximum limit as prescribed in regulation 52 of the SEBI Regulations.

Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, and no commission shall be paid from such plan.

In addition to the limits specified in regulation 52(6), the following costs or expenses may be charged to the scheme as per new sub regulation 6A, namely-

- (a) Brokerage and Transaction costs incurred for the execution of trades may be capitalized to the extent of 0.12 per cent of the value of trades in case of cash market transactions and 0.05 per cent of the value of trades in case of derivatives transactions. Any payment towards brokerage and transaction costs incurred for the execution of trades, over and above the said 0.12 per cent and 0.05 per cent for cash market transactions and derivatives transactions respectively may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under Regulation 52 of the SEBI (Mutual Funds) Regulations, 1996. Any expenditure in excess of the said prescribed limit (including brokerage and transaction costs, if any) shall be borne by the AMC or by the Trustee or Sponsors.;
- (b) expenses not exceeding of 0.30 per cent of daily net assets, if the new inflows from such cities as specified by the Board from time to time are at least -
  - (i) 30 per cent of gross new inflows in the scheme, or;
  - (ii) 15 per cent of the average assets under management (year to date) of the scheme, whichever is higher:

Provided that if inflows from such cities is less than the higher of subclause (i) or sub- clause (ii), such expenses on daily net assets of the scheme shall be charged on proportionate basis:

Provided further that expenses charged under this clause shall be utilised for distribution expenses incurred for bringing inflows from such cities.

Provided further that amount incurred as expense on account of inflows from such cities shall be credited back to the scheme in case the said inflows are redeemed within a period of one year from the date of investment;

(c) additional expenses, incurred towards different heads mentioned under sub-regulations (2) and (4), not exceeding 0.20 per cent of daily net assets of the scheme.

#### Illustration - Impact of Expense Ratio on the Returns

Value of Rs 1 lac on 12% annual returns in 1 year, considering 1% Expense Ratio								
Amount Invested	100,000.00							
NAV at the time of Investment	10.00							
No of Units	10,000.00							
Gross NAV at end of 1 year (assuming 12% annual return)	11.20							
Expenses (assuming 1% Expense Ratio on average of opening and closing NAV)	0.11							
Actual NAV at end of 1 year post expenses (assuming Expense Ratio as above)	11.09							
Value of Investment at end of 1 year (Before Expenses)	112,000.00							
Value of Investment at end of 1 year (After Expenses)	110,940.00							

**Note:** Please note that the above is an approximate illustration of the impact of expense ratio on the returns, where the Gross NAV has been simply reduced to the extent of the expenses. In reality, the actual impact would vary depending on the path of returns over the period of consideration. Expenses will be charged on daily net assets.

#### vii) Investment Restrictions in all existing debt-oriented schemes of RMF:

In addition to the investments Restrictions as specified by SEBI in SEBI (Mutual Fund) Regulations 1996, from time to time, RNLAM will also ensure that:

#### Prudential limits and disclosures on Portfolio Concentration Risk:

RNLAM will ensure that total exposure of the debt schemes in a particular sector (excluding investments in Bank CDs, CBLO, G-Secs, T-Bills and AAA rated securities issued by Public Financial Institutions and Public Sector Banks

and such other instruments if any, as may be specified by SEBI from time to time) shall not exceed 25% or such other percentage of the net assets of the scheme, as prescribed by SEBI from time to time, unless the scheme has specifically been exempted from the requirement by SEBI.

An additional exposure to financial services sector (over and above the limit of 25%) not exceeding 5% of the net assets of the scheme shall be allowed by way of increase in exposure to Housing Finance Companies (HFCs) rated AA and above and registered with National Housing Bank (NHB). However, such total investment/ exposure in HFCs shall not exceed 25% of the net assets of the scheme or such other percentage of the net assets of the scheme, as prescribed by SEBI from time to time.

viii) Unitholders' Information : Accounts statement (on each transaction/ transaction alerts), Annual financial results and Half yearly portfolio disclosure shall be provided to investors by post, electronic mail or such other mode of communication as per SEBI regulations.

#### ix) 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.

x) 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.

#### xi) Load Structure:

Inter Scheme Switch:

At the applicable loads in the respective schemes.

- Inter plan Switch:
  - a) Switch of investments made with ARN code, from Other than Direct Plan to Direct Plan of a Scheme shall be subject to applicable exit load, if any.
  - b) No Exit Load shall be levied for switch of investments made without ARN code, from other than Plan to Direct Plan of the Scheme or vice versa.
- Inter Option Switch: No load shall be applicable for inter option Switch within the same plan under the scheme.

Exit Load If charged to the scheme shall be credited to the scheme immediately net of service tax, if any.

- xii) Direct Plan : Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Fund (i.e. investments not routed through an AMFI Registration Number (ARN) Holder).
- xiii) Employee Unique Identification Number (EUIN) would assist in tackling the problem of misselling even if the employee/relationship manager/sales person leave the employment of the distributor.

#### xiv) For Investor Grievances Please Contact

Name and Address of Registrar : Karvy Computershare Private Limited, (Formerly known as Karvy Consultants Limited),

Karvy Selenium Tower B, Plot number 31 & 32, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad - 500032, India

Reliance Mutual Fund: Reliance Centre, 7th Floor, Off Western Express Highway, Santacruz (East), Mumbai - 400 055. Tel No. - 022-3303 1000, Fax No. - 022-3303 7662, mail : customer\_care@reliancemutual.com

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

Note: Pursuant to Addendum no. 66 dated June 11, 2015 investors were informed about the discontinuation of subscription under the Bonus plan/ option of the scheme(s), wherever applicable, w.e.f June 25, 2015 ("effective date"). Further, in case of investments through the SIP and any other special products (as mentioned in the SID of the schemes) which were registered under the Bonus Plan/Option of the respective schemes prior to the effective date, the future transactions shall be processed under the Growth option of the respective schemes.

# ReliAnce

# **COMMON APPLICATION FORM**

Reliance Nippon Life Asset Management Limited (formerly Reliance Capital Asset Management Limited) A Reliance Capital Company

APP No.:

Mutual Fund		т)	o be filled in C	APITAL lette	ers)	APP No	.:	
1. DISTRIBUTOR / I	BROKER	INFORMATION (Refer Ins	struction No. I.9)					
Name & Broker Code	/ ARN	Sub Agent ARN Code	Sub Ag	ent Code	*Employee Unique I	dentification Number		First / Sole Applicant /
ARN - 1739	🎝 here)						SIGN HERE	Guardian
*Please sign alongside in case th	he EUIN is left bl	ank/not provided.					SIGN HERE	Second Applicant
I/We hereby confirm that the EUI	IN box has been i	ntentionally left blank by me/us as this tra thstanding the advice of in-appropriatenes					SIGN HERE	Third Applicant
(Please tick (√)any on	ne) 🗌 I ar	n a First time investor acro	ss Mutual Funds	OF	R 🗌 I am an exi	sting investor in	Mutual Fund	S
2. UNITHOLDING C	OPTION -	DEMAT MODE	PHYSICAL M	DDE				
		- These details are computer as mentioned in the application for	•				ef. Instruction	No. XI.
National Depository Securities participant	y t Name			Central Depository	Depository			
Depository DP ID No.		I N		Securities	participant Name _			
Limited Beneficiary/	AccountNo.			Limited	Target ID No.			
Enclosures (Please tick an	ny one box):	Client Master List	(CML) Tr	ansaction cum H	olding Statement	Cancelled	Delivery Instruct	ion Slip (DIS)
3. EXISTING INVES	STOR'S FO							ted, please mention the number be as per existing folio number.)
4. GENERAL INFO	RMATION		Zero Balance F	olio 🗌 Inves	t Now ^MODE O	F HOLDING : 🗌	Single Joint	(Default) Any one or Survivor
5. FIRST APPLICA	NT DETAII	LS						
PAN / PEKRN <sup>^</sup> (First App	plicant)			PAN / PEK	<b>RN</b> ^ (Guardian)			
Name of Guardian if fi Contact Person for nor		t is minor /						
Guardian's Relationshi	in With Mino	r			Proof	of Date of Birth a	nd Guardian's	Relationship with Minor
O Father O Mothe		Da	te of Birth 1st Applicant	о м м ү				O Others (please specify)
								]
OCCUPATION**^ : O	Business	Agriculturist	O House		<ul> <li>Retired</li> <li>Private Sector S</li> </ul>		<u> </u>	ent Service/Public Sector
			-		-			
· · · · · ·	<ul> <li>Resident I</li> <li>Society</li> </ul>			Minor thro	Body Corporate		Ŭ	Trust / Charities / NGOs
-	PIO		O NRI ( O FPI^^^	Governme		<ul> <li>O Sole Propri</li> <li>O Partnership</li> </ul>		Defence Establishment Others
			(^^^as and when applicable)					
		(Net worth should not be	-	-				landatory for Non Individuals)
Are you a Politically Exp					itically Exposed Per			lo ,
		of the mentioned services						Lottery / Casino Services
	licant is Non	) Individual please attach FAT nor then details of Guardian (		· ·			f the above rm (Ref Ins No	o. XIV)
6. SECOND APPLIC								
NAME						PAN / P	EKRN^	
			e O Retired		Government Service/Pu			NRI
_		Forex Dealer     Student			Others			Resident Individual
NET-WORTH**^ in ₹		S*** Please tick (✓) O Below 1 (Net worth should not be					>1 Crore	
Are you a Politically Ex					itically Exposed Per		O Yes O N	0
						30II (I'EF)		·
RELIANC	e	ACKNOWLEDGMENT SLIP					APP	No.:
		Received from Mr/Ms/M/s :					tion for allotment	of
Mutual Fund		Units under Scheme Reliance Instrument No/Cash Deposit Sli						
		marument No/Cash Deposit Sli	u 140	Jaleu	ns	urawn on Bank		Time Stamp & Date     of receiving office

Corporate Office Address: Reliance Centre, 7th Floor, South Wing, Off Western Express Highway, Santacruz (East), Mumbai - 400 055.

7. THI	7. THIRD APPLICANT DETAILS																															
NAME																							PA	N / P	EKF	RN^						
OCCUP	OCCUPATION^: O Professional       O Agriculturist       O Housewife       O Retired       O Government Service/Public Sector       STATUS^:       O NRI         O Business       O Forex Dealer       O Student       O Private Sector Service       O Others       O Resident Individual																															
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City											Pin	Coc	le									Sta	te									
Email ID																																
Mobile +	(Country	Code)									Tel. 1	No.	STC	Cod	e	Offic	e							R	lesid	ence						
Please reg	ister your Mo	bile No	& Ema	il Id with	us to	o get in	stant tra	nsaction	alerts	via SM	/IS & E	mail.	Investo	ors pro	viding	g Email	ld wo	uld ma	Indato	rily red	ceive o	only E	- Stat	ement	of Ac	counts	in lieu	of phys	ical Sta	atemer	t of Acc	ounts.
10. BA	ANK AC	COUN	IT D	ETAIL	.S I	MAN	DATC	ORY fo	or R	eder	npti	on/[	Divid	lend	l/Re	fund	ls, if	any	/ (Re	efer	Inst	truc	tion	No.	. III)							
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Branch	Address																Bra	nch	City													
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## Add convenience to your life with our value added service

Simply send **SMS to 966 400 1111 to avail below facilities							
Types of Facilities	Single Folio	Multiple Folio					
NAV	SMS mynav	SMS mynav <space> last 6 digits of folio</space>					
Balance	SMS Balance	SMS balance <space> last 6 digits of folio</space>					
Last 3 Transaction	SMS Transaction	SMS txn <space> last 6 digits of folio</space>					
Statement thru mail SMS ESOA SMS ESOA <space> last 6 digits of folio</space>							

SMS



Investor Desk. A RMF Virtual Branch Experience. For more details : Visit : www.reliancemutual.com

You can also follow us on 📑 🕒 in.

12. NOMINATION - I wish In case of existing investor, no	to Nominate Yes No mination details mentioned in the be	(Mandatory if mode low table will replace the		·			No. VI)
Nom	ninee Name	Guardian Name (in case Nominee is Minor)	Date of Birth of Minor	Allocation (%)	Sign of Nominee	Sign of Guardian	Signature of Applicants
							1st App.
							2nd App.
							3rd App.
13. POWER OF ATTORNEY	(POA) HOLDER DETAILS (Refer	Instruction No. II. 1)					
First Applicant POA Name	Mr./Ms./M/s				PAN	^	
Second Applicant POA Name	Mr./Ms./M/s				PAN	^	
Third Applicant POA Name	Mr./Ms./M/s				PAN	^	
14. SIP ENROLLMENT DE	TAILS Opted for SIP: Ves	No (Incase	you have opte	ed for SIP it i	is mandatory	to submit OT	M + SIP Enrolment Form)
15. STP ENROLLMENT D	ETAILS Opted for STP: Yes	No (Incase	you have opte	ed for STP it	is mandator	y to submit S <sup>−</sup>	TP Enrolment Form)
16. I WISH TO APPLY FOR	RELIANCE ANY TIME MONEY CA	RD ("THE CARD")	Yes 📃 No	_ (	Please refe	r Instructio	ns)
1) Name as you would like (**Please mention the name of the 2) Mother's maiden name	ne first holder)	M		a t o m of 24 cha			
		andat o	r y				
17. I WISH TO APPLY FOR INV	VEST EASY FOR INDIVIDUALS Yes	s 🔲 No 🔜 (Mandatory	Enclosure : 0	ONE TIME B	ANK MAND	ATE REGISTR	ATION FORM)
18. DECLARATION AND SI	GNATURE						
Reliance Any Time Money Card. I/We has sources only and is not designed for the p Authority. I accept and agree to be bound (RNLAM) liability. I understand that the RN as applicable from time to time. The ARN ha amongst which the Scheme is being reco	subject to terms of ave read, understood (before filling application for ve not received nor been induced by any rebate o urpose of contravention or evasion of any Act / R by the said Terms and Conditions including those LAM may, at its absolute discretion, discontinue any older has disclosed to me/us all the commissions (ii immended to me/us. I hereby declare that the ab educted from the subscription amount and the said	m) and is/are bound by the detail g gifts, directly or indirectly, in mak- egulations / Rules / Notifications. excluding/ limiting the Reliance N y of the services completely or par n the form of trail commission or ar ove information is given by the u	is of the SAI, SID ing this investme / Directions or ar Nippon Life Asse tially without any ny other mode), p ndersigned and	8 KIM includient. I / We declard other Application of the Applicati	ing details rela are that the an able Laws ena t Limited (form me. I agree RNI or the different	ing to various s ount invested ir icted by the Go erly Reliance Ca _AM can debit fr competing Sche	n the Scheme is through legitimate vernment of India or any Statutory apital Asset Management Limited) om my folio for the service charges ernes of various Mutual Funds from

I confirm that I am resident of India.
 I/We confirm that I am resident of India.
 I/We confirm that I am/We are Non-Resident of Indian Nationality/Origin and I/We hereby confirm that the funds for subscription have been remitted from abroad through normal banking channels or from funds in my/our Non-Resident External /Ordinary Account/FCNR Account. I/We undertake that all additional purchases made under this folio will also be from funds received from abroad through approved banking channels or from funds in my/our NRE/FCNR Account.
 I have read and understood Instruction no. XIII and hereby agree to abide by the same. I hereby declare that the information provided in the Form is in accordance with section 285BA of the Income Tax Act, 1961 read with Rules 114F to 114H of the Income Tax Rules, 1962 and the information provided by me /us in the Form, its supporting Annexures as well as in the documentary evidence provided by me/us are, to the best of our knowledge and belief, true, correct and complete.

First / Sole Applicant / Guardian	8	Second Applicant	8	Third Applicant	
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SIP ENROLLMENT DETAILS

Reliance Nippon Life Asset Management Limited (formerly Reliance Capital Asset Management Limited) A Reliance Capital Company

(Use this form if One	Time Bank Mandate Fo	orm is registered in the folio)
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Mutual Fund		(Use this	torm if One	Time Bank I	Mandate Form	is registered ir	n the folio)	APP No.
	BROKER INFORMATIO		/ Sub Agent /		*Employe	e Unique Identifi	cation Number	Sub Broker / Sub Agent Code
	17397 <sup>p here)</sup>		r oub Agent /		Employe	e onique identifi		
	in case the EUIN is left blank		ink by me/us a	is this transacti	on is executed w	ithout any interacti	on or advice by the en	nployee/relationship manager/sales persor
he above distributor	r/sub broker or notwithstanding	g the advice of in-a	appropriatene	ss, if any, provi	ded by the emplo	yee/relationship m	anager/sales person	of the distributor/sub broker.
SIGN HERE	Sole / 1st Applica Authorised S			2nd Ap	olicant Author	ised Signatory	3rd	Applicant Authorised Signatory
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PPLICANT D ame of Sole/1st				DANIA		.IO NO.		
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	icipant Name				Depositor	y participant N	Name	
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	ease tick any one box) :	Client Ma	aster List (C	CML)		um Holding Sta	atement 🗌 Ca	ncelled Delivery Instruction Slip (D
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ail id & Mobile	e no. provided in this fo	orm will super	cede the ex	cisting deta	ils in our reco			& Email Id to get instant alerts via SMS &
y providing Ema	ail-id, I understand that IF	PIN will be issu	ed to me by	default throu	ugh email, unl	ess I have alrea	dy opted for IPIN i	n the past and have created a usern
P DETAILS (R	lefer Instruction No. 14. If the inv	vestor wishes to inv	est in Direct Pla	an please menti	on Direct Plan aga	ainst the scheme na	me. Please refer respe	ctive SID/KIM for product labeling)
Sch	eme / Plan / Option		(any one)	Enrollmen (Please√ a		SIP Date (Please√any one)	SIP Amount	Reliance STEP-UP Facility (Optional)
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			110		To: <u>1 2 / 9 9</u>			Rs. 100 only) (Default) (Default)
I agree RNLAM can d ppeting Schemes of va ther, I agree that the tra l confirm that I am resic n funds in my/our Non- our NRE/FCNR Accou GNATURE	eu (Winner) Yreiailae Coapita Asset Hebit from my folio for the service che nasaction charge (fi applicable) shall dent of India. IVWe confirm th Resident External /Ordinary Accour unt.	vinicial applicable fr vhich the Scheme is I be deducted from the at I am/We are Non-F nt/FCNR Account. I/V	om time to time. being recommend subscription amo lesident of Indian /e undertake that	The ARN holder h ded to me/us. I he ount and the said o Nationality/Origin t all additional pure	a disclosed to me/ reby declare that the harges shall be paid n and I/We hereby co chases made under	a tils absolute discrete us all the commission e above information is t to the distributors. onfirm that the funds ft this folio will also be fr	s (in the form of trail comr given by the undersigned or subscription have been om funds received from a	Al), Scheme Information Document (SID), Key Infor details relating to various services. By filling up this I/We have not received nor been induced by any re ontravention or evasion of any Act / Regulations / I cuding those excluding/ limiting the Reliance Nipp services completely or partially without any prior in sission or any other mode), payable to him for the d and particulars given by me/us are correct and coor remitted from abroad through normal banking char broad through approved banking channels or from f
Fire	st / Sole Applicant /	and that the amo				t mentioned in Oi		ate / Invest Easy - Individuals Mandate F
	Guardian			Secon	d Applicant			Third Applicant
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io: <b>31</b>	1 2 2 0 9 9	Signatu	re of Accou	nt Holder	Siç	gnature of Acco	ount Holder	Signature of Account Holde
	il Cancelled	1	of A	Holder	_ 2	lomo of A	nt Holder	3

Name of Account Holder Name of Account Holder Name of Account Holder This is to confirm that the declaration (as mentioned overleaf) has been carefully read, understood & made by me / us. I am authorizing the User Entity / Corporate to debit my account, based on the instructions as agreed and signed by me. I have understood that I am authorized to cancel / amend this mandate by appropriately communicating the cancellation / amendment request to the User entity / Corporate or the bank where I have authorized the debit.

### INSTRUCTIONS cum TERMS AND CONDITIONS

- Auto Debit facility is offered only to the investors maintaining their bank accounts with Bank of Baroda / Bank of India / Andhra Bank / Kotak Mahindra Bank / ING Vysya Bank / HDFC Bank / ICICI Bank / AXIS Bank / HSBC/ IDBI Bank / State Bank of India / Union Bank Of India / Corporation Bank / AXIS Bank / HSBC/ IDBI Bank / State Bank of India / Union Bank Of India / Corporation Bank / Allahabad Bank / Federal Bank / Oriental Bank of Commerce. The above list is subject to change from time to time. "National Automated Clearing House (NACH)" is Direct Electronic Debit mode implemented by National Payments Corporation of India (NCP), list of banks is available on NPCI website www.npci.org.in. The said list is subject to modifications. The investor agrees to abide by the terms and conditions of NACH Debit / Auto Debit facility of Reserve Bank of India / Banks. If any city / bank is removed from the above mentioned list RNLAM at its sole discretion may accept Post Dated Cheques (PDCs) from the investors for the balance period... Beliance Mutual Eurd (BMP) / BNLAM, its registrars and other service providers shall not be held
- Cheques (PDC's) from the investors for the balance period.. Reliance Mutual Fund (RMF) / RNLAM, 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/RNLAM, 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 NACH Debit / Auto Debit / local holdays. Investors are required to submit One Time Bank Mandate Form and SIP Enrollment Form along with a photo copy/cancelled cheque of Debit Bank Account (as mentioned on the One Time Bank Mandate Form) atleast 21 working days before the first SIP Installment date for NACH Debit & Auto Debit Clearing (2)
- Form) atle Clearing.
- Clearing. An investor can opt for Monthly, Quarterly or Yearly frequency for SIP. In case the investor has not specified the frequency then by default the frequency will be treated as Monthly. If an investor does not mention SIP start date appropriately, the SIP will by default start from the next month after meeting the minimum registration requirement of 21 working days. If an investor does not mention SIP and date appropriately the tenure of SIP will be treated as perpetual i.e. the end date shall be considered as December 2009. 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. (4)
- ascontinue the same, a written communication thereof will be required to be furnished. An investor shall have the option of choosing for 1 or more than 1 SIP in the same scheme same plan and in the same month. SIP debit dates shall be 2nd, 10th, 18th or 28th. More than one SIP for the same debit date shall be acceptable. If an investor does not mention SIP Date in the application form or multiple SIP dates are mentioned in the SIP Mandate or the SIP Date is unclear in the application form / SIP Mandate, the default SIP date shall be treated as 10th as per the frequency defined by the investor. 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 investion. (5) investing.
- For details about the Scheme and its facility please refer the SID, SAI & KIM of the respective schemes / Addendum issued from time to time carefully before investing. (6)
- In case of three consecutive failures due to insufficient balance in bank account while processing request for SIP, RNLAM shall reserve the right to terminate the SIP without any written request from the (7) investor
- In case an investor wishes to change the bank account details for the existing SIP registered through Auto debit / NACH Debit mode, then he has to provide a cancellation for the existing SIP/One Time Bank Mandate and register fresh SIP with the new bank details.
- (10)
- In case the Investor wishes to cancel the One Time Bank Mandate / SIP , Investor will have to submit an One Time Bank Mandate Cancellation Form or SIP cancellation form , 21 business days prior to discontinuation.
- Investors may note that all the transactions executed through Invest Easy such as "Online Transactions" (whether on our website or through any other application using the internet) "Transactions through call center", "Transactions through SMS", "Transactions through Mobile Phone" or any other facility as offered by RMF from time to time using the IPIN / One Time Password (OTP) will be considered as transaction through the mentioned broker (ARN) mentioned on this "SIP Enrollment Detroid Texas Details" Form.
- The Broker Code given in this mandate will be applicable for all the transactions done through Invest Easy mode. In case there is a change of Broker Code then the investor are requested to cancel the existing mandate and register a fresh mandate with us. For Direct Investment Please Mention "Direct in the Column "Name & Broker Code/ARN. (12)
- For Direct investment Please Mention "Direct in the Column "Name & Broker Code/ANN. Investors subscribing under Direct Plan of XYZ Fund will have to indicate the Scheme / Plan name in the application form as "XYZ Fund Direct Plan". Investors should also indicate "Direct" in the ARN column. In case ARN code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, ARN code will be ignored and the application will be processed under Direct Plan. If the investor does not mention "Direct" against the scheme name and the ARN code is also not provided the default allotment would be made in the "Direct Plan. (14)
- (15) (16)
- (17)
- provided the default allotment would be made in the "Direct Plan. Applications should be submitted at any of the Designated Investor Service Centre (DISCs) of RNLAM or Karvy Computershare Pvt. Ltd. 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. RNLAM reserves the right to reject any application without assigning any reason thereof. RNLAM in consultation with Trustees reserves the right to withdraw these offerings, modify the procedure, requency, 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.
- (18) (19)
- applicable only to units transacted pursuant to such change on a prospective basis. 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. In order to transact through Call Center, SMS, online mode whether through RMF website or any other application using the internet and /or through Mobile or any other device, the investor needs to have the IPIN, issued by RNLAM. By filling this form the investor will be issued IPIN by default in case he has not opted for the same earlier. This IPIN can also be used by the investor to Transact Online. If only the email id of the investor is registered with RNLAM / RMF, investor can execute transaction through Mobile WAP (Web Access Portal) Site, Transaction through RMF website. If only the mobile number of the investor is registered with RNLAM/RMF, investor can execute transaction only through SMS. For further details investors are requested to refer SAI. Kindly note that in case of a folio with joint Unitholders, having mode of operations as "either or survivor" or "anyone or survivor any one of the Investor (s) can transact through SMS, provided that such instruction is received vide an SMS from the mobile number registered with RNLAM/With respect to the concerned folio.
- (20)to the concerned folio
- Permanent Account Number (PAN): SEBI has made it mandatory for all applicants (in the ca remainer Account runner (FAN). Schmas made in translation of a application in joint names, each of the application to mention his/her permanent account number (PAN) irrespective of the amount of purchase. Where the applicant is a minor, and does not possess his / her own PAN, he / she shall quote the PAN of his/ her father or mother or the guardian, signing on behalf of the minor, as the case may be. In order to verify that the PAN of the applicants (in case of application in

Se--

- joint names, each of the applicants), the applicants shall attach along with the purchase application, a photocopy of the PAN card duly self-certified along with the original PAN Card. The original PAN Card will be returned immediately across the counter after verification. Micro SIP & Investors residing in the state of Sikkim are exempted from the mandatory requirement of PAN proof submission however they are required to mandatorily submit KYC Acknowledgement copy. Applications not complying with the above requirement may not be accepted/processed. Additionally, in the event of any Application Form being subsequently rejected for mismatch / non-verification of applicants PAN details with the details on the website of the Income Tax Department, the investment transaction will be cancelled and the amount may be redeemed at the applicable NAV, subject to payment of exit load, if any. Please contact any of the Investor Service Centres/Distributors or visit our website www.reliancemutual.com for further details. **Prevention of Money Laundering and Know Your Client (KYC):** SEBI has prescribed uniform uniform KYC compliance procedure for all the investors dealing with them. SEBI also issued KYC Registration Agency ("KRA") Regulations 2011 and the guidelines in pursuance of the said Regulations and for In-Person Verification ("IPV"). All investors (individual and non-individual) are required to be KYC compliant. However, applicants should note that minors cannot apply for KYC and any investment in the name of minors should be through a Guardian, who should be KYC compliant or pose of investing with the services of effecting such changes. In case of an existing investor of RMF who is already KYC Compliant under the erstwhile centralized KYC with CVL (CVLMF) then there will be no effect on subsequent Purchase/Additional Purchase (or ongoing SIPs/STPs, etc) in the existing folios/accounts which are KYC compliant. Existing Folio holder can also open a new folio with Reliance Mutual Fund with the erstwhile centralized KYC. (22)
- Centralized NTC. In case of an existing investor of Reliance Mutual Fund and who is not KYC Compliant as per our records, the investor will have to submit the standard KYC Application forms available in the website www.cvlkra.com along with supporting documents at any of the SEBI registered intermediaries at the time of purchase / additional purchase / new registration of SIP/STP etc. In Person Verification (IPV) will be mandatory at the time of KYC Submission. (i)
- (ii)

Internation purchase radiational purchase rinew registration of Sir/Sir/e tile: in Person veinication (in\*) will be mandatory at the time of KYC Submission.
Investors who have complied with KYC process before December 31, 2011 (KYC status with CVL-KRA as "MF - VERIFIED BY CVLMF") and not invested in the schemes of Reliance Mutual Fund i.e not opened a folio earlier, and wishes to invest on or after December 01, 2012, such investors will be required to submit missing/not available (KYC information along with IPV is currently a one-time requirement and needs to be completed with any one of the mutual funds i.e. need not be done with all the mutual funds where investors have existing investments. The said form is available on RMF's website i.e. www.antlindia.com or on the website of any authorised KRAs. Done the same is done then the KYC status changes to Verified by CVL KRA' after due verification. In such a scenario, where the KYC status changes to Verified by CVL KRA', investors need not submit the 'missing/not available' KYC information and with red user the same is done then the KYC status changes to Verified by CVL KRA', investors need not submit the 'missing/not available' KYC information to mutual funds again.
Communication for the investors: In accordance with SEBI Circular No. Cir/ IMD/ DF/16/ 2011 dated September 8, 2011 and SEBI Circular no. CIR/MRD/DP/31/2014 dated November 12, 2014 the investor whos transaction has been accepted by the RNLAM/RMF shall receive a confirmation by way of email and/or SMS within 5 Business Days from the date of receipt of transaction request, same will be sent to the Unit holders registered e-mail address and/or mobile number.

- (23)Thereafter, a Consolidated Account Statement ("CAS") shall be issued in line with the following
  - procedure Consolidation of account statement shall be done on the basis of PAN. In case of multiple holding, it shall be PAN of the first holder and pattern of holding. 1.
  - The CAS shall be generated on a monthly basis and shall be issued on or before 10th of the immediately succeeding month to the unit holder(s) in whose folio(s) transaction(s) has/have taken 2 place during the month.
  - In case there is no transaction in any of the mutual fund folios then CAS detailing holding of investments across all schemes of all Mutual Funds will be issued on half yearly basis [at the end of every six months (i.e. September/ March)]
  - 4
  - every six months (i.e. September/March)) Investors having MF investments and holding securities in Demat account shall receive a Consolidated Account Statement containing details of transactions across all Mutual Fund schemes and securities from the Depository by email / physical mode. Investors having MF investments and not having Demat account shall receive a Consolidated Account Statement from the MF Industry containing details of transactions across all Mutual Fund schemes by email / physical mode. The word 'transaction' shall include purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan, systematic transfer plan plan and systematic transfer plan transactions. CAS shall not be received by the Unit holders for the folic(s) wherein the PAN details are not updated. The Unit holders are therefore requested to ensure that the folic(s) are updated with their PAN. For Micro SIP and Siktim based investors whose PAN details are not mandatorily required to be updated Account Statement will be dispatched by RNLAM/RMF for each calendar month on or before 10th of the immediately succeeding month. 5 succeeding month.
- succeeding month. In case of a specific request received from the Unit holders, RNLAM / RMF will provide the account statement to the investors within 5 Business Days from the receipt of such request. Units held in the dematerialised form: Unitholders can have a option to hold the units in dematerialized form in terms of the guidelines / procedural requirements as laid by the Depositories (NSDL/CDSL) / Stock Exchanges (NSE / BSE). Please ensure that the sequence of names as mentioned in the application form matches with that of the account held with any one of the Depository Participant. Employee Unique Identification Number (EUIN) would assist in tackling the problem of mis-selling even if the employee/relationship manager/sales person leave the employment of the distributor. Belainee STEPLIP Excititor. I how this facility the Investor can be speciate by SIP installment/including (24)
- (25)(26)
- In the employee/relationship manager/sales person leaves the mployment of the distributor.
  Reliance STEP-UP Facility: Under this facility the Investor can increase the SIP installment(including MICRO SIP) at pre-defined intervals by a fixed amount. This facility is available for individual investors only. For availing the said facilities, investors are required to note the following:

   Investor willing to register STEP-UP should provide the STEP-UP details along with the SIP enrolment details and is also required to fill up 'One time Bank Mandate Form' from which the amount shall be debited. Investors who are currently registered under Invest Easy Individuals facility may avail this facility is availed to fill up 'One time Bank Mandate. 2. The minimum amount for Reliance STEP-UP facility is avail the SIP enrolment details and in multiples of Rs. 100/- is and in multiples of Rs. 100/- is and in multiples of Rs. 100/- and in multiple of Rs. 500/- 3. Monthly SIP offers STEP-UP frequency at half yearly and yearly intervals. Quarterly and Yearly SIP offers STEP-UP frequency at yearly intervals only. In case STEP-UP frequency us to indicated, it will be considered as 1 (One) by Default 5. The date for Reliance STEP-UP frequency at 100/- by Default 5. The date for Reliance STEP-UP frequency at 100/- by Default 5. The date for Reliance STEP-UP frequency at 100/- period specified on the Reliance STEP-UP frequency is not indicated, it will be considered as 1 (One) by Default 5. The date for Reliance STEP-UP frequency at 100/- period specified in the Reliance STEP-UP frequency at 0 (and the repriod specified in the Reliance STEP-UP frequency at 0 (be even the enrolment period specified in the Reliance STEP-UP frequency at 0 (be even the enrolment period specified in the Reliance STEP-UP frequency at 0 (be even the reliance STEP-UP frequency at 0 (be even the nerolment period specified in the Reliance STEP-U

\*I/We hereby declare that the particulars given on this mandate are correct and complete. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold Reliance Mutual Fund, their representatives, service providers, participating banks & other user institutions responsible. I/We have read the Terms & Conditions and agree to discharge the responsibility expected of me/us as a participant/s under the scheme. I/We authorize use of above mentioned contact details for the purpose of this specific mandate instruction sing. I/We hereby confirm adherence to terms on this mandate

Authorisation to Bank: I/We wish to inform you that I/we have registered with Reliance Mutual Fund for NACH / Direct Debit 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 hereby approve to raise a debit to my/our above mentioned account with your branch. I/We hereby authorize you to honor all such requests received through to debit my/our account with the amount requested, for due remittance of the proceeds to the beneficiary.

FOR OFFICE USE ONLY (Not to be filled in by Investor)			
Date and Time Stamp No.			



APP No.

Mutual Fund

Mode & Frequency of STP \_

### SYSTEMATIC TRANSFER PLAN (STP) ENROLMENT FORM

TO BE FILLED IN CAPITAL LETTERS. PLEASE (A) WHEREVER APPLICABLE

DISTRIBUTOR / BROKER IN	FORMATION (R		No. 25)						
Name & Broker Code / ARN	Sub Brok	ker / Sub Agent A	IN Code	*Emplo	yee Unique Identifi	cation	Number	Sub B	roker / Sub Agent Code
ARN (17397here)									
*Please sign below in case the EUIN is I I/We hereby confirm that the EUIN box ha the above distributor/sub broker or notwit	eft blank/not provided as been intentionally let hstanding the advice o	ft blank by me/us as t f in-appropriateness	this transaction , if any, provided	is execute d by the em	d without any interaction ployee/relationship m	on or adv anager/	vice by the er sales person	nployee/rela of the distrib	ationship manager/sales person of butor/sub broker.
	Applicant / Guard orised Signatory	ian	2nd Appli	cant Auth	orised Signatory		3rd	Applicant	Authorised Signatory
Upfront commission shall be paid directly	by the investor to the	AMFI registered dis	tributor based o	on the inve	stor's assessment of	various	factors inclu	ding the ser	vice rendered by the distributor.
2. EXISTING UNIT HOLDER	INFORMATION	FOLIO NO.							
3. APPLICANT DETAILS									
Name of Sole/1st holder				PAN No.	MAND	ATC	DRY	<u> </u>	YC Acknowledgement Copy
Name of 2nd holder				PAN No.	MAND	ATC	) R Y	K	YC Acknowledgement Copy
Name of 3rd holder				PAN No.	MAND	ATC	D R Y	<u> </u>	YC Acknowledgement Copy
4. SYSTEMATIC TRANSFER									
(If the investor wishes to invest	in Direct Plan pl	ease mention D	irect Plan a	gainst t	he scheme name	e)			
Name of 'Transferor' Scheme/Plan	n/Option								
Name of 'Transferee' Scheme/Pla	n/Option								
5. STP DETAILS (Refer Instruc	ction No.6)								
Fixed Transfer STP (Refer	· · · · ·	. 7 & 9)				OR	Canita	l Apprecia	ation STP (Refer Inst No. 8 & 9)
STP Frequency (Please / a							STP Freque		· · · · · · · · · · · · · · · · · · ·
Daily (Minimum One Month)	Weekly	Fortnightly	Monthly	(Default)	Quarterly		Monthly	y (Default)	Quarterly
Thot oxooution date will be	1 <sup>st</sup> , 8 <sup>th</sup> , 15 <sup>th</sup> & 22 <sup>nd</sup>	1 <sup>st</sup> & 15 <sup>th</sup>	*		*		1 <sup>st</sup> of ever	y Month	1 <sup>st</sup> of the starting month of every Quarter
on or after 7 calendar days from the date of submission	of every month	of every month	of every m	nonth	of the starting month of				of every Quarter
of the form (excluding date			*Incase the I	Investor ha	every Quarter s not specified any				
of submission)					ate would be 10th	L			
Amount of Transfer per Insta	alment Rs								
Enrolment Period (Please v any	y one)								
<b>REGULAR</b> From : M M Y	Y To : M	M Y Y			PETUAL From : efault)	Μ	M Y Y	To :	MMYY
Only for Daily STP Enrolmen	t Period								
From : D D	M M Y Y	To: D	D M M	ΥY					
6. DECLARATION & SIGNATURE	/S								
I/We would like to opt for Systematic T the Enrolment Form, Scheme Informa have understood the details of the sch disclosed to me/us all the commissio amongst which the Scheme is being re complete.	tion Document of th eme and I/We have ns (in the form of tra commended to me/	e Transferor and 1 not received nor b ail commission or us. I hereby decla	Fransferee Sc een induced b any other mo re that the abo	heme and by any rel ode), paya bye inform	d Statement of Addi pate or gifts, directly able to him for the c nation is given by the	tional lı or indii lifferen ounder:	nformation rectly, in ma t competing signed and	before fillir aking this in g Schemes particulars	ng up the Enrolment Form. I/We avestment. The ARN holder has a of various Mutual Funds from a given by me/us are correct and
☐ I/We confirm that I am/We are Non- banking channels or from funds in my/ from funds received from abroad throu	our Non-Resident E	xternal /Ordinary	Account/FCN	IR Accou	nt. I/We undertake t				
Place :					Da	ite:	DDN	1 M Y	YYYY
SIGNATURE									
SIGN HERE		SIGN HERE				SIG	N HERE		
Sole/ 1 <sup>st</sup> applicant/Guardian Auth	orised Signatory	2 <sup>nd</sup> ap	plicant / Aut	horised	Signatory		3 <sup>rd</sup> ap	plicant Au	thorised Signatory
%									
Acknowledgement Receip	ot of STP Appli	cation Form	(To be fille	d in by	the Unit holde	er)			
FOLIO NO.			_			_	APP	No.:	
						n		Stam	p of receiving branch
Amount of Transfer per Instalment F									
From Scheme / Plan / Option to Scheme / Plan / Option									

& Signature

INSTRUCTIONS

(25)

(26)

(iii)

- Systematic Transfer Plan (STP) is a special facility available in selected Schemes of RMF. It is a facility wherein unit holders of designated open ended schemes of Reliance Mutual Fund (RMF) (1) can opt to transfer a fixed amount (capital) or variable amount (capital appreciation) at regular intervals to another designated open ended scheme of RMF. Under Multiple STP the unit holders of one designated open ended scheme of RMF can opt to
- (2)transfer a Fixed amount (capital) at regular intervals to another one or more designated open
- ended schemes of RMF. This facility is available under Fixed STP only. Unit holders are advised to read the Statement of Additional Information (SAI), Scheme Information Document (SID) and Key Information Memorandum (KIM) of the respective (3) Transferor & Transferee Scheme(s) available at all the Designated Investor Service Centers (DISC), brokers / distributors and on our website www.reliancemutual.com carefully before
- New Unit holders are required to fill up Common Application Form for investing in Transferor (4) Scheme alongwith STP Enrolment Form. Existing Unit holders in Transferor Scheme are required to provide their Folio No. and submit only STP Enrolment Form.
- (5) ease submit separate enrolment form for more than one Transferor and / or Transferee schemes.
- An investor whether existing or new is required to select any one of the Transferor Scheme and any one or more than one of the Transferee Scheme. Maximum number of transferee scheme that (6)can be selected are 5. Unit holders should clearly mention from and to which scheme / option he / she wish to transfer their investment. Please note that if no Transferor Scheme or Transferee Scheme is mentioned or in case of an ambiguity the application is liable to be rejected. An investor has to opt between the Fixed Systematic Transfer Plan & Capital Appreciation
- (7)Systematic Transfer Plan. Incase none of the plans or options are mentioned in the application form or incase of an ambiguity the application for enrolment will be rejected. Further incase plans are not mentioned but options are mentioned, the plan will be selected on the basis of sub - option selected.
- Unit holders are required to select any one of the frequency option under Fixed Systematic Transfer Plan. The frequency options available are Daily Option where STP will be executed on Daily basis, Weekly Option where STP will be executed on 1st, 8th, 15th and 22nd of every (8)month, Fortnightly Option - where STP will be executed on 1st and 15th of every month, Monthly Option - where STP will be executed on any pre-specified date of every month to be chosen by the unit holders, Quarterly Option - where STP will be executed on any pre-specified date of the first month of the quarter to be chosen by the unitholder. If an investor does not mention any frequency or ticks on multiple frequencies or the frequency is unclear on the STP application form, the default
- frequency shall be considered as monthly. Unit holders are required to select any one of the option under Capital Appreciation Systematic (9) Transfer Plan. The options available are Monthly Option - where STP will be executed on 1st of every month, Quarterly Option - where STP will be executed 1st of the starting month of every guarter. If an investor does not mention any frequency or ticks on multiple frequencies or the frequency is unclear on the STP application form, the default frequency shall be considered as monthly
- Under Fixed Systematic Transfer Plan, minimum of Rs. 100 and in multiples of Rs. 100 each will (10)be transferred on execution date subject to applicable exit load of the transferor Scheme incase of Daily Option. Minimum of Rs. 1000 and in multiples of Rs 100 thereof in case of for Weekly / Fortnight / Monthly option and Rs. 3000 and in multiples of Rs 100 thereof in case of Quarterly option can be transferred on STP execution date subject to applicable exit load. Howeve applications not in multiple of Rs.100 will be processed for the nearest lower multiple of Rs.100, subject to minimum amount specified. However under Capital Appreciation STP, minimum of Rs. 500 and above thereof in case of Monthly option or Quarterly option can be transferred on STP execution date subject to applicable exit load. In case the capital appreciation amount is less then Rs.500 and any STP due date, the systematic transfer will not be processed for that due date. Under multiple STP the investor has to ensure that he maintains sufficient balance in the transferor
- (11) cheme else none of the transfers in to the transferee scheme will be processed.
- (12) Under multiple STP the amount of transferee scheme should match with the total sum of amount of all the transferee schemes.
- Unit holders are required to mention date of execution in case of Monthly and Quarterly Option (13)under both the plans. If an investor opts for Monthly or Quarterly frequency but does not mention the STP Date or mentions multiple STP dates or the STP date is unclear on the STP application form, the default STP date shall be treated as 10th of every month/quarter as per the frequency defined by the investor.
- Incase execution date mentioned is a non transaction or non working day, the STP will be (14) executed on next business / transaction / working day. Unitholder has to ensure to maintain minimum balance in accordance with Plans selected in the
- (15)Transferor Scheme on the transfer date / execution date under Fixed Systematic Transfer Plan. In case of insufficient balance / unclear units on the date of transfer in the folio, STP for that particular due date will be processed based on the clear balance available in the scheme. However, future STPs will continue to be active. This will help the investor to continue his STP facility seamlessly. Also if the investor continues to have insuffi cient balance / unclear units for three consecutive months, RNLAM will have the right to discontinue the future STPs at its own discretion.
- Please note that no transfers will take place if there is no minimum capital appreciation amount (except for last transfer leading to closure of account). The capital appreciation, if any, will be calculated from the enrolment date of the STP under the folio, till the first transfer date. (16) Subsequent capital appreciation, if any, will be the capital appreciation between the previous STP date (where transfer has been processed and paid) and the next STP date. Minimum number of transfers required for a STP shall be two. Incase of Daily STP, minimum
- (17) number of transfer is one month.
- Incase the investor opts for Daily STP and provides the enrolment period in MM/YYYY format, then the first execution date will be the 7th calendar day from the date of submission of the form (18)excluding date of submission).
- An investor who opts for perpetual option, his STP will continue forever with no end date unless a (19) written request for cancellation is given by the investor in this regard. If an investor does not mention STP start date, or the STP start date is unclear/not expressly (20)
- mentioned on the STP Application form, then by default STP would start from the next subsequent cycle after meeting the minimum registration requirement of 7 working days as per the defined frequency by the investor. If an investor does not mention STP end date or the STP end date is unclear, it will be considered as perpetual STP.
- (21)The Enrolment form completed in all respects can be submitted at any of the Designated Investor Service Centre (DISC) of RNLAM at least seven calendar days before the commencement of first execution date of STP. In case the required time of seven calendar days are not met then the STP will be processed from the next STP cycle.
- In accordance with the requirements specified by the SEBI circular no. SEBI/IMD/CIR (22)No.4/168230/09 dated June 30, 2009 no entry load will be charged. Exit Load as applicable in the respective Transferor and Transferee Scheme at the time of enrolment / registration will be
- STP facility is available for all sub options of the mentioned Transferor Scheme (23)(24) Unit holders should note that Unit holders' details and mode of holding (single, joint, anyone or

survivor) in the Transferee Scheme will be as per the existing folio number of the Transferor Scheme. Units will be allotted under the same folio number. For Direct Investments, please mention "Direct" in the column "Name & Broker Code / ARN".

Investors are required to clearly indicate the plans/options in the application form of the scheme Investor may note that following shall be applicable for default plan

Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured
1	Not mentioned	Not mentioned	Direct Plan
2	Not mentioned	Direct Plan	Direct Plan
3	Not mentioned	Regular Plan	Direct Plan
4	Mentioned	Direct Plan	Direct Plan
5	Direct	Not mentioned	Direct Plan
6	Direct	Regular Plan	Direct Plan
7	Mentioned	Regular Plan	Regular Plan
8	Mentioned	Not mentioned	Regular Plan

In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load. Similarly, in the absence of clear indication as to the choice of option (Growth or Dividend Payout), by default, the units will be allotted under the Growth Option of the default /selected plan of the scheme

#### (27) 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 working days from the receipt of such request. With effect from October 1, 2011, in accordance with SEBI Circular No. Cir/ IMD/ DF/16/ 2011

dated September 8, 2011, the investor whose transaction has been accepted by the RNLAM/RMF shall receive the following:

- On acception of the application, a confirmation by way of email and/or SMS within 5 Business Days from the date of receipt of transaction request will be sent to the Unit holders registered e-mail address and/or mobile number.
- Thereafter, a Consolidated Account Statement (CAS) shall be issued for each calendar month on (ii) or before 10th of the immediately succeeding month to the Unit holder(s) in whose folio(s) transaction(s) has/have taken place during the month by physical/e-mail mode. CAS shall contain details relating to all the transactions carried out by the investor across all

schemes of all mutual funds during the month and holding at the end of the month including Transaction charges paid to the distributor. The word 'transaction' shall include purchase, redemption, switch, dividend payout, dividend

reinvestment, systematic investment plan systematic withdrawal plan, systematic transfer plan transactions

For the purpose of sending CAS, common investors across mutual funds shall be identified by their Permanent Account Number (PAN). In case of a specific request received from the Unit holders, RNLAM / RMF will provide the account statement to the investors within 5 Business Days from the receipt of such request. In the event the account has more than one registered holder, the first named Unit holder shall receive the CAS/account statement.

CAS shall not be received by the Unit holders for the folio(s) not updated with PAN details. The Unit holders are therefore requested to ensure that the folio(s) are updated with their PAN. For Micro SIP and Sikkim based investors whose PAN details are not mandatorily required to be updated Account Statement will be dispatched by RNLAM/RMF for each calendar month on or before 10th of the immediately succeeding month. Further, CAS detailing holding of investment across all schemes of all mutual funds at the end of

every six months (i.e. September/ March), shall be sent by mail/e-mail on or before 10th day of succeeding month as the case may be, to all such Unit holders in whose folios no transaction has taken place during that period. The half yearly consolidated account statement will be sent by email to the Unit holders whose e-mail address is available, unless a specific request is made to ceive in physical.

- (28)All valid transfer requisitions would be treated as switch-out / redemption for the Transferor Scheme and switch-in/ subscription transactions for the Transferee scheme and would be processed at the applicable NAV (subject to applicable exit load) of the respective schemes. The difference between the NAVs of the two Schemes/ Plans will be reflected in the number of units allotted. All valid transactions would be processed as per the applicable cut off timing on the business days as mentioned in the respective SID. The provision of 'Minimum Redemption Amount' as specified in the Scheme Information Document
- (29)of the opted Transferor Schemes and 'Minimum Application Amount' specified in the Scheme Information Document of the opted Transferee Schemes will not be applicable.
- This facility will not be available for units which are under any Lien/Pledged or any lock-in period. The Unit holders may approach/ consult their tax consultants in regard to the treatment of the (30) (31) transfer of units from the tax point of view.
- (32) Unit holders can discontinue STP facility by providing a written notice to the DISC atleast 7 calendar days (excluding day of submission) prior to the due date of the next transfer date. The following information need to be mentioned while submitting a cancellation request (a) Folio holder Name (b) Folio Number (c) Transferor Scheme (d) Transferee Scheme (e) STP Amount (f) cy (g) Cancellation effective date
- (33) STP will be automatically terminated if all the units are liquidated or withdrawn from the Transferor Scheme or pledged or upon receipt of intimation of death of the unit holder. The application is subject to detailed scrutiny and verification. Applications which are not complete (34)
- in all respect are liable for rejection either at the collection point itself or subsequently after detailed scrutiny / verification at the back office of the Registrar.
- (35) RNLAM in consultation with Trustees reserves the right to withdraw this offering, modify the procedure, frequency, dates, load structure with prior notice in accordance with the SEBI (Mutual Funds) Regulations 1996 read with various amendments and circulars issued thereto and any such change will be applicable only to units transacted pursuant to such change on a prospective hasis

(36) Employee Unique Identification Number (EUIN) would assist in tackling the problem of mis-selling even if the employee/relationship manager/sales person leave the employment of the distributor.

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Mutual Fund

**Reli** 

FORMS REQUIRED TO BE FILLED UP : 🛛 For Existing Investor : (a) Only STP Enrolment Form 🛛 For New Investors : (a)Common Application Form of Transferor Scheme (b) STP Enrolment Form.

Reliance Centre, 7th Floor South Wing, Off Western Express Highway,

Santacruz (East), Mumbai - 400 055.

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## Toll free: 1800-300-11111 www.reliancemutual.com

Please note your Statement of Account is sent once a month through CAS or ECAS if email id is updated in the folio. To have an access to the folio statement visit our website to generate an instant account statement.

Reliance

<sup>1</sup>Refer 2 of Part D

Reliance Nippon Life Asset Management Limited (formerly Reliance Capital Asset Management Limited) A Reliance Capital Company

Mi	utual Fund		CA & CRS inforr	
Nan	ne of the entity			
Тур	e of address given at KRA	Residential or Bu	siness Residential	Business Registered Office
PAN			Date of incorpo	pration D D / M M / Y Y Y Y
City	of incorporation			
Cou	ntry of incorporation			
Ple	ase tick the applicable tax res	ident declaration-		
	s "Entity" a tax resident of any co s, please provide country/ies in which the entity is		Yes No ssociated Tax ID number below.)	
	Country	Tax Ider	ntification Number <sup>%</sup>	Identification Type (TIN or Other , please specify)
	nption code here e refer to para 3(vii) Exemption code for		ATCA instructions & Definations	
	(Please cons		isor for further guidance on FATC	A & CRS classification)
PA	RTA (to be filled by Financial Ins	titutions or Direct Reporting	NFEs)	
1.	We are a,		entification Number (GIIN)	
	Financial institution <sup>3</sup>			nother entity, please provide your sponsor's
	Direct reporting NFE <sup>4</sup>	GIIN above and indicate you Name of sponsoring entit		
	<b>GIIN not available</b> (please tick a If the entity is financial institution,		for - please specify 2 digits sub-	-category <sup>10</sup>
PA	RT B (please fill any one as appro	opriate "to be filled by NFEs	other than Direct Reporting NFEs	57)
1.	Is the Entity a publicly traded co whose shares are regularly traded o securities market)		Yes (If yes, please specify any on Name of stock exchange	ne stock exchange on which the stock is regularly traded)
2.	Is the Entity a related entity of a (a company whose shares are regul established securities market)		Yes (If yes, please specify name of Name of listed company	of the listed company and one stock exchange on which the stock is regularly tradeo ary of the Listed Company or Controlled by a Listed Company
3.	Is the Entity an <i>active</i> <sup>1</sup> non-finar	ncial Entity (NFE) No	Yes Nature of Business Please specify the sub-cates	gory of Active NFE (Mention code – refer 2c of Part D)
4.	Is the Entity a <i>passive</i> <sup>2</sup> NFE	No	Yes (If yes, please fill UBO declaration Nature of Business	

| <sup>2</sup>Refer 3(ii) of Part D | <sup>3</sup>Refer 1(i) of Part D | <sup>4</sup>Refer 3(vi) of Part D |

Name and PAN / Any other Identification Number (PAN, Aadhar, Passport, Election ID, Govt. ID, Driving Licence NREGA Job Card City of Birth - Country of Birth	rd, Others) Occupation Type - Service, Business, Others Nationality Father's Name - Mandatory if PAN is not available	DOB - Date of Birth Gender - Male, Fernale, Other						
1. Name & PAN	Occupation Type	DOB D D M M Y Y Y						
City of Birth	Nationality	Gender Male Female						
Country of Birth	Father's Name	Others						
2. Name & PAN	Occupation Type	DOB D D M M Y Y Y						
City of Birth	Nationality	Gender Male Female						
Country of Birth	Father's Name	Others						
3. Name & PAN	Occupation Type							
City of Birth	Nationality	Gender Male Female						
Country of Birth	Father's Name	Others						
compliance, we may also be required to provide information to any in Should there be any change in any information provided by you, plea If any controlling person of the entity is a US citizen or resident or gree	beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities/ appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days. If any controlling person of the entity is a US citizen or resident or green card holder, please include United States in the foreign country information field along with the US Tax Identification Number.							
attach this to the form.		<sup>3</sup> It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.						
below and hereby accept the same.	ents of this Form (read along with the FATCA & CHS Instruction and complete. I We also confirm that I We have read and under							
I / We have understood the information requirement provided by me / us on this Form is true, correct, and below and hereby accept the same. Date: / / /								
I / We have understood the information requirement provided by me / us on this Form is true, correct, and below and hereby accept the same. Date: / / / Name								
I / We have understood the information requirement provided by me /us on this Form is true, correct, and below and hereby accept the same. Date: / / /								

## PART D FATCA Instructions & Definitions

(Note: The Guidance Note/notification issued by the CBDT shall prevail in respect to interpretation of the terms specified in the form)

- 1 (i) Financial Institution (FI) The term FI means any financial institution that is a Depository Institution, Custodial Institution, Investment Entity or Specified Insurance company, as defined.
- 1 (ii) Depository institution: is an entity that accepts deposits in the ordinary course of banking or similar business.
- 1 (iii) Custodial institution is an entity that holds as a substantial portion of its business, holds financial assets forthe account of others and where it's income attributale to holding financial assets and related financial services equals or exceeds 20 percent of the entity's gross income during the shorter of-
  - (I) The three financial years preceding the year in which determination is made; or
  - (ii) The period during which the entity has been in existence, whichever is less.
- 1 (iv) Investment entity is any entity:
  - (a) That primarily conducts a business or operates for or on behalf of a customer for any of the following activities or operations for or on behalf of a customer
    - (I) Trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading; or Individual and collective portfolio management; or
    - (ii) Investing, administering or managing funds, money or financial asset or money on behalf of other persons;

or

- (b) The gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity described above. An entity is treated as primarily conducting as a business one or more of the 3 activities described above, or an entity's gross income is primarily attributable to investing, reinvesting, or trading in financial assets of the entity's gross income attributable to the relevant activities equals or exceeds 50 percent of the entity's gross income during the shorter of :
  - (i) The three-year period ending on 31 March of the year preceding the year in which the determination is made; or
  - (ii) The period during which the entity has been in existence.

The term "Investment Entity" does not include an entity that is an active non - financial entity as per codes 04, 05, 06 and 07- refer point 2c.)

1(v) Specified Insurance Company: Entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.

1(vi) FI not required to apply for GIIN: Refer Rule 114F(5) of Income Tax Rules, 1962 for the conditions to be satisfied as "non-reporting financial instruction and Guidance issued by CBDT in this regard.

A. Reasons why FI not required to apply for GIIN:

Code	Sub-category
01	Governmental Entity, International Organization or Central Bank
02	Treaty Qualified Retirement Fund; a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; or a Pension Fund of a Governmental Entity, International Organization or Central Bank
03	Non-public fund of the armed forces, an employees' state insurance fund, a gratuity fund or a provident fund
04	Entity is an Indian FI solely because it is an investment entity
05	Qualified credit card issuer
06	Investment Advisors, Investment Managers& Executing Brokers
07	Exempt collective investment vehicle
08	Trust
09	Non-registering local banks
10	FFI with only Low-Value Accounts
11	Sponsored investment entity and controlled foreign corporation
12	Sponsored, Closely Held Investment Vehicle

2. Active Non-financial entity (NFE): (any one of the following): Refer Explanation (A) to 114F(6) of Income Tax Rules, 1962 for details.				
Code	Sub-category			
01	Less than 50 percent of the NFE's gross income for the preceding financial year is passive income and less than 50 percent of the assets held by the NFE during the preceding financial year are assets that produce or are held for the production of passive income;			
02	The stock of the entity is regularly traded on an established securities market or the non-financial entity is a related entity of an entity, the stock of which is regularly traded on an established securities market.			
03	The NFE is a Governmental Entity, an International Organization, a Central Bank , or an entity wholly owned by one or more of the foregoing;			
04	Substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services b, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for this status if the entity functions as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capitalassets for investment purposes;			
05	The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE shall not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFE;			
06	The NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution;			
07	The NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution;			
08	Any NFE that full fills all of the following requirements:  (I) It is established and operated in India exclusively for religious, charitable, scienti fic, artistic, cultural, athletic, or educational purposes; orit is established and operated in India and it is a professional organization, business league, chamber of commerce, labor organization, agricultural or horticultural organisation, civic league or an organization operated exclusively for the promotion of social welfare;  (II) It is exempt from income tax in India;  (III) It has no shareholders or members who have a proprietary or beneficial interest in its income orassets;  The applicable laws of the NFE's country or territory of residence or the NFE's formation documents do not permit any incomer assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and The applicable laws of the NFE's country or territory of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFE's country or territory of residence or any political subdivision thereof. Explanation For the purpose of this sub-clause, the following shall be treated as full filling the criteria provided in the said sub clause, namely: (II) a Credit Guarantee Fund Trust for Small Industries referred to in clause (23EC), of section 10 of the Act;			
3. Oth	er definitions			
or our				
(i) F	Related entity			

An entity is a 'related entity' of another entity if either entity controls the other entity, or the two entities are under common control. For this purpose, control includes direct or indirect ownership of more than 50% of the votes and value in an entity.

### (ii) Passive NFE

The term passive NFE means

(i) any non-financial entity which is not an active non - financial entity:

#### or

(ii) an investment entity defined in clause1(iv) (b) of these instructions

(iii) a withholding foreign partnership or withholding foreign trust;

(iii) Passive income

The term passive income includes income by way of :

(1) Dividends,

(2) Interest

(3) Income equivalent to interest,

(4) Rents and royalties, other than rents and royalties derived in the active conduct of a business conducted, at least in part, by employees of the NFE

(5) Annuities

(6) The excess of gains over losses from the sale or exchange of financial assets that gives rise to passive income

(7) The excess of gains over losses from transactions (including futures, forwards, options and similar transactions) in any financial assets,

(8) The excess of foreign currency gains over foreign currency losses

(9) Net income from swaps

(10) Amounts received under cash value insurance contracts

But passive income will not include, in case of a non - financial entity that regularly acts as a dealer in financial assets, any income from any transaction entered into in the ordinary course of such dealer's business as such a dealer.

#### (iv) Controlling persons

Controlling persons are natural persons who exercise control over an entity and includes a beneficial owner under sub-rule (3) of rule 9 of the Prevention of Money-Laundering (Maintenance of Records) Rules, 2005.

In determining the beneficial owner, the procedure specified in the following circular as amended from time to time shall be applied, namely:-

I. DBOD.AML.BC. No.71/14.01.001/20 12-13, issued on the 18th January, 2013 by the Reserve Bank of India; or

ii. CIR/MIRSD/2/2013, issued on the 24th January, 2013 by the Securities and Exchange Board of India; or

iii. IRDA/SDD/GDL/CIR/019/02/2013, issued on the 4th February, 2013 by the Insurance Regulatory and Development Authority.

In the case of trust, the controlling person means the settlor, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising

ultimate effective control over the trust, and in the case od a legal arrangement other than a trust, the said expression means the person in equivalent or similar position;

(A) Co	(A) Controlling Person Type:				
Code	Sub-category				
01	CP of legal person-ownership				
02	CP of legal person-other means				
03	CP of legal person-senior managing official				
04	CP of legal arrangement-trust-settlor				
05	CP of legal arrangementtrust-trustee				
06	CP of legal arrangementtrust-protector				
07	CP of legal arrangementtrust-beneficiary				
08	CP of legal arrangementtrust-other				
09	CP of legal arrangement—Other-settlor equivalent				
10	CP of legal arrangement—Other-trustee equivalent				
11	CP of legal arrangement—Other-protector equivalent				
12	CP of legal arrangement—Other-beneficiary equivalent				
13	CP of legal arrangement—Other-other equivalent				
14	Unknown				

(v) Specified U.S. person – A U.S person other than the following:

(i) a corporation the stock of which is regularly traded on one or more established securities markets;

(ii) any corporation that is a member of the same expanded af filiated group, as defined in section 1471(e)(2) of the U.S. Internal Revenue Code, as a corporation described in clause (i);

(iii) the United States or any wholly owned agency or instrumentality thereof;

(iv) any State of the United States, any U.S. Territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing;

(v) any organization exempt from taxation under section 501(a) of the U.S. Internal Revenue Code or an individual retirement plan as defined in section 7701(a)(37) of the U.S. Internal Revenue Code;

(vi) any bank as defined in section 581 of the U.S. Internal Revenue Code;

(vii) any real estate investment trust as defined in section 856 of the U.S. Internal Revenue Code;

(viii) any regulated investment company as defined in section 851 of the U.S. Internal Revenue Code or any entity registered with the U.S. Securities and Exchange Commission under the Investment Company Act of 1940 (15 U.S.C. 80a-64);

(ix) any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code;

(x) any trust that is exempt from tax under section 664(c) of the U.S. Internal Revenue Code or that is described in section 4947(a)(1) of the U.S. Internal Revenue Code;

(xi) a dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any State;

(xii) a broker as defined in section 6045(c) of the U.S. Internal Revenue Code; or

(xiii) any tax-exempt trust under a plan that is described in section 403(b) or section 457(g) of the U.S. Internal Revenue Code.

### (vi) Direct reporting NFE

A direct reporting NFFE means a NFFE that elects to report information about its direct or indirect substantial U.S. owners to the IRS.

(vii) E	(vii) Exemption code for U.S. persons (Refer 114F(9) of Income Tax Rules, 1962 for details)				
Code	Sub-category				
Α	An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)				
В	The United States or any of its agencies or instrumentalities				
С	A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities				
D	A corporation the stock of which is regularly traded on one or more established securities markets, as described in Reg. section 1.1472-1(c)(1)(i)				
_					
E	A corporation that is a member of the same expanded affiliated group as a corporation described in Reg. section 1.1472-1(c)(1)(i)				
F	A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and				
	options) that is registered as such under the laws of the United States or any state				
G	A real estate investment trust				
н	A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment				
	Company Act of 1940				
I	A common trust fund as defined in section 584(a)				
J	A bank as defined in section 581				
K	A broker				
L	A trust exempt from tax under section 664 or described in section 4947(a)(1)				
М	A tax exempt trust under a section 403(b) plan or section 457(g) plan				



#### **Mutual Fund**

### **TERMS AND CONDITIONS FOR TRANSACTING OVER INTERNET & TELEPHONE**

These Terms and Conditions for Transacting Over Internet and Telephone ("Terms and Conditions") are a binding contract between yourself and Reliance Nippon Life Asset Management Limited (formerly Reliance Capital Asset Management Limited) ('RNLAM') (as asset manager of Reliance Mutual Fund ('RMF')) for use of Personal Identification Number ('PIN') for transacting through Internet on Website & through telephone at call centre, using the PIN facility offered by RNLAM.

Please read these Terms and Conditions carefully. By signing these Terms and Conditions you acknowledge that you have read, understood and agree to be legally bound by them.

[DETAILS OF THE UNITHOLDER TO BE INSERTED AS EARLIER CONTAINED IN THE PIN AGREEMENT FORMAT]

(The Unitholder and RNLAM are hereinafter individually referred to as 'Party' and collectively as 'Parties') WHEREAS:

- RNLAM is constituted as an asset management company and has obtained approval from the Securities and Exchange Board of India ("SEBI") to act as an asset manager of Reliance Mutual Fund (hereinafter referred to as "RMF / Fund"), a mutual fund set up and existing under the laws of India and registered with SEBI;
- b) RNLAM has website(s) hosted on various domains, which contains various information and data relating to RNLAM and the Fund and its various schemes; and provide online facility to the investors of undertaking various types of transactions including subscription / redemptions of units of various schemes of the Fund and various other services/ facilities as are detailed hereinafter ('Online Facility') and such other services as may be introduced from time to time. RNLAM also has a call centre which provides information and various customer support services to the investors over the telephone and also enables the customer to undertake various types of transactions including subscription / redemptions of units of various schemes over the telephone ("Call Center Facility") and such other services as may be introduced from time to time.
- c) RNLAM offers its investors the Online Facility and Call Center Facility for their convenience, to help them gain access to their portfolio of investments in the Fund, for administering, managing and transacting the same effectively and efficiently, using a unique Personal Identification Number (hereinafter referred to as "PIN");
- d) The Unitholder is desirous of using the Online Facility and Call Center Facility for availing the services / facilities available through the Website and call centre and RNLAM is willing to provide such services/ facilities to the Unitholders subject to the following terms and conditions.

NOW FOR GOOD AND VALUABLE CONSIDERATION, THE RECEIPT AND SUFFICIENCY OF WHICH IS HEREBY ACKNOWLEDGED, THE UNITHOLDER(s) HERETO AGREE AS UNDER:

1. DEFINITION:

"Call Center Facility" means the facility made available by RNLAM to the Unitholder whereby the Unitholder can gain access to various information and other customer support services over the telephone and also enables the customer to undertake various types of transactions including subscription / redemptions of units of various schemes over the telephone, through the call center of RNLAM, at 30301111 or toll free number 1800-300-11111 or such other telephone number(s), as RNLAM may specify / intimate from time to time.

"Designated Account(s)" or "Folio Number" or "Master Account" means the account number allocated to the Unitholder by RNLAM, under which the units held by the Unitholder are held and maintained.

"Online Facility" means the facility provided by RNLAM to the Unitholder of undertaking various types of transactions including subscription / redemptions of units of various schemes of the Fund and various other services / facilities of non-commercial in nature, through its Website on the internet;

"PIN Facility" means the facility being offered by RNLAM to the Unitholder whereby the Unitholder can gain access to and / or undertake various types of commercial transactions including subscription / redemptions of units of various schemes of the Fund and various other services / facilities of non-commercial in nature, through the Online Facility or the Call Center Facility, using the Personal Identification Number issued by RNLAM to the Unitholder or through such other authentication means, as may be specified by RNLAM from time to time.

"Unitholder" means a person which holds unit(s) in any of the scheme(s) of Reliance Mutual Fund.

"Website" shall mean the website(s) of RNLAM hosted on various domains including but not limiting to www.reliancemutual.com, www.reliancemf.com, http://m.reliancemf.com or such other website(s) as may be specified / notified by RNLAM from time to time.

#### 2. TERMS OF SERVICES:

The Unitholder hereby authorises RNLAM to extend the PIN Facility for the Designated Account(s) of the Unitholder and irrevocably authorises RNLAM to act upon any electronic or telephonic instructions received by RNLAM, in respect of the Designated Account(s), through the use of the PIN Facility, in connection with the online transactions, including undertaking any commercial or non commercial transactions in respect of the Designated Account(s) through Website or over telephone through the call centre, and as may be permitted by RNLAM under the PIN Facility from time to time and the Unitholder hereby agrees and consents that all acts done by RNLAM on the basis of such instructions received by RNLAM shall be irrevocably binding upon the Unitholder.

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 various transactions, the services of which are available through various other modes as well.

RNLAM shall not be responsible for any errors in the process of conducting any transaction using the Online Facility or the Call Center Facility or for error or failure of the transaction over internet / telephone due to any network problems. The Unitholder shall make only one application for each transaction, either in physical or electronic form using the Online Facility / the Call Center Facility.

#### 3. PROCEDURE:

A Unitholder registering for the Online Facility / Call Center Facility shall be issued a PIN against each Folio Number, subject to necessary verification / validation processes / procedures as may be prescribed by RNLAM from time to time. A Unitholder having multiple Folios with the Fund shall be issued a separate PIN for each Folio Number.

If a Folio Number is held by more than one Unitholder, separate PINs shall be issued to the each joint Unitholder under the Folio Number. If the basis for undertaking the transactions in the Folio Number is "joint", PIN of each joint Unitholder will be required to be entered for undertaking any transaction. If the basis for undertaking any transaction in the Folio Number is "anyone or survivor", PIN of any one joint Unitholder will be sufficient for undertaking any transaction in such Folio Number.

The Unitholder agrees that pursuant to these Terms and Conditions, RNLAM will dispatch the PIN allotted to the Unitholder(s), by courier or post or through such other mean(s) as may be deemed appropriate by RNLAM, entirely and solely at the risk of the Unitholder(s). An email will be sent on the registered email-id within 7 working days.

The Unitholder(s) will be responsible to confirm receipt of the PIN to RNLAM and forthwith notify RNLAM, in the event of any evidence of tampering with the PIN in the course of post, or non-receipt of the PIN, as the case may be. In any such event or in the event of loss of PIN by the Unitholder or due to Unitholder having forgotten the PIN, a request for issuance of a duplicate PIN shall be considered only on receipt of a request from the Unitholder(s), subject to necessary verification / validation processes / procedures as may be prescribed by RNLAM from time to time.

The Unitholder shall use the PIN at the time of first logging in on the Website with his email id (as registered with RNLAM) (hereinafter referred to as "Username") and will himself generate his password, with which he will log in the Website and shall keep the PIN, Username and password confidential at all times. The Unitholder shall use the PIN to carry out various transactions, using the services provided by RNLAM, through the Website as well as through telephone by calling the Call Center Facility, in respect of his Folio Numbers. After the first logging, the Unitholder can access his Folio Number by entering his Username and password on the Website / Telephone and carry out the transaction thereafter by using his PIN.

Upon receipt of the PIN from RNLAM, the Unitholder shall have a facility / choice to change the PIN allotted by RNLAM to a PIN of his choice.

It shall be the sole responsibility of the Unitholder to ensure adequate protection, confidentiality and secrecy of the Username and password as well as the PIN and any disclosure thereof to any other person shall be entirely at the Unitholder's sole risk. RNLAM neither accepts nor shall be liable for any loss, damage or harm that the Unitholder may suffer and it does not accept any kind of responsibility that may arise out of the loss / disclosure of the Username, password and the PIN of the Unitholder.

#### 4. SERVICES AVAILABLE:

The Unitholder may avail the following services using the PIN Facility, after entering the Username and password and the PIN, as and when required,

- 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 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
- Account balance & current portfolio value
- Details of past transactions
- Changing Unitholder's PIN

The Unitholder hereby agrees and confirms that the list of services mentioned hereinabove is only indicative in nature, and RNLAM may introduce or withdraw any services at any time, with or without notice to the Unitholder, as it may deem fit in its absolute discretion. As and when any new service(s) are introduced by RNLAM, the Unitholder shall be entitled to and can use the PIN Facility to access and avail of any such services through the Website or by telephone through the Call Center.

The Unitholder shall be required to furnish his Username, password, PIN and various other transaction specific details before any transaction request is accepted by RNLAM.

RNLAM may, at its absolute discretion and in the interest of the Unitholder, request a fax confirmation of the instructions and any additional information as it may require. In such an event, RNLAM shall not be bound to act on request received by it from the Unitholder until the aforesaid fax confirmation and additional information is received from the Unitholder, in a form and manner acceptable to RNLAM.

RNLAM may at any time, in its sole and absolute discretion, decide not to act on any transaction request of the Unitholder, where it 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 reason to believe that the same is in contravention of any statute/laws in India and cannot be put into effect.

RNLAM shall make efforts to keep the Website updated so as to provide most current information to the Unitholder. The Unitholder acknowledges that the look and feel of the web screen and output(s) there from may differ based on the nature of the software used by the Unitholder to access the Website.

RNLAM shall make efforts to protect security and privacy of the data provided by the Unitholder(s) in accordance with its privacy policy.

RNLAM may at any time, in its sole and absolute discretion, amend or supplement any of the terms and conditions contained herein and will endeavor to give prior notice of the same to the Unitholder on the Website / through email / through any other means deemed appropriate by RNLAM, wherever feasible. The Unitholder agrees to be bound by such amendment(s) or supplement(s), as and when made by RNLAM.

#### RNLAM DISCLAIMERS:

5.

RNLAM presupposes, and the same is acknowledged by the Unitholder, that log-in using appropriate user-id and password is a valid session initiated by none other than the Unitholder. RNLAM shall rely solely upon all electronic communications, orders or messages received by RNLAM through the Websites/Call Centre and RNLAM shall take it for granted that the originator of the communication is the Unitholder.

RMF/ RNLAM shall not be liable, in any manner whatsoever, for any direct, indirect, incidental, special or consequential damages arising out of or in any way connected with the availing of the Online Facility / Call Center Facility using the PIN Facility or the usage of the PIN or due to the delay or inability to use the PIN Facility, or otherwise arising out of the use of the PIN Facility.

RNLAM shall not be liable for any direct, indirect, special, incidental or consequential loss or damage sustained by the Unitholder by any direct or indirect use of the Online Facility / Call Centre Facility or the usage of the PIN or due to the delay or inability to use the PIN Facility, or otherwise arising out of the use of the PIN Facility or RNLAM shall not be liable for any direct, indirect, special, incidental or consequential loss or damage sustained by the Unitholder on account of reliance by RNLAM on the electronic communication, orders or messages received by it through the Online

### TERMS AND CONDITIONS FOR TRANSACTING OVER INTERNET & TELEPHONE

Facility / Call Centre Facility. RNLAM shall also not be liable to the Unitholder for any loss or damage caused to or arising in connection with the Online Facility / Call Centre Facility and/or these Terms and Conditions, on any account whatsoever, including but not limiting to interruption or stoppage of the access to and/or use of this Online Facility / Call Centre Facility.

Without prejudice to any other provisions of these Terms and Conditions, RNLAM shall not be liable for any loss or damage whatsoever caused arising directly or indirectly in connection with availing the services using the Online Facility / Call Centre Facility and/or these Terms and Conditions, including without limitation:

#### (a) Loss of data;

(b) Interruption or stoppage to the Unitholder's access to and/or use of the Call Center

Without prejudice to any other provision of this Agreement, RNLAM / RMF do not warrant to the Unitholder that the Online Facility / Call Centre Facility will be provided uninterrupted or free from errors or that any identified defect will be corrected; or the Online Facility / Call Centre Facility shall provide any function not set out or described in any associated documentation provided by the RNLAM.

Though RNLAM shall strive to maintain the quality of service, timely delivery and execution of the instructions by the Unitholder, the same is not guaranteed by RNLAM and RNLAM does not accept any responsibility for not effecting or not completing any transaction entered into through the Online Facility / Call Centre Facility due to any break-down in computer hardware or software systems including any break-down of internet or telephone services or any delay or default of service providers from whom RNLAM has availed of the services for providing the Online Facility / Call Centre Facility.

To the maximum extent permitted by applicable law, RNLAM disclaims all warranties, express or implied, including but not limited to implied warranties and representations.

Further, RNLAM does not undertakes any liability whatsoever, in contract or tort (including liability for negligence) or otherwise, towards and / or for the acts or omissions of any third party equipment and service providers or for faults or failures of such third party provider's, equipment and/or services.

RNLAM shall not be responsible for any failure on part of the Unitholder to utilize the Online Facility / Call Centre Facility, including but not limiting to, the Unitholder not being within the geographical limits within which Online Facility / Call Centre Facility is offered.

The rules, regulations and conventions applicable to the Mutual Fund transactions in the physical channel will be applicable mutatis mutandis for the transactions done through the Invest Easy Online Transaction service and RMF may for valid reasons refuse to execute any instructions placed by the Unitholder.

Notwithstanding anything contained herein, where RNLAM has reason to believe that any transaction(s) to be fraudulent (hereinafter referred to as a "suspect transaction"), RNLAM shall be entitled to withhold execution of such suspect transaction.

#### UNITHOLDER'S COVENANTS AND UNDERTAKINGS:

6.

Unit holder hereby agrees to fully indemnify and hold RNLAM, its officers, employees, successors and assigns indemnified and harmless against any action, suit, proceedings, demand and claims, of whatsoever nature, initiated against it or any loss, cost, charge or damage incurred by it as a result of usage of Online Facility and / or Call Center Facility using the PIN Facility or the PIN by the Unitholder. Further, neither the Fund nor RNLAM shall be liable at all for any misuse, if any, of any data of the Unitholder.

The Unitholder hereby agrees that access of any facility by use of the PIN Facility will be deemed acceptance by the Unitholder of the all terms and conditions, including any modifications / variations thereof, as posted on the Website and the Unitholder unequivocally agrees to be bound by such terms and conditions.

The Unitholder agrees and authorises RNLAM to execute, comply with all or any instruction(s) given to RNLAM through the PIN Facility, either through the Online Facility or through the Call Center Facility. Any instruction given to RNLAM through the PIN Facility shall be deemed to have been given by the Unitholder/s to RNLAM and RNLAM shall be entitled to assume that the said instructions are given by the Unitholder/s and RNLAM shall at all time be protected from acting thereon. The Unitholder agrees that if any unauthorized person gains access to the Unitholder's PIN, Username or password and issues any instructions to RNLAM using the PIN Facility and RNLAM accordingly acts thereon, the Unitholder agrees to indemnify and keep indemnified, at all times, RNLAM, its officers, employees, successors and assigns from and against all actions, proceedings, claims and demands of whatsoever nature, for or on account of or in relation to any unauthorized use of the PIN, Username, password, PIN Facility and from and against all damages, costs, charges and expenses in respect thereof.

It shall be the sole responsibility of the Unitholder to ensure adequate protection, confidentiality and secrecy of the PIN, Username and password and all of its personal information and any disclosure thereof to any other person shall be entirely at the sole risk of the Unitholder. The Unitholder shall take all possible care to prevent discovery of the PIN, Username and password and all of its personal information by any other person. RNLAM does not accept any kind of responsibility or liability or li

RNLAM should be immediately notified, if a record of the PIN, Username or password, is lost or stolen or if the Unitholder is aware or suspects that any unauthorized person has come to know of or has used his PIN, Username or password. Upon receiving a written request from the Unitholder in such an event, RNLAM will cancel / block the PIN, Username or password and arrange to generate and issue a new PIN, in the interest of the Unitholder.

The Unitholder hereby absolves RNLAM, its officers, directors, agents, employees, etc from any liability, of whatsoever nature, against misuse of the PIN, Username or password. Further, RNLAM shall never be liable for any misuse of any data placed on the Website or communicated through the Call Center, by third party activities like hacking or unauthorized accessing the server. RNLAM will not be liable for any failure to act upon instructions or to provide any facility for any cause that is beyond RNLAM's control.

The Unitholder hereby takes responsibility for all the transactions undertaken by using the PIN Facility and will abide by the record of the transactions generated by RNLAM. Further such records generated by RNLAM 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 RNLAM for every transaction entered into using the PIN Facility, whether with or without the knowledge of the Unitholder. In no event will RNLAM be liable to the Unitholder for any special, direct, indirect, consequential or incidental loss or damages even if the Unitholder has advised RNLAM of such possibility.

The Unitholder shall be solely responsible for ensuring adequate security measures to help prevent unauthorized access or use of the PIN Facility, their transactions and bank accounts, and RNLAM 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.

RNLAM may not acknowledge receipt of any instructions nor shall be responsible to verify any instructions. RNLAM 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 instruc-

tions being capable of execution in two or more ways, RNLAM may execute the instructions in the way as it may, in its sole judgment decide. The Unitholder agrees that the use of the PIN Facility is prone to risk of any loss of or interception of information over internet / telephone, notwithstanding the secure method of transmitting information adopted by RNLAM, and that such a risk will be borne by the Unitholder and that RNLAM shall not be liable for the same.

RNLAM, alongwith 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 Online Facility and Call Centre Facility 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.

All records of RNLAM, whether in electronic form, magnetic medium, documents or any other with respect to instructions received pursuant to the use of the PIN Facility or instructions received through use of the PIN Facility shall be conclusive evidence of such instructions and shall be binding on the Unitholder.

Should any Unitholder notice that any information relating to the Unitholder's account(s) appearing on Website is incorrect or discrepant; the same should be immediately brought to the notice of RNLAM.

In case of any discrepancy in the details of any transaction carried out in respect of the Unitholders' account, the Unitholder shall intimate the RNLAM 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.

#### 7. NO WAIVER:

No forbearance, delay or failure on part of RNLAM to exercise any power or right 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.

#### 8. DISCLAIMER:

The Scheme Information Documents ("SID") made available by RNLAM 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 Securities and Exchange Board of India ("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. The SIDs shall remain effective till a "Material Change" (other than a change in the fundamental attributes and within the purview of the SIDs) occurs and thereafter the changes shall be filed with the SEBI and circulated to the Unitholders alongwith the quarterly / half-yearly reports. All Unitholders using the Online Facility (Call Center Facility are notified that any information made available by RNLAM should be used in conjunction with traditional investment techniques, which may include obtaining applicable legal, accounting, tax or other professional advice or services. RNLAM excludes any liability arising out of any omissions, errors or investment consequences arising from the use of the PIN Facility on the Website by any Unitholder.

#### 9. CONFIDENTIALITY:

RNLAM shall keep the information relating to the transactions of the Unitholder confidential. Provided however that RNLAM is entitled to disclose any information or particulars pertaining to the Unitholder to any authority, statutory or otherwise as may be required by law or to its service providers / agents for the discharge of its obligations.

#### 10. PRIVACY:

RNLAM shall not sell or market any personal information or personalized data of the Unitholder to unaffiliated organizations. RNLAM shall maintain the Unitholder's personal information and data according to strict standards of security and confidentiality, in accordance with it's privacy policy.

#### 11. TERMINATION:

The Unitholder may terminate the PIN Facility by making an application to RNLAM in writing and signed by him along with other joint Unitholders and disable the PIN. RNLAM shall disable the Username and the PIN provided to the Unitholder (including joint Unitholders) within a period of ten (10) business days from the date of receipt of the said request. RNLAM may terminate the PIN Facility of the Unitholder without prior notice on the occurrence of any event, which in the sole opinion of RNLAM, may have a material adverse impact (as may be solely determined by RNLAM) on the Designated Account or on RNLAM / RMF, including but not limited to:

- (a) non-compliance of these Terms and Conditions;
- (b) death, insolvency, bankruptcy or liquidation of the Unitholder(s).
- (c) any other cause arising out of operation of law.
- (d) closing of Unitholder's Designated Account.
- (e) such other reason(s) as RNLAM may, in its sole and absolute discretion deem proper.
- (f) receipt of a written application from a joint Unitholder for termination.

#### 12. GOVERNING LAW AND JURISDICTION:

These Terms and Conditions are 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 these terms and conditions. All the transactions carried out through the PIN Facility are subject to the terms and conditions of the SID of the relevant schemes of Reliance Mutual Fund, as amended 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 RNLAM, 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.

#### 13. NOTICE:

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Any notice, communication or other documents required to be given by either Party to the other under the terms of these Terms and Conditions, 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 RNLAM:

#### Reliance Centre,

7th Floor South Wing, Off Western Express Highway, Santacruz (East), Mumbai - 400 055 Telephone: +91 22 33031000, Fax: + 91 22 33037662

If to the Unitholder: At the address of the Unitholder as recorded with RNLAM.

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 dispatch, 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.

### INSTRUCTIONS TO HELP YOU COMPLETE THE MAIN APPLICATION FORM

7.

#### GENERAL INSTRUCTION:

- I. 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 pay-ment ment. 2
- The application form must be filled in English in BLOCK letters using Black or Dark Blue colored
- 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. 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. 3
- Taclinate raster and encient communication. 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 duty certified / attested by the bankers should be attached with the application form. Please note that if no Plan is ticked / indicated in the Application form, the units will, by default, be allotted under the Growth Plan. 4
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- 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. In case of Mode of Holding is not mentioned for Joint Holder's the default mode of holding 6 would be Joint.
- 7
- If the investment is done on behalf of the minor then the minor shall be the sole holder in the folio /account. Joint holding will not be allowed in the folio/account opened on behalf of the minor. Guardian in the folio on behalf of the minor should either be a Natural guardian (i.e. father or 8. mother) or a court appointed Guardian.
- mother) or a court appointed Guardian. If you have invested through a distributor kindly specify the Name and ARN Code of the distribu-tor else for Direct Investment please Mention "Direct" in the Column "Name & Broker Code/ ARN". In case nothing is specified then by default the Broker Code will be treated as Direct. In case the subscription amount is ₹ 10,000 or more and your Distributor has opted to receive Transaction Charges, ₹ 100 will be deductible from the purchase / subcription amount and pay-able to the Distributor. Units will be issued against the balance amount invested. Investors are required to clearly indicate the plans/options in the application form of the scheme. Investor any node that following hall be applicable for default plan. 9
- 10
- Investor may note that following shall be applicable for default plan

Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured
1	Not mentioned	Not mentioned	Direct Plan
2	Not mentioned	Direct Plan	Direct Plan
3	Not mentioned	Regular Plan	Direct Plan
4	Mentioned	Direct Plan	Direct Plan
5	Direct	Not Mentioned	Direct Plan
6	Direct	Regular Plan	Direct Plan
7	Mentioned	Regular Plan	Regular Plan
8	Mentioned	Not Mentioned	Regular Plan

In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the ap-In cases of wrong invalid incomplete ANN codes mentioned on the application form, the ap-plication shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load. Similarly, in the absence of clear indication as to the choice of option (Growth or DividendPay-out), by default, the units will be allotted under the Growth Option of the default / selected plan of the scheme. of the scheme.

- of the scheme. Investors can opt for Special facilities like Systematic Investment Plan, Systematic Transfer Plan, Reliance Smart STEP, Trigger, Systematic Withdrawal Plan, Dividend Transfer Plan, Reli-ance SIP Insure and Invest Easy available in selected Schemes. Please fill separate Transaction / Enrolment Form available on our website and at our DISCs. 11.
- The guardian cannot undertake any financial and non-financial transactions including fresh reg-istration of Systematic Transfer Plan (STP), Systematic Investment Plan (SIP) and Systematic Withdrawal Plan (SWP) after the date of the minor attaining majority till the documents for the 12
- change in status are provided. In case the new investor wishes to opt for SIP through Auto debit/NACH mode then a separate OTM + SIP Form as applicable has to be submitted along with Common Application Form. In case an existing investor wishes to opt for Auto debit/NACH mode for SIP then only OTM + SIP 13.
- 14.
- 15.
- case an existing investor wishes to opt for Auto debit/NACH mode for SIP then only OTM + SIP Form as applicable has to be submitted. Politically Exposed Persons (PEP) are defined as individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicalnas, senior Government/Judical/military officers, senior executives of state owned corporations, important political party officials, etc. If the Scheme name on the application form and on the payment instrument are different, the application may be processed and units allotted at applicable NAV of the scheme mentioned in the application / transaction slip duly signed by investor(s), given that the same constitutes a valid legal document between the investor and the AMC. If the investor has opted for Invest Easy facility IPIN will be issued to the investor which can be used to transact through Online mode on RMF website, transact through Call Centre & Reliance Mutual Fund Application, Further, in order to transact through Call Centre & Reliance Registration form". The form is available on RMF website / DISC of RMF. **APPLICANT'S INFORMATION:** In case of application(s) made by individual investors under a Power of Attorney, the original 16

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- Registration form". The form is available on RMF website / DISC of RMF. **APPLICANTS INFORMATION:** In case of application(s) made by individual investors under a Power of Attorney, the original Power of Attorney or a duly notarized copy should be submitted alongwith the subscription application form. In case of applications made by non-individual investors, the authorized signa-tories of such nonindividual investors should sign the application form in terms of the authority granted to them under the Constitutional Documents/Board resolutions / Power of Attorneys, etc. A list of specimen signatures of the authorized signatories, duly certified / attested should also be attached to the Application Form. The Mutual Fund/AMC/Trustee shall deem that the investments made by such non individual investors are not prohibited by any law/Constitutional documents governing them and they possess the necessary authority to invest. 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. In case of non-individual applicants, i.e. HUF / Companies / AOP / BOI / Trusts / Societies / FIIs etc. the name, email-ID and telephone number of the contact person to should be provided. Date of Birth of the minor is mandatory while opening the account /folio. In case of the investment is done on behalf of the minor shall be specified in the ap-plication, and following apclicants and Date of birth of the minor shall be specified in the ap-plication form and following documents shall be submitted alongwith the application form and sither, mother or legal guardian and Date of birth of the minor shall be specified in the ap-plication form and following occuments shall be submitted alongwith the application form as evidence: Birth certificate of the minor or
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- - nce: Birth certificate of the minor, or School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc., or Passport of the minor, or Any other suitable proof evidencing the date of birth of the minor. ii.
  - ļii. iv.
  - In case of court appointed legal guardian, supporting documentary evidence shall be provided

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provided.
 vi. In case of natural guardian a document evidencing the relationship if the same is not available as part of the documents submitted as per point. i - iv above.
 Permanent Account Number (PAN)
 SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants) to mention his/her permanent account number (PAN) irrespective of the amount of purchase. "Where the applicant is a minor, and does not possess his / her own PAN, he / she shall quote the PAN of his/ her father or mother or the guardian, signing on behalf of the minor, as the case may be. In order to verify that the PAN of the applicants (in case of application in joint names, each of the applicants) has been duly and correctly quoted therein, the applicants

shall attach along with the purchase application, a photocopy of the PAN card duly self-certified along with the original PAN Card. The original PAN Card will be returned immediately across the counter after verification 'includes fresh/ additional purchase, Systematic Investment. Micro investment (including lumpsum & Micro SIP) & Investors residing in the state of Sikkim are exempt from the mandatory requirement of PAN proof submission however they are required to mandatorily submit PAN Exempt KYC Reference No (PEKRN) to Reliance Mutual Fund. Applica-tions not complying with the above requirement may not be accented (processed Additional). tions not complying with the above requirement may not be accepted/ processed. Additionally, in the event of any Application Form being subsequently rejected for mismatch / non-verification of applicant's PAN details with the details on the website of the Income Tax Department, the investment transaction will be cancelled and the amount may be redeemed at the applicable

of applicant's PÅN details with the details on the website of the Income Tax Department, the investment transaction will be cancelled and the amount may be redeemed at the applicable NAV, subject to payment of exit load, if any. Please contact any of the Investor Service Centres/ Kary/ Distributors or visit our website www. reliancemutual.com for further details. **Prevention of Money Laundering and Know Your Client (KYC)** In order to reduce hardship and help investors dealing with SEBI intermediaries, SEBI issued three circulars - MIRSD/SE/Cir-21/2011 dated October 05, 2011, MIRSD/Cir-23/2011 dated De-cember 02, 2011 and MIRSD/Cir-26/2011 dated December 23, 2011 informing SEBI registered intermediaries as mentioned therein to follow, with effect from January 01, 2012, a uniform KYC compliance procedure for all the investors dealing with them on or after that date. SEBI also issued KYC Registration Agency ("KRA") Regulations 2011 and the guidelines in pursuance of the said Regulations and for in-Person Verification ("IPV"). All investors (individual and non- individual) are required for KYC compliance. However, ap-plications should be through a Guardian, who should be KYC compliance. However, ap-plications should be through a Guardian, who should be KYC compliance brows of investing with a Mutual Fund. Also applicants/ unit holders intending, to apply for units currently holding units and operating their Mutual Fund folios through a Power of Attorney (PoA) must en-sure that the issue of PoA and the holder of the PoA must mention their KYC compliance status at the time of investment. PoA holders are not permitted to apply for KYC compliance on behalf of the services of effecting such changes. In line with the SEBI circular No. MIRSD/Cir-5/2012 dated April 13, 2012 and various other guidelines issued by SEBI on the procedural matters for KYC Compliances, the Investors are requested to note the following additional provisions shall be applicable for "KYC Compliant under the erstwhite central

- affect from December 1, 2012: In case of an existing investor of RMF and who is already KYC Compliant under the erstwhile centralized KYC with CVL (CVLMF) then there will be no effect on subsequent Purchase/Additional Purchase (or ongoing SIPs/STPs,etc) in the existing folios/accounts which are KYC compliant. Existing Folio holder can also open a new folio with Reliance Mutual Fund with the erstwhile centralized KYC In case of an existing investor of Reliance Mutual Fund and who is not KYC Compliant as per our records, the investor will have to submit the standard KYC Application forms available in the website www.cvlkra.com along with supporting documents at any of the SEBI registered intermediaries at the time of purchase / additional purchase / new regis-tration of SIP/STP etc. In Person Verification (IPV) will be mandatory at the time of KYC Submission. This uniform KYC submission would a onetime submission of documenta-tion. 2) tion.
- tion. Investors who have complied with KYC process before December 31, 2011 (KYC status with CVL-KRA as "MF VERIFIED BY CVLMF") and not invested in the schemes of Reli-ance Mutual Fund i.e not opened a folio earlier, and wishes to invest on or after December 01, 2012, such investors will be required to submit 'missing/not available' KYC informa-3)

O1, 2012, such investors will be required to submit 'missing/not available' KYC information and complete the IPV requirements. Updation of 'missing' not available' KYC information along with IPV is currently a one-time requirment and needs to be completed with any one of the mutual funds i.e. need not be done with all the mutual funds where investors have existing investments. Once the same is done then the KYC status at CVL-KRA' alter due verification. In such a scenario, where the KYC status changes to 'Verified by CVL KRA' after due verification. In such a scenario, where the KYC status changes to 'Verified by CVL KRA', investors need not submit the 'missing/not available' KYC information to mutual funds again. Individual Investors are required to submit 'KYC Details Change Form' issued by CVL-KRA available on their website www.cvlkra.com. In case of Non Individual investors or non-individual investors or non-individual investors or on on the website of Association of Mutual Funds In India i.e. www.reliancemutual.com or on the website of Association of Mutual Funds In India i.e. www.amfindia.com or on the website of any authorised KRA's. In case of NRI/FII investors the Account Statements / Redemption Cheques / Other correspond-

- In case of NRI/FII investors the Account Statements / Redemption Cheques / Other correspond-ence will be sent to the mailing address mentioned. All applications are accepted subject to detailed scrutiny and verification. Applications which 9. 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.

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- 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. **BANK DETAILS:** 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. Purchase Application requests should necessarily mention the pay-in bank account details i.e bank name, bank account number, bank branch used for issuing the payments to the fund. The first unit holder has to ensure that the subscription payment has to be made through his own bank account or through any of the bank account wherein he is one of the joint bank account holder. If this is not evidenced on the payment cheque/funds transfer/RTGS/NEFT request, demand draft etc given by the investor at the time of subscription then unit holder should attach necessary supporting documents as required by the fund like bank carcin held by the first unit holder only. If the documents are not submitted with the application the fund reserves the right to reject the application or call for additional details. In specific exceptional situations where Third Party payment is permitted like 1e (i) Payment by parents/ grandparents/ related persons on behalf of the minor (other than the registered guardian) in consideration of natural love and affection or as gift for value not exceeding Rs 50000 for each purchase (ii) Payment by employer on behalf of the sequent/Distributor/Dealer (similar arrangement with principal-agent relationship), on account of commission/incentive payable for sale of its goods/services, in the form of the Mutual Fund Units through Systematic Investment Plan (SIP) facility, or lump sum / one time subscription (iv) Custodian on behalf of the person making the payment giving details of the bank account from which the payment is bergin made and the relationship with the beneficiary is also required to be submitted.
- 4 5.
  - of redemption then by default the redemption proceeds will be credited into the default bark account. In accordance with the AMFI Best Practice Guideline Circular No. 17/2010-11 dated October 22, 2010 and Circular No. 39/2013-14 dated August 23, 2013 and to reduce operational risk, Investor(s) are requested to note that any one of the following documents shall be required to submit as a proof of Bank Account Details (for Redemption/Dividend), in case the cheque provided along with fresh subscription/new folio creation does not belong to the Bank Account Details specified in the application form for redemption / dividend paymentsw.e.f. March 1, 011. 2014. a)

### INSTRUCTIONS TO HELP YOU COMPLETE THE MAIN APPLICATION FORM

c) Self attested copy of bank passbook with current entries not older than 3 months; (or)
 d) Bank Letter duly signed by branch manager/authorized personnel.
 INVESTMENT & PAYMENT DETAILS:

INVESTMENT & PAYMENT DETAILS: Payment should be made by crossed cheques, /Demand Draft/payorder, favouring the scheme name and marked "Account Payee" payable locally in the city where the application is submit-ted. Post dated or outstation cheques/draft are not permitted. Application received with outsta-tion cheque/demand draft shall be rejected. With a view to avoid fraudulent practices, it is rec-ommended that investors may also make the payment instrument (cheque, demand draft, pay order, etc.) favoring either of the following: (a) "XYZ Scheme A/c Permanent Account Number" (b) "XYZ Scheme A/c First Investor Name" (Investors are urged to follow the order of preference in making the powment instrument).

(b) AT2 Scherie AC First investor varies (investors are urged to follow the order of preference in making the payment instrument). 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 applica-tion form is required for investment in each plan/option.) Please mention the application service of the charges of the charge of the charge for the charge of the charge for the charge of the charge for the charge for the same at a factor of the same at a factor of the same at a service of the charge of the charge for the same at a factor of the same at a factor of the same at a service of the charge for the same at a service of the s

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- actual charges paid or DD charges of State Bank of India, whichever is lower. (Separate applica-tion form is required for investment in each plan/option.) Please mention the application serial no. on the reverse of the cheque/demand draft tendered with the application. 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 issu-ing 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. One time Bank mandate (OTM) facilitates the investor to register a debit Mandate with his banker which will contain a pre defined upper limit for the amount to be debited from his bank account for every Purchase Transaction done. If the investor is making payment through OTM facility registered in the folio, then he has to tick the relevant box and not attach any cheque along with the purchase request. The subscription amount will be debited from the bank ac-count details as mentioned in theOTMfacility opted by the investor. **TRANSACTION CHARGES** In accordance with SEBI Circular No. IMD/ DF/13/ 2011 dated August 22, 2011, with effect from November 1, 2011, Reliance Nippon Life Asset Management Limited (formerly Reliance Capital Asset Management Limited) (RNLAM)/ RMF shall deduct a Transaction Charge on per purchase / subscription of Rs. 10,000/- and above, as may be received from new investors. The distribu-tors shall have an option to either "Opt-in / Opt-out" from levying transaction charge based on the type of product. Therefore, the "Opt-in / Opt-out" from levying transaction charge shall be deducted if the investments are being made through the distributor / agent and that distributor / agent has opted to receive the transaction charges as mentioned below: For the ewisiting investor a transaction charge of Rs 100/- shall be lev
- For the existing investor a transaction charge of Rs 100/- shall be levied for per purchase / subscription of Rs 10,000 and above. The transaction charge shall be deducted from the subscription amount and paid to the distribu-

The transaction range shall be deducted from the subscription amount and pair to the distribu-tor/agent, as the case may be and the balance shall be invested. The statement of account shall clearly state that the net investment as gross subscription less transaction charge and give the number of units allotted against the net investment. In case of investments through Systematic Investment Plan (SIP) the transaction charges shall be deducted only if the total commitment through SIP (i.e. amount per SIP installment x No. of installments) amounts to Rs. 10,000/- and above. In such cases, the transaction charges shall be deducted in 3-4 installments. Transaction charges shall not be deducted if:

- (a) (b)
- The amount per purchases /subscriptions is less than Rs. 10,000/-; The transaction pertains to other than purchases/ subscriptions relating to new inflows such as Switch/STP//DTP/, etc. Purchases/Subscriptions made directly with the Fund through any mode (i.e. not through (c)
- Purchases/Subscriptions made directly with the Fund through any mode (i.e. not through any distributor/agent).
   Subscription made through Exchange Platform irrespective of investment amount.
   RNLAM will endeavor to check if the investor is an existing or a new investor to Mutual Fund. In case the investor is found to be an existing investor then transaction charges of Rs 100 will be applicable else the investor declaration will be considered and transaction charges will be levied 2)
- If the investor has not ticked / not signed the declaration then by default investor will be treated as an existing investor and transaction charges of Rs 100 will be deducted for investment of Rs. 10000 and above. 3)

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

- Nomination FOR UNITS HELD IN PHYSICAL MODE: Nomination facility is available to individuals applying on their own behalf i.e. singly or jointly. Nomination is mandatory for folios opened by individuals with single mode of holding. 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. 2.
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- Nomination can be changed at any time during the currency of the investment by the same 4.
- Unitholder being either parent or lawful guardian on behalf of a minor and an eligible institution, societies, bodies corporate, HUF, AoPs, Bols and partnership firms shall have no right to make 5
- any nomination. 6
- The nominee shall not be a trust (other than a religious or charitable trust), society, body corpo-rate, partnership firm, karta of HUF or power of attorney holder. On registration of nomination a suitable endorsement shall be made on the statement of ac-7.
- Count or in the form of a separate letter. The facility of nomination is available to a unitholder under SEBI (MFs) Regulations and guide-lines issued by SEBI from time to time. Nomination in respect of units stands rescinded, upon the transfer of units. 8
- 9 10.
- Intest issued by SEB 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 nominae 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. How-ever, 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 afull discharge to the AMC from all li-abilities in respect of the said units. For further details please refer SAI. In case of a Zero Balance Folio Holder, nomination mertioned in Zero Balance Folio form shall be taken as default unless Scheme specific nomination has been made. Where a folio has joint holders, all joint holders should sign the request for Nomination/cancel-lation of nomination, even if the mode of holding is not "joint" Power of Attorney (POA) holder cannot sign the Nomination form. Nomination is not allowed in a folio held on behalf of a minor. If the investor does not fill in the nomination details under Point no 12 of the Application form then by default it shall be treated as his consent not to register the nomination in the folio/account. 11
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#### VII

Nomination is maintained at the folio level and not at the scheme level. If the investor fills in a fresh application form with new Nominee Name than the same shall supercede the existing nominee details in the folio. **Communication for the investors. :** In accordance with SEBI Circular No. Cir/ IMD/ DF/16/ 2011 dated September 8, 2011 and SEBI Circular no. CIR/MRD/DP/31/2014 dated November 12, 2014 the investor whose transaction hasbeen accepted by the RNLAM/RMF shall receive a confirmation by way of email and/or SMS within 5 Business Days from the date of receipt of transaction request, same will be sent to the Unit holders registered e-mail address and/or mobile number. Thereafter, a Consolidated Account Statement ("CAS") shall be issued in line with the following

- procedure:
- Jure: Consolidation of account statement shall be done on the basis of PAN. In case of multiple holding, it shall be PAN of the first holder and pattern of holding. The CAS shall be generated on a monthly basis and shall be issued on or before 10th of the immediately succeeding month to the unit holder(s) in whose folio(s) transaction(s) has/have taken place during the month.

- In case there is no transaction in any of the mutual fund folios then CAS detailing holding of investments across all schemes of all Mutual Funds will be issued on half yearly basis [at the end of every six months (i.e. September/ March)]
   Investors having MF investments and holding securities in Demat account shall receive a Consolidated Account Statement containing details of transactions across all Mutual Fund schemes and securities from the Depository by email / physical mode.
   Investors having MF investments and not having Demat account shall receive a Consoli-dated Account Statement from the MF Industry containing details of transactions across all Mutual Fund schemes by email / physical mode.
   The word 'transaction' shall include purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan, systematic, withdrawal plan and systematic transfer

reinvestment, systematic investment plan, systematic withdrawal plan and systematic transfer

plan transactions. CAS shall not be received by the Unit holders for the folio(s) wherein the PAN details are not up-CAS shall not be received by the Unit holders for the folio(s) wherein the PAN details are not up-dated. The Unit holders are therefore requested to ensure that the folio(s) are updated with their PAN. For Micro SIP and Sikkim based investors whose PAN details are not mandatorily required to be updated Account Statement will be dispatched by RNLAM/RMF for each calendar month on or before 10th of the immediately succeeding month. In case of a specific request received from the Unit holders, RNLAM / RMF will provide the ac-count statement to the investors within 5 Business Days from the receipt of such request. **SEBI circular of June 30, 2009 on removal of entry load** In terms of SEBI circular no. SEBI/MD/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 **Benefits** 

VIII.

Benefits

### IX.

- 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 1. 2.
- 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/MICR Code: With Reliance E-dividend you can have your dividend credited in your ac-count through the Electronic Clearing Service (ECS) / National Electronic Fund Transfer (NEFT). 3. х.
- count through the Electronic Clearing Service (ECS) / National Electronic Fund Transter (NEF I). **MICRO investment (including lumpsum & Micro SIP)** In line with SEBI letter no. OW/16541/2012 dated July 24, 2012 addressed to AMFI, Investments in the mutual fund schemes (including investments through Systematic Investment Plans (SIPs)} up to Rs. 50,000/- per investor per year shall be exempted from the requirement of PAN. Accordingly, for considering the investments made by an investor up to Rs. 50,000/-, an aggre-gate of all investments including SIPs made by an investor up to Rs. 50,000/-, an aggre-gate of all investments including SIPs made by an investor in a Financial Year i.e. from April to March, shall be considered and such investors shall be exempted from the requirement of PAN. However, requirements of Know Your Customer (KYC) shall be mandatory and investors seeking the above exemption of PAN will need to submit the PAN Exempt KYC Reference No (PEKRN) acknowledoment insued by KRA along with the application form.

Acknowledgement issued by KRA along with the application form. Acknowledgement issued by KRA along with the application form. This exemption is applicable only for individuals including NRIs, minors acting through guardian, Sole proprietorship firms and joint holders\*. Other categories of investors e.g. PIOs, HUFs, QFIs, non - individuals, etc. are not eligible for such exemption.

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plication shall be rejected.

plication shall be rejected. In case where a SIP mandate is submitted during the financial year and subsequently a fresh lumpsum investment is being made provided where the total investments for that financial year exceeds Rs. 50,000, such lump sum application will be rejected. Redemptions if any, in the Micro Investment folio, shall not be considered for calculating the exemption limit for such financial year. Consolidation of folio shall be allowed only if the PEKRN in all folios is same along with other investor details. In case the first Micro SIP installment is processed and the application is found to be defective, the Micro SIP registration will be cased for future installments. No refunds to be made for the units already allotted. Investor will be sent a communication to this effect. However, redemp-tions shall be allowed. 2

#### XI. Units held in the dematerialised form

- With effect from October 1, 2011, in accordance with SEBI Circular No. IMD/DF/9/2011 dated May 19, 2011, an option to subscribe/hold the units of the Scheme(s)/Plan(s) of RMF in dema-terialized (demat) form is being provided to the investors in terms of the guidelines/ procedural requirements as laid by the Depositories (NSDL/CDSL) / Stock Exchanges (NSE / BSE) from time to time. 1. time to time.
- The Unit holders are given an Option to hold the units by way of an Account Statement (Physical 2 The Unit holders are given an Option to hold the units by way of an Account Statement (Physical form) or in Dematerialized ('Demat') form. Unit holders opting to hold the units in demat form must provide their Demat Account details in the specified section of the application form. The Unit holder intending to hold the units in Demat form are required to have a beneficiary account with the Depository Participant (DP) (registered with NSDL / CDSL as may be indicated by RMF) and will be required to indicate in the application the DP's name, DP ID Number and the beneficiary account number of the applicant with the DP. Applicants must ensure that the sequence of names and other details like Client ID, Address and PAN details as mentioned in the applications where the details are matched with the depository data will be treated as valid applications. If the details mentioned in the applications where the details are matched with the depository data, then units will be allotted in the physical mode and an Account Statement shall be sent to them. Such investors will not be able to trade on the stock exchange till the holdings are converted in to demat form. converted in to demat form.
- 3.
- Unit Holders opting the units in the demat mode, can submit redemption/switch only through DP or through stock exchange platform. Unit holders opting for investment in demat mode can not opt for facilities like STP, DTP, SWP, Trigger, ATM, Salary Advantage & Smart Step. In case, the Unit holder desires to hold the Units in a Dematerialized /Rematerialized form at a 4.
- 5 later date, the request for conversion of units held in non-demat form into Demat (electronic) form or vice-versa should be submitted alongwith a Demat/Remat Request Form to their De-pository Participants.
- Units held in demat form will be transferable (except in case of Equity linked Savings Schemes) 6. Demat facility will not be available for Daily, Weekly & Fortnightly Dividend plans / options for all the schemes of RMF except Reliance Liquid Fund-Treasury Plan, Reliance Liquid Fund-Cash Plan, Reliance Liquidity Fund & Reliance Money Manager Fund. 7
- XII. Employee Unique Identification Number (EUIN) would assist in tackling the problem of mis-selling even if the employee/relationship manager/sales person leave the employment of the distributor.
- distributor. Ultimate Beneficial Owners(s): Pursuant to SEBI Master Circular No. CIR/ISD/AML/3/2010 dated December 31, 2010 on Anti Money Laundering Standards and Guidelines on identification of Beneficial Ownership issued by SEBI vide its Circular No. CIR/MIRSD/2/2013 dated January 24, 2013, investors (other than Individuals) are required to provide details of 'Ultimate Beneficial Owner(s) (UBO(s))' and submit proof of identity (viz. PAN with photograph or any other accept-able proof of identity prescribed in common KYC form) of UBO(s). Further, the Prevention of Money Laundering Rules, 2005 also require that every banking company, financial institution (in-cluding Mutual Funds) and intermediary, as the case may be, shall identify the beneficial owner. In case the investor or owner of the controlling interest is a company listed on a stock exchange or is a majority owned subsidiary of such a company, the details of shareholders or beneficial owners are not required to be provided. Non-individual applicants/investors are mandated to provide the details on 'Ultimate Beneficial Owner(s) (UBO(s))' by filling up the declaration form for 'Ultimate Beneficial ownership'. Providing information about beneficial ownership will be applicable to the subscriptions re-XIII.

for 'Ultimate Beneficial Ownership'. Providing information about beneficial ownership will be applicable to the subscriptions re-ceived from all categories of investors except Individuals and a Company listed on a stock exchange or is a majority owned subsidiary of such a Company. Proof of Identity of the UBO such as Name/s, Address & PAN/Passport together with self attested copy' alongwith the dec-laration form for 'Ultimate Beneficial Ownership' are required submitted to Reliance AMC/tis RTA. ('Original to be shown for verification and immediate return). In case of any change in the beneficial ownership, the investor should immediately intimate Reliance AMC / its Registrar / KRA, as may be applicable, about such changes. Please contact the nearest Investor Service Centre (ISC) of Reliance Mutual Fund or log on to our website www.reliancemutual.com for the Declaration Form. **a.** Eoreign Account Tax Compliance Act ("EATCA"). In accordance with the relevant

- Ver March 2016 / 16th CAF / Debt & Liquid
- a. Foreign Account Tax Compliance Act ("FATCA"): In accordance with the relevant provisions of the Foreign Account Tax Compliance Act ("FATCA") as contained in the United States Hiring Incentives to Restore Employment ("HIRE") Act, 2010, there is a likelihood of withhold-XIV.

### INSTRUCTIONS TO HELP YOU COMPLETE THE MAIN APPLICATION FORM

ing tax being levied on certain income/ receipt sourced from the subjects of United States of America ("US") with respect to the schemes, unless such schemes are FATCA compliant. In this Ing tax being level on certain income/ receipt sourced from the subjects of United States of America ("US") with respect to the schemes, unless such schemes are FATCA compliant. In this regard, the respective governments of India and US have agreed on the principal terms of a pro-posed Inter-Governmental Agreement (IGA) and the same is likely to be executed in near future. In terms of this proposed IGA, Reliance Mutual Fund ("RMF") and/ or Reliance Nippon Life Asset Management Limited (formerly Reliance Capital Asset Management Limited) ("RNLAM" '\*AMC") are likely to be classified as a "Foreign Financial Institution" and in which case RMF and/ or RNLAM would be required, from time to time, to (a) undertake the necessary due-diligence pro-cess; (b) identify US reportable accounts; (c) collect certain required information / documentary evidence ("information") with respect to the residential status of the unit holders; and (d) directly or indirectly disclose/report/ submit such or other relevant information to the appropriate US and Indian authorities. Such information may include (without limitation) the unit holders' folio detail, identity of the unit holder, details of the benefi cial owners and controlling persons etc. In this regard and in order to comply with the relevant provisions under FATCA, the unit holders would be required to fully cooperate & furnish the required information to the AMC, as and when deemed necessary by the latter in accordance with IGA and/ or relevant circulars or guidelines etc, which may be issued from time to time by SEBI/ AMFI or any other relevant & appropriate authorities. The applications which do not provide the necessary information are liable to be rejected. The applicatins/ unit holders/ prospective investors are advised to seek independent advice from their own fi nancial & tax consultants with respect to the possible implications of FATCA on their investments in the scheme(s). FATCA on their investments in the scheme(s).

b. Details under FATCA/Foreign Tax Laws: Tax Regulations require us to collect information b. Details under FATCA/Foreign Tax Laws: Tax Regulations require us to collect information about each investor's tax residency. In certain circumstances (including if we do not recive a valid self-certification from you) we may be obliged to share information on your account with relevant tax authorities. If you have any questions about your tax residency, please contact your tax advisor. Should there be any change in information provided, please ensure you advise us promptly, i.e., within 30 days. If you are a US citizen or resident or greencard holder, please include United States in the foreign country information field along with your US Tax ledntification in the US Hire Act 2010.

contained in the US Hire Act 2010. c. If you are classified as a passive NFFE for FATCA purpose, please include in the section relat-ing to Ultimate beneficial Owner (UBO), details of any specified US person having controlling interest in the foreign country information field along with your US Tax Identification Number for FATCA purposes. Foreign Account Tax Compliance provisions (commonly known as FATCA) are contained in the US Hire Act 2010.

#### d. Declaration under FATCA

- a) the information provided in the Form is in accordance with section 285BA of the Income Tax Act, 1961 read with Rules 114F to 114H of the Income tax Rules, 1962.
- b) the information provided by me/us in the form, its supporting Annexures as well as in the documentary evidence provided by me/us are, to the best of our knowledge and belief, true, correct and complete and that I/we have not withheld any material information that may affect the assessment/categorization of the account as a Reportable account or otherwise.
- the assessment/categorization of the account as a Reportable account or onerwise. c) I/We permit/authorise the Company to collect, store, communicate and process information relating to the Account and all transactions therein, by the Company and any of its affiliates wherever situated including sharing, transfer and disclosure between them and to the au-thorities in and/or outside India of any confidential information for compliance with any law or regulation whether domestic or foreign.
- regulation whether domestic or foreign. d) I / We undertake the responsibility to declare and disclose within 30 days from the date of change, any changes that may take place in the information provided in the Form, its support-ing Annexures as well as in the documentary evidence provided by us or if any certification becomes incorrect and to provide fresh self certification alongwith documentary evidence. e) I / We also agree that our failure to disclose any material fact known to us, now or in future, may invalidate our application and the Company would be within its right to put restrictions in the operations of my/our account or close it or report to any regulator and/or any authority designated by the Government of India (GOI) /RBI for the purpose or take any other action as may be deemed appropriate by the Company if the deficiency is not remedied by us within the stipulated period. the stipulated period.
- f) I / We hereby accept and acknowledge that the Company shall have the right and authority to carry out investigations from the information available in public domain for confirming the information provided by me / us to the Company.
- a) It shall be my / our responsibilities to educate myself / ourself and to comply at all times with all relevant laws relating to reporting under section 285BA of the Act read with the Rules thereunder.
- h) I/We also agree to furnish such information and/or documents as the Company may require from time to time on account of any change in law either in India or abroad in the subject mat-

### INSTRUCTIONS WITH REGARD TO RELIANCE ANY TIME MONEY CARD (THE CARD)

- The Card issued / to be issued by RMF is a Co-Branded debit Card, called as "Reliance Any Time Money Card" (a mutual fund linked debit card), which will be / is facilitating instant cash withdrawal / Purchase by unit holders of the eligible schemes offering this faclity, at all VISA enabled ATMs and Merchant Establishments / Point of Sale (PoS) terminals. This Co-Branded Card is issued / being issued by RMF in collaboration with HDFC Bank Ltd. 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. Only one card shall be issued per folio/ account. The card will be sent only after the realisation of the subscription cheque. 1
- 2
- 3 In order to avail the Reliance Any Time Money Card facility, at the time of lumpsum purchases
- In order to avail the Reliance Any Time Money Card facility, at the time of lumpsum purchases the investor needs to mandatorily have investments in Reliance Liquid Fund-Treasury Plan, Reli-ance Money Manager Fund or Reliance Liquid Fund-Cash Plan. The investor can treat either of the schemes as Primary scheme account in the folio. Incase of zero balance SIP, the card shall be issued before processing the first SIP installment (without investment balance being there in the primary scheme account i.e. Reliance Liquid Fund-Treasury Plan, Reliance Money Manager Fund or Reliance Liquid Fund-Cash Plan). The investor can also link other schemes to this folio. In case the investor has investments in Reliance Liquid Fund Treasury Plan, Reliance Money Manager Fund or Reliance Liquid Fund-Cash Plan). The investor can also link other schemes to this folio. In case the investor has investments in Reliance Liquid Fund Treasury Plan, Reliance Money Manager Fund or Reliance Liquid Fund-Cash Plan and has not selected either of the schemes as the Primary Scheme Account then by default Reliance Liquid Fund Treasury Plan, Reliance Money Manager Scheme Account. In case investor is KYC Compliant card will be despatched to the KYC address. For KYC Non Complaint cases card will be despatched to KYC address if address in KYC is made available within 15 days from CVL. If KYC address is not made available from CVL On 16th day the card will be despatched to the address siven in the application form. The Reliance Any Time Money Card and all the communications pertaining to the Reliance Any Time Money Card will be dispatched to the nivestor's address as updated in the KYC. The card will offer instant liquidity to the unitholder upto a permissible limit as set by RMF, from time to time, whichever is lower. 4.
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- 8 time, whichever is lower.
- Processing the redemptions through any Point of Service or ATM (other than HDFC Bank ATMs) the withdrawals would be made from Primary Scheme Account (Reliance Liquid Fund -Treasury Plan / Reliance Money Manager Fund / Reliance Liquid Fund Cash Plan). If the balance is not available in the primary scheme, the withdrawal/POS transaction would be declined. Further, the 9 investor will have an option to withdraw from any of the scheme of his choice linked to the card through HDFC Bank ATMs after knowing the consequences of such a withdrawal. The card shall be issued only to the 1st holder where the mode of holding is Single or any one
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- I/We shall indemnify the Company for any loss that may arise to the Company on account of providing incorrect or incomplete information.
- XV.
- Acceptance of Cash investments in schemes of Reliance Mutual Fund. The Details / Process and conditions for acceptance of such investments are as follows: Eligible investors: The facility is available only for below mentioned category of investors who

Eligible investors: The facility is available only for below mentioned category of investors who are KRA-KYC compliant and have a bank account: Resident Individuals. Minors (investing through Guardian) Sole Proprietorships. Subscription Limit: In line with the SEBI guidelines, currently subscription through cash can be accepted only upto Rs. 50,000/- per investor, per financial year. Limit would be tracked on the basis PAN or PEKRN issued by KRA. Mode of Acceptance of Application: Applications for Subscription through Cash shall be ac-cepted only in the physical form at any of the Designated Investor Service Centres (DISC) of RMF. Cash Collection Facility: RME has media constant to the tent of ten

HMF. **Cash Collection Facility:** RMF has made arrangement with **Axis Bank Limited** to accept cash (along with the duly filled in Cash Deposit Slip) on behalf of RMF. The Bank shall act only as an aggregator for receipt of cash at the various Bank branches towards subscriptions under vari-ous schemes of RMF. The Bank would be remitting the cash collected to the Fund's schemes usually by the next business day.

usually by the next business day.
Procedure for Subscription through Cash: Investors willing to subscribe through cash as a payment mode will have to follow the below procedure:
Collect the application form and Cash Deposit Slip (available in triplicate) from the Designated Investor Service Centre (DISC) of RMF.
Investor must first submit the duly filled in application form, KYC / KRA acknowledgement and duly filled Cash Deposit Slip at the DISC (copy for submission to RMF / RN-LAMD)

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- LAM). Branch executive shall time stamp the application form, RMF copy of Cash deposit slip and acknowledgement portion available in the application form. Acknowledgement por-tion shall be returned to the investor as a confirmation of receipt of application. Investor will have to visit the nearest branch of Axis Bank Limited and deposit cash by using the Cash Deposit Slip collected from DISC, on the same day or latest by next busi-ness day. Else the application shall be liable for rejection. Axis Bank Limited shall retain bank copy of the Cash Deposit slip and provide customer copy to the investor along with the acknowledgement of cash deposition. Applicability: 4.
- 5

NAV Applicability: For Liquid scheme(s): Applicability of NAV shall be based on receipt of application and also

For Liquid scheme(s): Applicability of NAV shall be based on receipt of application and also the realization of funds in the Bank account of respective liquid scheme (and NOT the time of deposit of Cash in the Bank) within the applicable cut-off timing. However, if the credit is received in the Bank account of liquid scheme but investor has not yet submitted the application form, units will be allotted as per receipt of application (as per time-stamping). For all scheme(s) other than liquid scheme(s): Applicability of NAV shall be based on receipt of application (as per time-stamping). Rejection of application: Applications: Application to fund scheme (s): Subscription Limit is Exhausted: The amount of subscription through cash (including the subscriptions made through cash during the financial year) exceeds Bs 50 000/-

Subscription Limit is Exhausted: The amount of subscription through cash (including the subscriptions made through cash during the financial year) exceeds Rs. 50,000/ Application is incomplete: Unit allotment for transactions accepted as DISCs of RMF is subject to verification at the time of final processing. Application shall be liable for rejection if the same is found to be incomplete in any aspect.
 Payment of Proceeds: Payment in the form of refunds, redemptions, dividend, etc. with respect to Cash investments shall be paid only through banking channel i.e. in the bank account registered in the folio.

proof. Investors are requested to note that subscription through this mode shall be accepted subject to compliance with Prevention of Money Laundering Act, 2002 and Rules framed thereunder, SEBI Guidelines for the same and such other AML rules, regulations and guidelines as may be applicable from time to time.

- or survivor. No card shall be issued where mode of operation is Joint. Cash withdrawal & Balance Enquiry at ATM and Transaction at POS terminals are currently not chargeable. Please refer to the Tariff Card in the Welcome Kit for the applicable charges. PIN is required to authorize all POS transactions also, this will be in addition to signature valida-11.
- 12.
- 13.
- tion. 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 shall also be applicable to the aforesaid facility of alternative means of redemption. Your Personal Identification Number (PIN) shall be mailed to you separately. Please ensure that you receive the PIN after you receive your card. In case you do not receive the same it please contact the RNLAM / Karvy branch Investor Service Center or call 022 30301111/ 1800 300 11111 or send an e-mail to customer\_care@reliancemutual.com. Please change your PIN immediately on receive. 14. mediately on receipt.
- Please sign on the reverse of the card on the signature panel. 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 Machine after completion of transaction as confirmation of the transaction done. If your card ever gets lost or stolen, please contact us immediately on toll free no. 1800 300 11111. We will hot list your card (no transactions shall be possible thereafter through the hot 16.
- 17.
- 18. listed card).
- 19.
- In order to receive the credit back on void transactions done on your card, you need to send/fax a copy of void transaction slip to the address mentioned at the back of the card. Your card is valid in India only. You can not make any International Transactions via ATM & POS. Please read the terms and conditions carefully, which will be provided in the Welcome kit of theocort 20. 21.
- RME/RNLAM reserve the right to discontinue/modify/alter the said facility on a prospective ba-sis subject to compliance with the prevailing SEBI guidelines and Regulations. Employee Unique Identification Number (EUIN) would assist in tackling the problem of mis-selling even if the employee/relationship manager/sales person leave the employment of the 22 23
- distributor. 24.
- oistributor. Mobile No, Email Id & Date of Birth of the First /Sole applicant is mandatory. In case the details are not provided then the Reliance Any Time Money Card request will be rejected. Please refer respective SID/KIM for product labeling. 25.

#### Points to remember

#### Please ensure that:

- Your Application Form is complete in all respect, Name, Address & contact details are mentioned in full, signed by all applicants. 1
- 2 Bank Account Details are entered completely and correctly. Permanent Account Number (PAN) of all the applicants are mandatory. (Refer instruction no. II-6)
- For KYC please Refer instruction no. II-7 & for PAN Exempt KYC Refer instruction no. X 3
- 4 Appropriate Scheme Name, Plan & Option is mentioned clearly.
- The Cheque / DD is drawn in favour of "Reliance ... 5 "(chosen scheme) dated and dully signed.
- 6 Application Number is mentioned on the reverse of the Cheque / DD.
- 7. Documents as listed alongside are submitted along with the Application
- (as applicable to your specific case). 8 Your emailed or mobile number is updated.
- Your IFSC code / MICR code is updated in order to get electronic payouts in to your bank account. 9.

# Reliance

# **Mutual Fund**

Investors are requested to review product labels for respective schemes which are provided below at the time of Investments.

NAME OF SCHEMES	This product is suitable for investors who are seeking*:	
Reliance Liquidity Fund An Open-Ended Liquid Scheme	Income over short term.     Investment in debt and money market instruments	Riskometer Moderate Moderate
Reliance Liquid Fund - Treasury Plan An Open-Ended Liquid Scheme	<ul> <li>Income over short term.</li> <li>Investment in debt and money market instruments</li> </ul>	LOW HIGH
Reliance Liquid Fund - Cash Plan An Open-Ended Liquid Scheme	<ul> <li>Income over short term.</li> <li>Investment in debt and money market instruments</li> </ul>	Investors understand that their principal will be at Low risk
Reliance Money Manager Fund An Open-Ended Income Scheme	<ul> <li>Income over short term.</li> <li>Investment in debt and money market instruments</li> </ul>	
Reliance Medium Term Fund An Open-Ended Income Scheme With No Assured Returns	<ul> <li>Income over short term.</li> <li>Investment in debt and money market instruments with tenure not exceeding 3 years.</li> </ul>	Riskometer
Reliance Floating Rate Fund - Short Term Plan An Open-Ended Income Scheme	<ul> <li>Income over short term.</li> <li>Investment predominantly in floating rate and money market instruments with tenure exceeding 3 months but upto a maturity of 3 years and fixed rate debt securities</li> </ul>	Histologian Moderate Moderate
Reliance Short Term Fund A Open-Ended Income Scheme	Income over short term.     Investment in debt and money market instruments, with the scheme would have maximum weighted average duration between 0.75-2.75 Years	LOW HIGH
Reliance Banking & PSU Debt Fund An Open-Ended Income Scheme	<ul> <li>Income over short to medium term.</li> <li>Investment in debt and money market instruments of various maturities, consisting predominantly of securities Issued by banks, public sector undertaking and public financial institutions.</li> </ul>	Investors understand that their principal will be at Moderately Low risk
Reliance Interval Fund A Debt Oriented Interval Scheme	<ul> <li>Regular returns &amp; growth of capital over the term of the fund, with the flexibility to enter / exit at fixed intervals</li> <li>Investment in fixed income securities, money market and g-sec instruments</li> </ul>	
Reliance Regular Savings Fund -Debt Option An Open-Ended Scheme	<ul> <li>Income over medium term.</li> <li>Investment predominantly in debt instruments having maturity of more than 1 year and money market instruments</li> </ul>	
Reliance Corporate Bond Fund An Open-Ended Income Scheme	<ul> <li>Income over medium term.</li> <li>Investment predominantly in corporate bonds of various Maturities and across ratings that would include all debt Securities issued by entities such As banks, public sector undertakings, municipal corporations, bodies corporate, companies etc</li> </ul>	Riskometer Moderate Moderate High Res
Reliance Income Fund A Open-Ended Income Scheme	<ul> <li>Income over long term.</li> <li>Investment in debt and money market instruments</li> </ul>	Tron Transition
Reliance Dynamic Bond Fund A Open-Ended Income Scheme	<ul> <li>Income over long term.</li> <li>Investment in debt and money market instruments.</li> </ul>	LOW HIGH
Reliance Gilt Securities Fund An Open-Ended Government Securities Scheme	<ul> <li>Income over long term.</li> <li>Investment in government securities.</li> </ul>	Investors understand that their principal will be at Moderate risk
Reliance Monthly Income Plan An Open-Ended Fund. Monthly Income Is Not Assured & Is Subject To The Availabil- ity Of Distributable Surplus	Regular income and capital growth over long term.     Investment in debt & money market instruments and equities & equity related securities	

\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

#### DESIGNATED INVESTOR SERVICE CENTRES RELIANCE NIPPON LIFE ASSET MANAGEMENT LIMITED (formerly RELIANCE CAPITAL ASSET MANAGEMENT LIMITED)

Agra: Block No. 50, Anupam Plaza, Opp FCI, Sanjay Place, Agra - 282002. Agartala: 2nd Floor, OM Niwas, Netaji Chowmuhani, Agartala, Tripura West, 799001 Ahmedabad: 4th Floor, Megha House, Mithakhali, Law Garden Road, Ellis Bridge, Ahmedabad - 380006. Ahmednagar: Office No 101, 1st Floor, Gajanan Apartment, Opposite Zopadi Canteen, Savedi Road, Ahmednagar -414001. Ajmer: 2nd Floor, India Heights, India Motor Circle, Kutchery Road, Ajmer - 305001. Aligarh: 1st Floor, B - 101, Center Point Market, Samad Road, Aligarh - 202001. Allahabad: 2nd floor, House No. 31/59, Shiv Mahima Complex, Civil Lines, Allahabad - 211001. Alwar: Office No 137, 1st Floor, Jai Complex, Plot No. 1, Road No. 2, Alwar - 301001. Ambala: Shanti Complex, 4307/12, 2nd Floor, Opp. Civil Hospital Jagadhari Road, Ambala - 133001. Amravati: Vimaco Towers, C Wing 4,5,6, Amravati - 444601. Amritsar: SF-1, 4th Floor, 10, Eminent Mall, The Mall, Amritsar - 143001. Anand: 2nd Floor, 204, Maruti Sharnam, Anand Vidhyanagar Road, Anand - 388001. Asansol: 4th Floor, Chatteriee Plaza, 69 (101) G T Road, Rambandhu Tala, Asansol -713303. Aurangabad: C-8,2nd floor, Aurangabad, Business center, Adalat Road, Aurangabad - 431001. Bangalore: NG-1 & 1A, Ground Floor, Manipal Centre, 47, Dickenson Road, Bangalore -560042. Bardoli: 1st Floor, Office No 68,69,70, Mudit Palace, Station Road, Bardoli - 394601. Bareilly: 1st Floor, 54, Civil Lines, Ayub Khan Chauraha, Bareily - 243001. Belgaum: 1st Floor, Shree Krishna Towers, RPD Cross No 14, Khanapur Road, Tilakwadi, Belgaum - 560009. Bharuch: Bluechip, 1st Floor, Shevashram Road, Panch Batti, Bharuch - 392001. Bhatinda: Jindal Complex, 2nd Floor, G T Road, Bathinda - 151001. Bhavnagar: 3rd Floor, Corporate House, Plot No. 11B, Waghawadi Road, Bhavnagar - 364004. Bhilai: 2nd Floor, Priyadarshani Panisar, above dominos pizza, Nehru Nagar, Near Railway Crossing, Bhilai - 490020. Bhilwara: 1st Floor, B Block, Shop No 21, S K Plaza, Pur road, Bhilwara - 311001. Bhopal: 133, Kay Kay Business Center, 1st floor, Above Citibank, Zone 1 - MP Nagar, Bhopal - 462011. Bhubaneswar: 2nd Floor, Near Kalsi Petrol Pump, 5 - Janpath Karvil Nagar, Bhubaneshwar - 751001. Bhuj: 1st Floor, Office No 105, Krishna Chambers, "B", Station Road, Above SBI, Bhuj - 370001. Bikaner: 1st Floor, Shop No 26 & 27, Silver Square, Rani Bazar, Bikaner - 334001. Bilaspur: 1st Floor, Krishna, Sonchhatra Compound, Shiv Talkies - Tarbahar Road, Near RNT Square, Bilaspur - 495004. Bokaro: GB-20, City Center, Sector - 4, Bokaro - 827004. Calicut: 6/1002M, 4th Floor, City Mall, Kannur Road (Opp Y.M.C.A), Calicut - 673001. Chandigarh: 1st Floor, SCO No. 449-450, Sector 35-C, Chandigarh - 160034. Chennai: 2nd Floor, No.50, N.B Road (North Boag Road), T. Nagar, Chennai -600017. Chennai: Shop No. 3, Ground Floor, Anu Arcade, No. 1, 15th Cross Street, Shashtri Nagar, Adyar, Chennai - 600020. Chennai: No. 338/7, First Floor, New Sunshine Apartment, Second Avenue, Anna Nagar, Chennai - 600040. Cochin: 3rd Floor, Chicago Plaza, Rajaji Road, Ernakulam, Cochin - 682035. Coimbatore: Ahuja Towers, 2nd Floor, 42/15, T.V.Swamy Road (West), R.S. Puram. Coimbatore - 641002, Cuttack: 3rd Floor. City Mart. B.K.Road. Cuttack - 753001, Dadar: Ground Floor. Shop No 2. "Angeligue", Next to Bank of Maharashtra. Gokhale Road North. Dadar (West), Mumbai 400028. 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: Plot No 848, City Centre, Near Rose Valley Hotel, 2nd Floor, Durgapur - 713216. Faridabad: Reliance General Insurance, SCO 2nd Floor, Near HDFC Bank, Sector -16, Faridabad - 121002. Firozabad: 1st Floor, Plot No 9/1, Raniwala Market, Agra Road, Above UCO Bank, Firozabad -283203. Gandhinagar: Office No 302, Meghmalhar, Sector 11, Ch Road, Gandhinagar - 382017. Ghaziabad: Reliance Life Insurance, J-3, 2nd Floor, Krishna Plaza, Raj Nagar, Ghaziabad -201001. Gorakhpur: 4th Floor, Cross Road Mall, Bank Road, Gorakhpur - 273001. Guntur: Pranavam Plaza, Door No. 5-35-69, 4/9, Brodipet, Guntur - 522002. Gurgaon: Palm Court Building, 7th Floor, Sector 14, Gurgaon - 122001. Guwahati: 2E, 2nd Floor, Dihang Arcade, ABC, Rajiv Bhavan, G S Road, Guwahati - 781005. Gwalior: 3rd Floor, Alaknanda Tower, City Centre, Gwalior - 474002. Haldwani: 2nd Floor, Block B, Durga City Centre, Haldwani - 263139. Himmatnagar: Office No 1, Ground Floor, Rajkamal Chambers, Near LIC, Highway Road, Polo Ground, Vistar, Himmatnagar - 383001, Hissar: SCO - 187, 1st Floor, Red Square Market, Hissar - 125001 Howrah; Jai Mata Di Tower, 4th Floor, 21, Dobson Road, Howrah - 711101, Hubli: No. 6, Upper Ground Floor, Aalishan, Travellers Bungalow Road, Deshpande Nagar, Hubli - 580029. Hyderabad: Second Floor, Gowra Klassic, 1-11-252/6&7/A&B, behind Shoppers Stop, Begumpet - 500016. Ichalkaranji: 2nd Floor, Suyog Chambers, Ward No 16, H No 1545, Ichalkaranji - Kolhapur Main Road, Near Central Bus Stand, Ichalkaranji - 416115. Indore: 303 & 304, D M Towers, 21/1 Race Course Road, Near Janjirwala Square, Indore - 452001. Jabalpur: 1st Floor, Raj Leela Tower, 1276 Wight Town, Allahabad Bank, Jabalpur - 482001. Jaipur: 1st Floor, Ambition Tower, Above SBBJ Kohinoor Branch, D-46, Agrasen Circle, Subhash Marg, C Scheme, Jaipur - 302001. Jalandhar: 2nd Floor, Shanti Tower, SCO no.37, PUDA Complex, Opposite Tehsil Complex, Jalandhar - 144001. Jalgaon: Ground Floor, Shop No 3, Laxmi Plaza, Gujarathi Lane, Visanji Nagar, Jalgaon - 425001. Jammu: Banu Plaza, B-2, 206, South Block, Railway Head, Jammu - 180001. Jamnagar: Shop no. 2, 3, 4 & 5, Ground Floor, Shilp, Indira Nagar, Jamnagar - 361140. Jamshedpur: Office No. 310, 3rd Floor, Yashkamal Complex, Bistupur, Jamshedpur - 831001. Janakpuri: Ground Floor, Shop No 31, B Block, Community Centre, Janakpuri - 110058. Jayanagar: 118/1, First Floor, Venkat Elegance, 6th C Main Road, 4th Block, Jayanagar, Bangalore - 560011. Jhansi: 1st Floor, DP Complex, Elite, Sipri Road, Jhansi - 284001. Jodhpur: Dhir Jhanka, 3rd Floor, Illrd B Road, Sardarpura, Jodhpur - 342003. Junagarh: Shop No 10, Raiji Nagar, Shopping Complex, Opposite Moti Palace, Junagarh - 362001. Kalyan: Shop No 4, Gr Floor, Santoshi Mata road, Mahavir Complex, Kalyan (W) - 421301. Kalyani: 1st Floor, B-8/25 (CA), Nadia, Kalyani - 741235. Kangra: Ground Floor, Shop No 3018, War No 9, Above SBI, Kangra - 177103. Kanpur: 6th Floor, Office No-3, KAN Chambers, 14/113, Civil Lines, Kanpur - 208001. Kharagpur: Atwal Real Estate, M S Towers, O T Road, INDA, Kharagpur - 721305. Kolhapur: 1st Floor, Office No 101,102, Haripriya Plaza, Rajaram Road, Rajarampuri, Kolhapur - 416001. Karnataka: Reliance Mutual Fund, NO.164/3/4, (Beside Sri Kannikaparameswari Co-Operative Bank), First Floor, 3rd Main Road, P J Extension, Davangere, Karnataka - 577002. Kolkata: Unit no. 10,11 & 12, 5th floor, FMC Fortuna, A J C Bose, Kolkata - 700020. Kolkata: 14B, 18, British Indian Street, GF Shop No. 14, Kolkata - 700001. Kolkata: B D 25, Salt Lake, Sector - 1, Kolkata - 700064. Kota: 1st Floor, Office No 1 & 2, Mehta Complex, Near Grain Mandi, 26, Jhalawar Road, Kota - 324007. Kottayam: Shop No. IV 278,1st Floor, Vetteel Estate, Kanjikuzhy, Kottayam - 686004. Lucknow: Ground Floor, Aslam Agha Complex, 5, Park Road, Thapper House, Hazaratganj, Lucknow - 226001. Ludhiana: 1st Floor, SCO 10-11, Feroze Gandhi Market, Ludhiana - 141001. Madurai: 1st Floor, Suriya Towers, 272, 273, Goods Shed Street, Madurai - 625001. Malleswaram: Door No.89 (Old no.36), Ground Floor, 3rd Cross, Sampige Road, Malleswaram, Banglore - 560003. Mangalore: UGI - 3 & 4, Upper Ground Floor, "Maximus Commercial Complex," Light House Hill Road, Mangalore - 575001. Margao: Shop No. 3, Mira Building, Pajifond, Near Jain Mandir, Margao, Goa - 403601. Meerut: Ground Floor, G-14, Rama Plaza, Bachha Park, WK Road, Meerut - 250001. Mehsana: Reliance Mutual Fund, Jaydev Complex, 1st Floor, Near SBBJ Bank, Opposite P B Pump, Mehsana - 384002. Moradabad: Reliance Mutual fund, 8/8/49A, Near Raj Mahal Hotel, Civil lines, Moradabad, UP, Pin - 244001. Mumbai: Office No 304, Kshitij Building, 3rd Floor, Veera Desai Road, Opposite Andheri Sports Complex, Andheri (W), Mumbai - 400053. Mumbai: Office No 101, 1st Floor, Bhoomi Saraswathi, Ganjawala Lane Chamunda Circle, Borivali (W), Mumbai - 400092. Mumbai: Office No. 203 & 204, 2nd Floor, Rupa Plaza, Jawahar Road, New BMC Office, Ghatkopar (E), Mumbai - 400077. Mumbai: Mittal Chambers, 228, Ground Floor, Nariman Point, Mumbai - 400021. Muzaffarnagar: 1st Floor, 139, Sarvat Gate North, Ansari Road, Muzaffarnagar - 251002. Mysore: Shop No. 1, Ground Floor, Mahindra Arcade, Saraswathipuram, 2nd Main Road, Mysore - 570009. Nanded: Office No 10, 1st Floor, Sanman Prestige, Near Zilla Parishad, Nanded - 431601. Nagpur: Office No 101, 1st Floor, Ramdaspeth, behind SBI Bank, Thapar Inclave 2, Nagpur - 440010. Nashik: Office No 1, Bedmutha's Navkar Height, New Pandit Colony, Sharanpur Road, Nashik - 422005. Navsari: Shop No 301, 3rd Floor, Landmark Mall, Sayaji Library, Navsari - 396445. New Delhi: 801 - 806, 810 - 812, 8th Floor, Prakashdeep Building, 7, Tolstoy Marg, New Delhi – 110001. Noida: Unit no. 101, 1st Floor, Chokhani Square, Plot No. P4, Sector -18, Noida - 201301. Panaji: 1st Floor, Block "D", Office No F17, F18, F19 & F20, Alfran Plaza, Mahatma Gandhi Road, Panjim - 403001. Panipat: 1st Floor, Royal II, 1181, G T Road, Opposite Railway Road, Panipat - 132103. Pathankot: 2nd Floor, Choudhary Collections, SCO 11, Near ICICI Bank, Patel Chowk, Pathankot - 145001. Patiala: S.C.O. 44, 1st Floor, New Leela Bhawan Market, Patiala - 147001. Patna: C - 5, 1st Floor, Twin Tower Hathwa, South Gandhi Maidan, Patna - 800001, Bihar. Pune: 5th Floor, Guru Krupa, 1179/4, F.P. No. 554/4, Smruti, Modern College Road, Dnyaneshwar Paduka Chowk, Off FC Road, Pune - 411005. Raipur: 1st floor, D M Plaza, Chhotta Para, Fire Brigade chowk, Raipur - 492001. Rajahmundry: Door No : 6-8-7, First Floor, Upstairs of HDFC Bank, T-Nagar, Nidamarthi Vari Veedhi, Rajahmundry - 533101. Rajasthan: Shop No 6, Gali No 4, Nagpal Colony, opposite Bihani petrol pump, Sri Ganganagar, Rajasthan - 335001. 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. Rohtak: 2nd Floor, Ashoka Plaza, Delhi Road, Rohtak - 124001. Rourkela: 4th Floor, Triveni Complex, Madhusudan Marg, Rourkela - 769001. Sagar: 1st Floor, 10 Civil Lines, Yadav Complex, Sagar - 470002. Saharanpur: 1st Floor, Mission market, court road, Saharanpur - 247001. Salem: 2nd Floor, Kandaswarna Mega Mall, Survey No. 186/2E, Alagapuram, Opp Saradha College, Fairlands, Salem - 636016. Sangli: Ground Floor, Office No G 4, Siddhivinayak Forum Opp. Zilla Parishad, Miraj Road, Sangli - 416416. Satara: Ground Floor, Sai Plaza, Near Powai Naka, Satara - 415001. Shillong: First Floor, Crescens Bldg, M G Road, Shillong - 793001. Shimla: Fourth Floor, Bella Vella, The Mall, Shimla - 171001. Siliguri: Gitanjali Complex, 1st Floor, Sevoke Road, Siliguri - 734001. Solapur: 1st Floor, Office No 6, City Pride, 162, CTS No 8397, Railway Lines, Solapur - 413002. Sreerampore: 2nd Floor, 35, N. S, Avenue, Srerampore, Hooghly - 712201. Surat: No.118, 1st Floor, Jolly Plaza, Opp. Athwagate Police Chowki, Athwagate Circle, Surat - 395001. Thane: Shop No 4, Ground Floor, Satyam Apartment, M G Road, Near Naupada Police Station, Thane - 400602. Thrissur: 4th floor, Pathayapura Building, Round South, Thrissur - 680001. Tinsukia: Albs Commercial Complex, 2nd Floor S R Lohia Road, above ICICI Bank, Tinsukia - 786125. Tirupati: 1st Floor, 20-1-200A, Maruthi Nagar, Korlagunta, Tirumala By Pass Road, Tirupati - 517501. Trichy: Ground Floor, Plot No. D-27, Door No. D-27, 7thCross (East), Thillainagar, Tiruchirappalli - 620018. Trivandrum: 1st flr, Uthradam, Panavila Junction, Trivandrum - 695001. Udaipur: 1st Floor, Ridhi Sidhi Complex, Madhuban, Udaipur - 313001. Ujjain: Office No 304, Shape Arcade, Kalidas Marg, 116, Freeganj, Ujjain - 456001. Valodara: Office No 304, 3rd Floor, KP Infinity Complex, Opposite Inox, Race Course, Vadodara - 390007. Valsad: Office No 103, 1st Floor, Amar Chamber, Station Raod, Valsad - 396001. 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 - 221010. Vasco: Shop No. S-1, Our Lady of Merces Building, Opp. K.T.C Bus Stand, Mundvel, Vasco Da Gama, Goa - 403802. Vashi: Shop no. 20, Ground floor, Devrata Building, Plot no. 83, Sector 17, Vashi, Navi Mumbai – 400705. Vijayawada: 3rd floor, Surya tower, Above Icon showroom, M G Road, Labbipet, Vijayawada - 520010. Visakhapatnam: First Floor, Somu Naidu Enclave, Dwaraka Nagar, 3rd Lane, Vishakhapatnam - 530016. Warangal: 2nd Floor, ABK Mall, 15 & 16, Ram Nagar, Hanamkonda, Warangal - 506002.

### KARVY COMPUTERSHARE PRIVATE LIMITED

Agartala: Jagannath Bari Road, Bidur Karta Chowmuhani, Agartala - 799001. Agra: Deepak Wasan Plaza, Behind Holiday Inn, Opp Megdoot Furnitures, Sanjay Place, Agra - 282002 (U.P). Ahmedabad: 201, Shail Building, Opp : Madhusudhan House Nr. Navrangpura Telephone Exchange, Navrangpura, Ahmedabad - 380006. Ajmer: 1-2, II Floor Ajmer Tower, Kutchary Road Ajmer - 305001. Akola: Shop No-30, Ground Floor, Yamuna Tarang Complex, N.H. No. 06, Murtizapur Road, Akola - 444004. Aligarh: 1St Floor, Kumar Plaza, Aligarh - 202001. 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 zilla Court Bridge, Mullakkal, Alleppy - 688011. Alwar: 101, 1st Floor, Saurabh Towers, Opp. UTI, Road No # 2 Bhagat Singh Circle, Alwar - 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. Amarisar: 72-A, Taylor'S Road, Aga Heritage, Gandhi Ground, Amarisar - 143001. Ananti: Fi-149, 1st Floor, S. R. Towers, Opp: Lalithakala Parishat, Subash Road, Anantapur - 515001. Ankleshwar: L/2, Keval Shopping Center, Old National Highway, Ankleshwar - 393002. Asansol: 114 / 71, G. T. Road Near Sony Centre, Bhanga Pachil, Asansol - 713303. Aurangabad: Ramkunj, Railway Station Road, Near Osmanpura Circle, Aurangabad - 431005. Azamgarh: 1st Floor Alkal Building, Opp. Nagaripalika Civil Line, Azamgarh - 276001. Balasore: No : 51/25, 1st Floor, Surya Building Ratna Avenue, Richmond Road, Bangalore - 560025. Bankura: Ambika Market, Natunganj Bankura - 722101. Bareilly: 1st Floor, 165, Civil Lines, Opp. Hotel Bareilly Palace, Near Rly Station Road, Bareilly - 243001. Berhampore (WB): Thakur Market Complex, 72, Naya Sarak Road, Gorabazar, PO. Berhampore DIST. Murshidabad, Baroda: SB - 4 & 5, Mangaldeep Complex, Opposite Mesonic Hall. Productivity Road, Alkapuri, Vadodara - 390007. Begusarai: Hotel Diamond Surbhi Complex, Near I.O.C Township Gate, Kapasiya Chowk, Begusarai - 851117. Belgaum: CTS No 3939/ A2 A1, Above Raymonds Show Room, Beside Harsha Appliances Club Road, Belgaum - 590001.Bellary: No.1 Khb Colony, Gandhinagar, Bellary - 583101. Berhampur (OR): Ramlingam Tank Road, Berhampur - 760002. Betul: 107, Hotel Utkarsh, Awasthi Complex, J H College Road, Civil Lines, Beetul - 460001. Bhagalpur: 2nd Floor, Chandralok Complex, Ghantaghar, Radha Rani Sinha Road, Bhagalpur - 812001. Bharuch: 147-148, Aditya Complex Near Kasak Circle Bharuch - 392002. Bhatinda: #2047- A, 2nd Floor, Above Max New York Life Insurance, The Mall Road, Bhatinda - 151001. Bhavnagar: Surabhi Mall 301, 3rd Floor, Waghawadi Road, Bhavnagar - 364001. Bhilai: Shop No-1, First Floor Plot NO-1, Old Sada Office Block Commercial Complex, Near HDFC Atm, Nehru Nagar- East. Bhilwara: 27-28, 1St Floor, Hira-Panna Complex Pur Road, Bhilwara -311001. Bhopal: Kay Kay Busniss Centre 133, Zone I, M P Nagar, Bhopal - 462011. Bhubaneswar: Plot No - 104 / 105 (P), Jaydev Vihar, Besides Hotel Pal Heights, Bhubaneswar - 751013. Bikaner: 2Nd Floor, Plot No 70 & 71, Panchshati Circle, Sardul Gunj Scheme, Bikaner - 334003. 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 - 827004. Burdwan: 63 G T Road, Birhata, Halder Complex, 1St Floor, Burdwan - 713101. Calicut: Sowbhagya Shoping Complex, Areyadathupalam Mavoor Road, Calicut - 673004. Chandigarh: Sco-371-372; First Floor; Above Hdfc Bank; Sector 35B Chandigarh - 160022. 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. Chinsura: JC Ghosh Sarani, Near Bus Stand, Chinsura - 712101. Cochin: Building Nos. 39, Ali Arcade, 1st floor, Near Atlantis Junction, Kizhvana Road, Panampili Nagar, Cochin - 682036. Coimbatore: 1057/1058, Jaya Enclave, Avanashi Road, Coimbatore - 641018. Cuttack: Dargha Bazar, Opp. Dargha Bazar Police Station, Buxibazar, Cuttack - 753001. Darbhanga: Jaya Complex, 2nd Floor, above furniture planet, Donar chowk, Darbanga - 846003. Davangere: 15/9, Sobagu Complex, 1St Floor, 2Nd Main Road, P J Extension, Davangere - 577002. Dehradun: Kaulagarh Road, Near Sirmour Marg, Above Reliance Webworld, Dehradun - 248001. Deoria: 1St Floor, Shanti Niketan Opp. Zila Panchayat, Civil Lines, Deoria - 274001. Dewas: 27 Rmo House, Station Road, Dewas - 455001. Dhanbad: 208, New Market, 2Nd Floor, Katras Road, Bank More, Dhanbad - 826001. Dharwad: G7 & 8, Sri Banashankari Avenue Ramnagar, Opp Nttfpb Road, Dharward - 580001. Dhule: Ashoka Estate, Shop No. 14/A, Upper Ground Floor, Sakri Road, Opp. Santoshi Mata Mandir, Dhule - 424001. Dindigul: No.9, Old No. 4/B, New Agraharam, Palani Road, Dindigul - 624001. Durgapur: MWAV-16 Bengal Ambuja, 2nd Floor, City Centre, Durgapur - 713216. Eluru: D. NO: 23B - 5 - 93 / 1, Savithri Complex, Edaravari Street Near Dr. Prabhavathi Hospital, R. P. Pet, Eluru - 534002. Erode: No. 4, KMY Salai, Veerappan Traders Complex, Opp: Erode Bus Stand, Sathy Road, Erode - 638003. Faridabad: A-2B, 1st Floor, Nehru Ground, Neelam Bata Road, Nit, Faridabad - 121001. Ferozpur: 2nd Floor, Malwal Road, Opp. H.M. School, Ferozpur City -152002. Gandhidham: Office No. 203, Second Floor, Bhagwati Chamber, Plot No. 8 Sector - 1/A, Kutch Kala Road, Gandhidham - 370201. Gandhinagar: Plot No. 945/2, Sector - 7/C, Gandhinagar - 382007. Gaya: 1St Floor, Lal Bhawan, Tower Chowk, Near Kiran Cinema, Gaya - 823001. Ghaziabad: 1st Floor, C-7, Lohia Nagar, Ghaziabad - 201001. Ghazipur: Shubhra Hotel Complex, 2nd Floor, Mahaubagh, Ghazipur - 233001. Gonda: Shree Markit, Sahabgunj, Near Nuramal Mandir, Station Road, Gonda - 271001. Gorakhpur: Above V.I.P. House Ajdacent, A.D. Girls Inter College, Bank Road, Gorakpur - 273001. Gulbarga: CTS No. 2913, First Floor, Asian Tower Next To Hotel Aditya, Jagat Station Main Road, Gulbarga - 585105. Guntur: D No 6-10-27 10/1, Sri Nilayam, Arundelpet, Guntur - 522002. Gurgaon: Shop No. 18, Ground Floor, Sector - 14, Opp. AKD Tower, Near Huda Office, Gurgaon - 122001. Guwahati: 1st Floor, Bajrangbali Building, Near Bora Service Station, GS Road, Guwahati - 781007. Gwalior: Shindi Ki Chawani, Nadi Gate Pul, MLB Road, Gwalior - 474001. Haldwani: Above Kapilaz Sweet House, Opp LIC Building, Pilikothi Haldwani - 263139. Haridwar: 8, Govind Puri, Opp. LIC - 2, Above Vijay Bank, Main Road, Ranipur, More, Haridwar - 249401. Hassan: St. Anthony's Complex Ground Floor, H N Pura Road, Hassan - 573201. 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: 22 & 23, 3rd Floor Eurecka Junction, T B Road, Hubli - 580029. Hyderabad: Karvy Selenium, Tower B, Plot Nos. 31 & 32, Financial District, Nanakramguda, Serillingampally Mandal, Hyderabad – 500032. Indore: G - 7, Royal Ratan Building, M. G Road, Opp. Kotak Mahindra Bank. Indore - 452010. Jabalpur: 43, Naya Bazar, opposite shyam talkies, Jabalpur (M.P.) - 482001. Jaipur: S-16 A, 3Rd Floor, Land Mark, Opposite Jaipur Club, Mahavir Marg, C- Scheme, Jaipur - 302001. 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 - 425001. Jalpaiguri: D.B.C. Raod, Near Rupasree Cinema Hall, Beside Kalamandir, Po & Dist, Jalapiguri - 735101. Jamnu: 29 D/C, Near Service Selection Commission Office, Gandhi Nagar, Jammu - 180004. Jamnagar: 108, Madhav Plaza, Opp SBI Bank, Near Lal Bangalow, Jamnagar - 361001. Jamshedpur: Kanchan Tower, 3Rd Floor, Chhaganlal Dayalji @ Sons 3-S B Shop Area, (Near Traffic Signal) Main Road, Bistupur, Jamshedpur - 831001. Jaunpur: 119, R N Complex, 2nd Floor, Near Jay Ceej Crossing, Ummarpur, Jaunpur - 222002. Jhansi: 371/01, Narayan Plaza, Gwalior Road, Near Jeevan Shah Chauraha, Jhansi - 284001. Jodhpur: 203, Modi Arcade, Chupasni Road, Jodhpur - 342001. Junagadh: 124/125, Punit Shopping Center, Ranavat Chowk, Junagadh, Gujarat - 362001. Kannur: 2nd Floor, Prabhat Complex, Fort Road, Kannur - 670001. Kanpur: 15/46, Ground Floor, Opp: Muir Mills, Civil Lines, Kanpur - 208001. Karaikudi: Gopi Arcade, 100 Feet Road, Karaikudi - 630001. Karimnagar: H.No.4-2-130/131, Above Union Bank, Jafri Road, Rajeev Chowk, Karimnagar - 505001. Karnal: 18/369, Char Chaman Kunjpura road, Karnal -132001. Karur: No. 6, Old No.1304, Thiru-Vi-Ka Road, Near G. R. Kalyan Mahal, Karur - 639001. Kharagpur: Malancha Road, Beside Uti Bank, Kharagpur - 721304. Kolhapur: 605/1/4 E Ward, Near Sultane Chambers, Shahupuri, 2nd Lane, Kolhapur - 416001. Kolkata: 166A, Rashbehari Avenue, 2nd Floor, Near Adi Dhakerhwari Bastralaya OPP- Fortis Hospital, Kolkata - 700029. Kollam: Ground floor, Vigneshwara Bhavan, Below Reliance Web World, Kadapakkada Kollam - 691008. Korba: 1St Floor, 35 Indira Complex, T P nagar, Korba (C.G.) - 495677. Kota: H.No. 29, First Floor, Near Lala Lajpat Rai Circle Shopping Centre, Kota - 324007. Kottayam: 1St Floor, Csi Ascension Church Complex, Kottayam - 686001. Kurnool: Shop No. 43, 1St Floor, S V Complex, Railway Station Road, Kurnool - 518 004. Lucknow: Usha Sadan, 24, Prem Nagar, Ashok Marg, Lucknow - 226001. Ludhiana: SCO - 136, First Floor, Above Airtel Show Room, Feroze Gandhi Market, Ludhiana - 141001. Madurai: Rakesh Towers, 30-C, Bye Pass Road, Ist Floor, Opp Nagappa Motors, Madurai - 625010. Malappuram: First Floor, Cholakkal Building, Near A U P School, Up Hill, Malappuram - 676505. Malda: Sahistuli Under Ward No-6, English Bazar Municipality, No-1 Govt Colony, Malda - 732101. Mangalore: Ground Floor, Mahendra Arcade Kodial Bail, Mangalore - 575003. Mandi: House No.149/11, School Bazar, City, Mandi - 175001. Margoa: 2Nd Floor, Dalal Commercial Complex, Opp: Hari Mandir, Pajifond, Margao - Goa - 403601. Mathura: AMBEY Crown, IInd Floor, In Front Of BSA College, Gaushala Road, Mathura - 281001. Meerut: 1St Floor, Medi Centre Complex, Opp. Icici Bank, Hapur Road, Meerut - 250002. Mehsana: UI - 47, Appolo Enclave, Opp Simandhar Temple, Modhera Char Rasta Highway, Mehsana - 384002. Mirzapur: Girja Sadan, Dankin Gunj, Mirzapur - 231001. Moga: Near Dharamshala Brat Ghar, Civil Line, Dutt Road, Moga - 142001. Moradabad: Om Arcade, Parker Road, Above Syndicate Bank, Tari Khana Chowk, Moradabad - 244001. Morena: Moti Palace, Near Ramjanki Mandir, Jiwaji Ganj, Morena - 476001. Mumbai: Office number: 01/04 24/B, Raja Bahadur Compound, Ambalal Doshi Marg, Behind Bombay Stock Exchange, Fort, Mumbai - 400001. Muzaffarpur: 1St Floor, Uma Market, Near Thana Gumti, Motijheel, Muzaffarpur, Bihar - 842001. Mysore: L - 350, Silver Tower, Clock Tower, Ashoka Road, Mysore - 570001. Nadiad: 105 Gf City Point, Near Paras Cinema, Nadiad - 387001. Nagarkoil: 3A, South Car street, Parfan Complex, Nr The Laxmi Villas Bank, Nagarcoil - 629001. Nagpur: Plot No.2/1, House No. 102/1, Mangaldeep Apartment, Mata Mandir Road, Opp. Khandelwal Jewellers, Dharampeth, Nagpur - 440010. Namakkal: 105/2, Arun Towers, Paramathi Street, Namakkal - 637001. Nanded: Shop No. 4, First Floor, Opp. Bank Of India Santkrupa Market, Gurudwara Road, Nanded - 431602. Nasik: S-12, Second Floor, Suyojit Sankul, Sharanpur Road, Nasik - 422002. Navsari: 1St Floor, Chinmay Arcade Opp. Sattapir, Tower Road, Navsari - 396445. Nellore: 207, II Floor, Kaizen Heights, 16/2/230, Sunday Market Pogathota, Nellore - 524001. New Delhi: 305, 3rd Floor, New Delhi House, Bara Khamba Road, Connaught Place, New Delhi - 110001. Nizamabad: H No. 4-9-55, 1St Floor, Uppala Rameshwara Complex, Jawahar Road, Nizambad - 503001. Noida: 307, Jaipuria Plaza, D 68 A, 2nd Floor, Uppala Rameshwara Complex, Jawahar Road, Nizambad - 503001. Noida: 307, Jaipuria Plaza, D 68 A, 2nd Floor, Uppala Rameshwara Complex, Jawahar Road, Nizambad - 503001. Noida: 307, Jaipuria Plaza, D 68 A, 2nd Floor, Uppala Rameshwara Complex, Jawahar Road, Nizambad - 503001. Noida - 201301. Palghat: 12/310, (No.20 & 21), Metro Complex, Head Post Office Road, Sultanpet, Palghat - 678001. Panipat: 1St Floor, Krishna Tower, Near Hdfc Bank, Opp. Railway Road, G T Road, Panipat - 132103. Panjim: City Business Centre, Coelho Pereira Building, Room Nos.18,19 & 20, Dada Vaidya Road, Panjim - 403001. Pathankot: I Floor, 9A, Improvement Trust Building, Near HDFC Bank, Patel Chowk, Pathankot - 145001. Patiala: Sco 27 D, Chhoti Baradari, Patiala - 147001. Patna: 3A, 3Rd Floor Anand Tower, Exhibition Road, Opp Icici Bank, Patna - 800001. Pollachi: S S Complex, New Scheme Road, Pollachi - 642002. Pondicherry: First Floor No.7, Thiayagaraja Street, Pondicherry - 605001. Proddatur: Beside SBI ATM, Near Syndicate bank, Araveti Complex, Mydukur Road, Kadapa Dist, Proddatur - 516360. Pudukottai: Sundaram Masilamani Towers, Ts No. 5476 - 5479, Pm Road, Old Tirumayam Salai, Near Anna Statue, Jublie Arts, Pudukottai - 622001. Pune: Shop No. 16, 17 & 18, Ground Floor, Sreenath Plaza, Dyaneshwar Paduka Chowk, F C Road, Pune - 411004. Raipur: Room No. TF 31, 3 RD FLOOR, Millennium Plaza, Behind Indian Coffee House, G E Road, Raipur - 492001. Rajahmundry: Dr.No; 6-1-4, first floor, Rangachary street, Tnagar, Rajahmundry - 533101. Rajapalayam: Professional Couriers Building, 40/C (1), Hospital Road, Rajapalayam - 626117. Rajkot: 104, Siddhi Vinayak Complex, Dr Yagnik Road, Opp Ramkrishna Ashram, Rajkot - 360001. Ranchi: Room No. 307, 3Rd Floor, Commerce Towers, Beside Mahabir Towers Main Road, Ranchi - 834001. Ratlam: 1 Nagpal Bhavan, Freeganj Road, Tobatti, Ratlam - 457001. Renukoot: Shop No. 18, Near Complex Birla Market, Renukoot - 231217. Rewa: Ist Floor, Angoori Building, Besides Allahabad Bank Trans University Road, Civil Lines, Rewa - 485001. Rohtak: 1St Floor, Ashoka Plaza, Delhi Road, Rohtak - 124001. Roorkee: Shree Ashadeep Complex, 16 Civil Lines, Near Income Tax Office, Roorkee, Uttaranchal - 247667. Rourkela: 1St Floor, Sandhu Complex, Kanchery Road, Udit Nagar, Rourkela - 769012. Sagar: Above Poshak garments, 5 Civil Lines, Opposite Income Tax Office, Sagar - 470002. Saharanpur: 18 Mission Market, Court Road, Saharanpur - 247001. Salem: Door No: 40, Brindavan Road, Near Perumal Koil, Fairlands, Salem - 636016. Sambalpur: Quality Massion, 1St Floor Above Bata Shop / Preeti Auto Combine, Nayapara, Sambalpur - 768001. Satna: 1St Floor, Gopal Complex, Near Busstand Rewa Road, Satna (M.P) - 485001. Shaktinagar: 1st/A-375, V V Colony Dist. Sonebhadra, Shaktinagar - 231222. Shillong: Mani Bhawan, Thana Road, Lower Police Bazar, Shillong - 793001. Shimla: Triveni Building, By Pas Chowk, Khallini, Shimla - 171002. Shimoga: Uday Ravi Complex, LLR Road, Durgi Gudi, Shimoga - 577201. Shivpuri: 1ST Floor, M.P.R.P. Building, Near Bank of India, Shivpuri - 473 551. Sikar: 1St Floor, Super Towers, Behind Ram Mandir, Station Road, Sikar - 332001. Silchar: 1St Floor, Chowchakra Complex, N N Dutta Road, Premtala, Silchar - 788001. Siliguri: Nanak Complex, Near Church Road, Sevoke Road, Siliguri - 734001. Sitapur: 12/12-A, Surya Complex, Arya Nagar, Opp. Mal Godam, Sitapur - 261001. Sivakasi: 363, Thiruthangal Road, Opp: Tneb, Sivakasi - 626123. Solan: Sahni Bhawan, Adjacent Anand Cinema Complex, The Mall, Solan - 173212. Solapur: Siddeshwar Secrurities, No 6, Vaman Road, Vijaypur Road, Vaman Nagar, Solapur - 413004. Sonepat: 205, R Model Town, Above Central Bank Of India, Sonepat - 131001. Sri Ganganagar: 35-E-Block, Opp. Sheetla Mata Vatika, Sri Ganga Nagar - 335001. Srikakulam: 4-1-28/1. Venkateshwara Colony, Day & Night Junction, Srikakulam - 532001. Sultanpur: Rama Shankar Complex Civil Lines, Faizabad Road, Sultanpur -228001. Surat: G-6 Empire State Building, Near Parag House, Udhna Darwaja Ring Road, Surat - 395002. Thanjavur: Nalliah Complex, No.70, Srinivasam Pillai Road, Thanjavur - 613001. Thodupuzha: First Floor, Pulimoottil Pioneer Pala Road, Thodupuzha - 685584. Tirunelveli: Jeney Building, 55/18, S N Road, Near Arvind Eye Hospital, Tirunelveli - 627001. Tirupathi: Plot No.16 (south part), First Floor, R C Road, Tirupati - 517502. Tirupur: First Floor, 224 A, S Selvakumar Departmental Stores, Ist Floor, Kamaraj Road, Opp To Cotton Market Complex, Tirupur - 641604. Tiruvalla: 2nd Floor, Erinjery Complex, Near Kotak Securites, Ramanchira, Tiruvalla - 689107. Trichur: 2'Nd Floor, Brother'S Complex, Near Dhana Laxmi Bank Head Office, Naikkanal Junction, Trichur - 680001. Trichy: Sri krishna Arcade, 1St Floor, 60 Thennur High Road, Trichy - 620017. Trivandrum: 2Nd Floor, Akshaya Towers, Above Jetairways, Sasthamangalam, Trivandrum - 695010. Tuticorin: 4 B, A34, A37, Mangalmal, Mani Nagar, Opp: Rajaji Park, Palayamkottai Road, Tuticorin - 628003. Udaipur: 201-202, Madhav Chambers, Opp. G.P.O, Chetak Circle, Madhuban, Udaipur - 313001. Ujjain: 101, Aastha Tower, 13/1, Dhanwantri Marg, Free Gunj, Ujjain - 456010. Valsad: Shop No 2, Phiroza Corner Opp Next Showroom, Tithal Road, Valsad - 396001. Vapi: Shop No 5, Phikhaji Residency Opp Dcb Bank, Vapi Silvassa Road, Vapi - 396195. Varanasi: D-64/132, KA 1st Floor, Anant Complex, Sigra, Varanasi - 221010. Vellore: No.1, M.N.R. Arcade, Officer'S Line, Krishna Nagar, Vellore - 632001. Vijayanagaram: "Soubhagya", 19-6-13/1, II nd Floor, Near Sbi Fort Branch, Vijayanagaram - 535002. Vijayawada: 39-10-7 Opp Municipal Water Tank, Labbipet, Vijayawada - 520010. Visakhapatnam: 47-14-5/1 Eswar Paradise Dwaraka Nagar, Main Road, Visakhapatnam - 530016. Warangal: 5-6-95,1 st floor, opp: B.Ed collage, Lashkar Bazar, Chandra