

Equity & Sector-specific Schemes

Key Information Memorandum cum Common Application Form

Continuous offer at NAV based prices.

<p>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 - 400 710. Tel.: +9122 3032 7000, Fax: +9122 3032 7202</p> <p>Nippon Life Insurance Company (Co-sponsor) Regd. Office: 3-5-12, Imabashi, Chuo-ku, Osaka 541-8501, Japan</p> <p>TRUSTEE 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- 33031000, Fax No. - 022- 33037662 E-mail : customer_care@reliancecmutual.com 'Touchbase' [Customer Helpline] 3030 1111 Investors using mobile phones need to prefix STD Code of their respective city before 3030 1111. MTNL/BSNL subscribers need to dial 022 - 3030 1111. Overseas callers need to dial 91 - 22 - 3030 1111. Website: www.reliancecmutual.com</p>	<p>INVESTMENT MANAGER Corporate Office Reliance Nippon Life Asset Management Limited, (formerly 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- 33031000, Fax No. - 022- 33037662</p> <p>REGISTRAR Karvy Computershare Pvt. Ltd. Karvy Selenium Tower B, Plot number 31 & 32, Fincial District, Nanakramguda, Serilingampally Mandal, Hyderabad - 500032, India</p> <p>REGISTERED OFFICE Reliance Nippon Life Asset Management Limited (formerly Reliance Capital Asset Management Limited) /Reliance Capital Trustee Co. Limited 'H' Block, 1st Floor, Dhirubhai Ambani Knowledge City, Koparkhairne, Navi Mumbai - 400 710, Maharashtra.</p> <p>CUSTODIAN Deutsche Bank A.G. Deutsche Bank House, Hazarimal Somani Marg Fort, Mumbai 400 001, INDIA</p> <p>AUDITORS TO THE SCHEMES Haribhakti & Co. LLP Chartered Accountants 705, Leela Business Park, Andheri Kurla Road, Andheri (E), Mumbai - 400 059, INDIA.</p>
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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.reliancecmutual.com.**

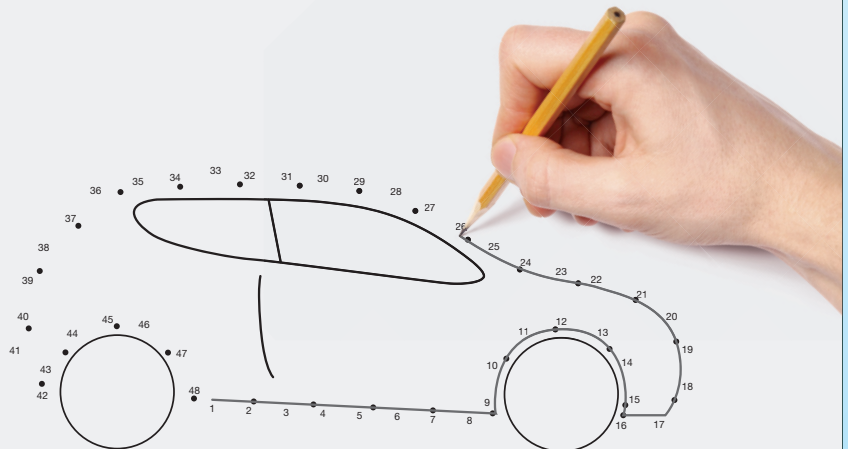
The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM. This KIM is dated March 30, 2017.

Please see overleaf for product labeling

Realise your dreams step by step!

Invest in Reliance Mutual Fund Schemes through SIP – a disciplined approach to investing.

You don't need a large lump sum to start your Mutual Fund investment journey. Small amounts, invested at regular intervals through an SIP, can help you achieve your dreams effortlessly.



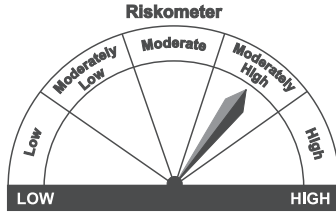
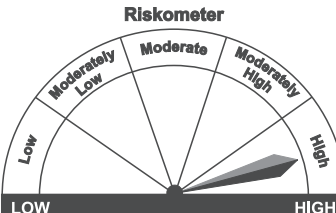
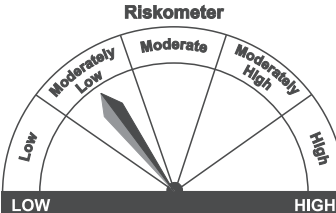
Contact your financial advisor for further details Call 1800 300 1111 | SMS 'SIP' to 561617 | www.reliancecmutual.com

SIP stands for Systematic Investment Plan wherein you can regularly invest a fixed amount at periodical intervals of time in a Mutual Fund scheme.

SMS charges apply.

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

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 Top 200 Fund An open ended Diversified Equity Scheme	<ul style="list-style-type: none"> Long term capital growth Investment in equity and equity related securities of companies whose market capitalization is within the range of highest & lowest market capitalization of S&P BSE 200. 	 <p>Riskometer</p> <p>LOW HIGH</p> <p>Investors understand that their principal will be at Moderately High risk</p>
Reliance Vision Fund An open ended Equity Growth Scheme	<ul style="list-style-type: none"> Long term capital growth Investment in equity and equity related instruments through a research based approach 	
Reliance Quant Plus Fund An open ended Equity Scheme	<ul style="list-style-type: none"> Long term capital growth Investment in active portfolio of stocks selected from Nifty 50 on the basis of a mathematical model 	
Reliance Focused Large Cap Fund An open ended Diversified Equity Scheme	<ul style="list-style-type: none"> Long term capital growth Investment in concentrated portfolio of equity & equity related instruments up to 25 companies belonging to the top 100 companies by market capitalization and/or leaders in their respective segments. 	
Reliance Growth Fund An open ended Equity Growth Scheme	<ul style="list-style-type: none"> Long term capital growth Investment in equity and equity related instruments through a research based approach 	
Reliance Equity Opportunities Fund An open ended Diversified Equity Scheme	<ul style="list-style-type: none"> Long term capital growth Investment in equity and equity related securities 	
Reliance Index Fund – Nifty Plan An Open Ended Index Linked Scheme	<ul style="list-style-type: none"> Long term capital growth Investment in equity and equity related securities and portfolios replicating the composition of the Nifty50, subject to tracking errors. 	
Reliance Index Fund – Sensex Plan An Open Ended Index Linked Scheme	<ul style="list-style-type: none"> Long term capital growth Investment in equity and equity related securities and portfolios replicating the composition of the sensex, subject to tracking errors. 	
Reliance NRI Equity Fund An open-ended Diversified Equity Scheme	<ul style="list-style-type: none"> Long term capital growth Investment in equity and equity related instruments primarily drawn from companies of S&P BSE 200 	
Reliance Mid & Small Cap Fund An Open Ended Diversified Equity Scheme	<ul style="list-style-type: none"> Long term capital growth Investment in equity and equity related securities including derivatives 	
Reliance Regular Savings Fund - Equity Option An open ended Scheme	<ul style="list-style-type: none"> Long term capital growth Investment in equity and equity related securities 	
Reliance Regular Savings Fund - Balanced Option An open ended Scheme	<ul style="list-style-type: none"> Long term capital growth Investments in equity and equity related instruments and fixed income instruments 	
Reliance Tax Saver (ELSS) Fund An open ended Equity Linked Savings Scheme	<ul style="list-style-type: none"> Long term capital growth Investment in equity and equity related securities 	
Reliance Small Cap Fund An Open Ended Equity Scheme	<ul style="list-style-type: none"> Long term capital growth Investment in equity and equity related securities of small cap companies 	
Reliance Equity Savings Fund An Open Ended Equity Scheme	<ul style="list-style-type: none"> Income and capital appreciation over long term Investment predominantly in arbitrage opportunities between cash & derivative market and in unhedged equity 	
Reliance Banking Fund An open ended Banking Sector Scheme	<ul style="list-style-type: none"> Long term capital growth Investment in equity and equity related securities of companies in banking sector and companies engaged in allied activities related to banking sector 	 <p>Riskometer</p> <p>LOW HIGH</p> <p>Investors understand that their principal will be at High risk</p>
Reliance Diversified Power Sector Fund An open ended Power Sector Scheme	<ul style="list-style-type: none"> Long term capital growth Investment in equity and equity related securities of companies in power sector 	
Reliance Media & Entertainment Fund An open ended Media & Entertainment sector Scheme	<ul style="list-style-type: none"> Long term capital growth Investment in equity and equity related securities of media and entertainment and other associated companies 	
Reliance Pharma Fund An open ended Pharma Sector Scheme	<ul style="list-style-type: none"> Long term capital growth Investment in equity and equity related securities of pharma & other associated companies 	
Reliance Japan Equity Fund An open-ended diversified equity Scheme	<ul style="list-style-type: none"> Long term capital growth Investment in equity and equity related securities of companies listed on recognized stock exchange of japan 	
Reliance US Equity Opportunities Fund An open-ended diversified equity Scheme	<ul style="list-style-type: none"> long term capital growth Investment in equity and equity related securities of companies listed on recognized stock exchanges in the US. 	
Reliance Arbitrage Advantage Fund An open ended Arbitrage Scheme	<ul style="list-style-type: none"> Income over short term Income through arbitrage opportunities between cash and derivative market and arbitrage opportunities within the derivative segment 	 <p>Riskometer</p> <p>LOW HIGH</p> <p>Investors understand that their principal will be at Moderately Low risk</p>

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

NAME OF THE SCHEME	Reliance Top 200 Fund (Formerly Reliance Equity Advantage Fund)		Reliance Vision Fund	
TYPE	An open ended Diversified Equity Scheme		An open ended equity growth scheme	
Investment objective	The primary investment objective of the scheme is to seek to generate long term capital appreciation by investing in equity and equity related instruments of companies whose market capitalization is within the range of highest & lowest market capitalization of S&P BSE 200. The secondary objective is to generate consistent returns by investing in debt and money market securities.		The primary investment objective of the Scheme is to achieve long term growth of capital by investing in equity and equity related securities through a research based investment approach. However, there can be no assurance that the investment objective of the Scheme will be realized, as actual market movements may be at variance with anticipated trends.	
Asset Allocation Pattern	Equity & Equity Related Instruments*-65-100%, Debt Instruments & Money Market Instruments- 0- 35% *Invest in companies whose market capitalization is within the range of highest & lowest market capitalization of S&P BSE 200.		Equity & Equity Related Instruments- 65-100%, Debt and Money Market Instruments- 0- 35% The scheme will not invest in securitized debt.	
Differentiation	The Scheme will invest in equity or equity related instruments of companies whose market capitalization is within the range of highest & lowest market capitalization of S&P BSE 200.		The fund aims to achieve long term capital appreciation through investment in high quality large size capitalization stocks with a small exposure in mid size capitalization stocks.	
Month-end AUM as on 28/02/2017	Rs. 2,426.68 Crs		Rs. 3,077.6 Crs	
No of Folios as on 28/02/2017	235,008		553,516	
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.		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 Scheme will invest in equity or equity related instruments of companies whose market capitalization is within the range of highest & lowest market capitalization of S&P BSE 200. The Scheme may also invest in large IPO's where the market capitalization of the Company making the IPO based on the Issue price will be within the range of highest & lowest market capitalization of S&P BSE 200. The fund will have the flexibility to invest in a broad range of companies with an objective to maximize the returns, at the same time trying to minimize the risk by reasonable diversification. However there can be no assurance that the investment objective of the scheme will be realized, as actual market movements may be at variance with anticipated trends. The selection of the companies will be done so as to capture the growth in the Indian economy. The fund will be focusing on companies having good liquidity in the stock market. Investment in overseas securities shall be made in accordance with the requirements stipulated by SEBI and RBI from time to time. Gross investments in securities under the Scheme which includes equities, equity related instruments/securities, debt securities, money market instruments and derivatives will not exceed 100% of the net assets of the Scheme.		The portfolio shall be structured so as to keep risk at acceptable levels. This shall be done through various measures including: 1. Broad diversification of portfolio 2. Ongoing review of relevant market, industry, sector and economic parameters 3. Investing in companies which have been researched 4. Investments in debentures and bonds (where the tenure exceeds 18 months) will usually be in instruments which have been assigned investment grade ratings by any approved rating agency RNLAM may, from time to time, review and modify the Scheme's investment strategy if such changes are considered to be in the best interests of the unitholders and if market conditions warrant it. Investments in securities and instruments not specifically mentioned earlier may also be made, provided they are permitted by SEBI/RBI and approved by the Trustee. However, such investments shall be made keeping in view the Fundamental Attributes of the Scheme.	
Plans and Options	Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option) Direct Plan : Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option)		Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option) Direct Plan : Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option)	
Minimum Application Amount	Rs. 5000 & in multiples of Re 1 thereafter,		Rs. 5,000 per plan per option and in multiples of Re.1 thereafter	
Minimum Additional Purchase Amount	Rs. 1000 & in multiples of Re 1 thereafter,		Rs. 1,000 per plan per option and in multiples of Re.1 thereafter	
Minimum Redemption	Redemptions can be of minimum amount of Rs 100 or any number of units		Redemptions can be of minimum amount of Rs 100 or any number of units	
Benchmark	S&P BSE 200		S&P BSE 100	
Fund Manager	Ashwani Kumar (Managing the Scheme since Aug 2007), Sailesh Raj Bhan (Managing the Scheme since Aug 2007), Jahnvee Shah (Dedicated Fund Manager for Overseas Investments) (Managing the Scheme since Apr 2011)		Ashwani Kumar (Managing the Scheme since June 2003) & Jahnvee Shah (Dedicated Fund Manager for Overseas Investments) (Managing the Scheme since Apr 2011)	
Performance	Please refer Scheme Performance Snapshot		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 Distributors based on the investors' assessment of various factors including the service rendered by the distributor		Nil In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor	
Exit Load	<ul style="list-style-type: none"> 1% of the applicable NAV if redeemed or switched out on or before completion of 1 Year from the date of allotment of units Nil if redeemed or switched out after completion of 1 Year from the date of allotment of units If charged, the same shall be credited to the scheme immediately net of service tax, if any.		<ul style="list-style-type: none"> 1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units Nil if redeemed or switched out after the completion of 1 year from the date of allotment of units 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. 10 in common information to all schemes for further information.		Please refer to point no. 10 in common information to all schemes for further information.	
Actual expenses (For the previous financial year (2015-2016) Year to date Ratio to Average AUM)	Direct Plan - 1.51%		Direct Plan - 1.68%	
	Institutional Plan# - 2.29%		Institutional Plan# - 2.06%	
	Other than Direct Plan - 2.49%		Other than Direct Plan - 2.27%	
	The Original inception date of Reliance Equity Advantage Fund was August 9, 2007. Subsequently the key features of the same has been changed with effect from August 26, 2011 and the scheme has been renamed as Reliance Top 200 Fund.			

#Kindly refer addendum no. 63 dated 28/09/2012 for details about discontinued plan.

KEY SCHEME FEATURES

NAME OF THE SCHEME	Reliance Quant Plus Fund	Reliance Focused Large Cap Fund (Formerly, Reliance Equity Fund)				
TYPE	An Open ended equity scheme	An Open ended diversified equity scheme				
Investment objective	The investment objective of the scheme is to generate capital appreciation through investment in equity and equity related instruments. The scheme will seek to generate capital appreciation by investing in an active portfolio of stocks selected from Nifty 50 on the basis of a mathematical model.	The primary investment objective of the scheme is to generate long-term capital growth by predominantly investing in an active and concentrated portfolio of equity & equity related instruments up to 25 companies belonging to the top 100 companies by market capitalization and/or leaders in their respective segments. The secondary objective of the scheme is to generate consistent returns by investing in debt & money market securities.				
Asset Allocation Pattern	Equity & Equity Related Instruments-90-100% & Debt & Money Market Instruments 0-10%	Equity and Equity related Instruments* 80-100%, Debt Instruments & Money Market Instruments 0- 20% *The portfolio will consist up to 25 companies which will be among the top 100 companies by market capitalization and/or leaders in their respective segments. The scheme will not invest in securitized debt.				
Differentiation	An investment fund which focuses on stocks from constituents of Nifty 50. The stock selection process is based on quantitative analysis, and the proprietary system-based model will shortlist between 15-20 stocks from screening mechanism at pre-determined intervals i.e. on weekly basis based on quantitative techniques.	The fund will consist up to 25 companies which will be among the top 100 companies by market capitalization and/or leaders in their respective segments. The Scheme may also invest in large IPO's where the market capitalization of the Company making the IPO based on the Issue price will be within the range of top 100 companies by market capitalization.				
Month-end AUM as on 28/02/2017	Rs. 30.07 crs	Rs. 1,091.26Cr				
No of Folios as on 28/02/2017	4,398	200,626				
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.	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 will focus on large cap/liquid stocks and use stocks designated by NSE as members of Nifty Index. The fund will have a significant concentration of stocks in the portfolio while making active selective decision in stocks/sectors of Nifty 50. Quantitative methods will be used for (i) screening mechanism to choose best picks and make the stock selection universe smaller, (ii) Deciding on the portfolio weightage for better return as the investment will focus on company's size and liquidity.	The Broad Investment strategy of the fund will be to create a portfolio that will consist up to 25 companies which will be among the top 100 companies by market capitalization and/or leaders in their respective segments. Companies having large market capitalization (are referred as Large Cap Companies) offer excellent investment opportunities. Such companies which tend to be leaders in their respective fields with having strong financials, vast experience and robust management.				
Plans and Options	Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option) Direct Plan : Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option)	Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option) Direct Plan : Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option)				
Minimum Application Amount	Rs. 5000 & in multiples of Re 1 thereafter	Rs. 5000 & in multiples of Re 1 thereafter				
Minimum Additional Purchase Amount	Rs. 1000 & in multiples of Re. 1 thereafter	Rs. 1000 & in multiples of Re. 1 thereafter				
Minimum Redemption	Redemptions can be of minimum amount of Rs 100 or any number of units	Redemptions can be of minimum amount of Rs 100 or any number of units				
Benchmark	Nifty 50	Nifty 50				
Fund Manager	Omprakash Kuckian (Managing the Scheme since Sep 2015), Jahnvee Shah (Dedicated Fund Manager for Overseas Investments) (Managing the Scheme since Apr 2011)	Meenakshi Dawar (Managing the Scheme since March 01, 2017), Jahnvee Shah (Dedicated Fund Manager for Overseas Investments) (Managing the Scheme since Apr 2011)				
Performance	Please refer Scheme Performance Snapshot	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 Distributors based on the investors' assessment of various factors including the service rendered by the distributor	Nil In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor				
Exit Load	<ul style="list-style-type: none"> 0.25% if redeemed or switched out on or before completion of 1 Month from the date of allotment of units Nil if redeemed or switched out after the completion of 1 Month from the date of allotment of units If charged, the same shall be credited to the scheme immediately net of service tax, if any.	<ul style="list-style-type: none"> 1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units Nil if redeemed or switched out after the completion of 1 year from the date of allotment of units 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. 10 in common information to all schemes for further information.	Please refer to point no. 10 in common information to all schemes for further information.				
Actual expenses (For the previous financial year (2015-2016) Year to date Ratio to Average AUM)	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Direct Plan - 1.03%</td> <td style="width: 50%;">Other than Direct Plan - 2.36%</td> </tr> </table> The Original inception date was February 8, 2005. Subsequently the key features of the same has been changed with effect from April 18, 2008 and the scheme has been renamed as Reliance Quant Plus Fund.	Direct Plan - 1.03%	Other than Direct Plan - 2.36%	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Direct Plan - 1.88%</td> <td style="width: 50%;">Other than Direct Plan - 2.50%</td> </tr> </table>	Direct Plan - 1.88%	Other than Direct Plan - 2.50%
Direct Plan - 1.03%	Other than Direct Plan - 2.36%					
Direct Plan - 1.88%	Other than Direct Plan - 2.50%					

KEY SCHEME FEATURES

NAME OF THE SCHEME	Reliance Growth Fund	Reliance Equity Opportunities Fund		
TYPE	An open ended equity growth scheme	An open ended diversified equity scheme		
Investment objective	The primary investment objective of the Scheme is to achieve long-term growth of capital by investment in equity and equity related securities through a research based investment approach. However, there can be no assurance that the investment objective of the Scheme will be realized, as actual market movements may be at variance with anticipated trends.	The primary investment objective of the scheme is to seek to generate capital appreciation & provide long-term growth opportunities by investing in a portfolio constituted of equity securities & equity related securities and the secondary objective is to generate consistent returns by investing in debt and money market securities.		
Asset Allocation Pattern	Equity & Equity Related Instruments- 65-100% & Debt Instruments & Money Market Instrument upto 0-35%	Equity & Equity Related Instruments-75-100%, Debt Instruments & Money Market Securities (including investments in Securitised Debt*) 0- 25% *(Including up to 25% of the corpus in securitised Debt). An overall limit of 50% of the portfolio value (i.e. net assets including cash) has been introduced for the purpose of equity derivatives in the scheme. Further, SEBI vide its circular dated August 18, 2010, has modified the investment norms for derivatives. Therefore, the scheme shall make investments in line with the said circular and such other guidelines as specified by SEBI from time to time.		
Differentiation	The core philosophy of the fund is to focus on high quality mid cap stocks while having a small exposure to large cap stocks.	The fund has the mandate to invest across companies(belonging to different sectors) with different market caps; be it large, mid or small. The fund manager would have the flexibility to be overweight in a particular sector or market caps depending on the potential & opportunities as they arise. The investment horizon of the fund is minimum 2 yrs.		
Month-end AUM as on 28/02/2017	Rs. 5,964.82 Crs	Rs. 9,810.94 Crs		
No of Folios as on 28/02/2017	509,509	732,824		
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.	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 portfolio shall be structured so as to keep risk at acceptable levels. This shall be done through various measures including: 1. Broad diversification of portfolio 2. Ongoing review of relevant market, industry, sector and economic parameters 3. Investing in companies which have been researched 4. Investments in debentures and bonds (where the tenure exceeds 18 months) will usually be in instruments which have been assigned investment grade ratings by any approved rating agency	The Fund will endeavor to continuously analyze the performance of economy and industry, which would be reflected in the investment pattern of the fund. The Fund would seek both value & growth, which are likely to commence from the ongoing structural changes in the government policies, infrastructure spending and continuous global economic reforms which tries to integrate different economies across the globe. The primary approach to stock selection will be through the Top down approach i.e Sector - Industry-Company.		
Plans and Options	Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option) Direct Plan : Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option)	Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option) Direct Plan : Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option)		
Minimum Application Amount	Rs. 5000 & in multiples of Re 1 thereafter	Rs. 5000 & in multiples of Re 1 thereafter		
Minimum Additional Purchase Amount	Rs. 1000 & in multiples of Re 1 thereafter	Rs. 1000 & in multiples of Re 1 thereafter		
Minimum Redemption	Redemptions can be of minimum amount of Rs 100 or any number of units	Redemptions can be of minimum amount of Rs 100 or any number of units		
Benchmark	S&P BSE 100	S&P BSE 100		
Fund Manager	Sunil Singhania (Managing the Scheme since Dec 2003), Jahnvee Shah (Dedicated Fund Manager for Overseas Investments) (Managing the Scheme since Apr 2011)	Sailesh Raj Bhan (Managing the Scheme since Mar 2005), Jahnvee Shah (Dedicated Fund Manager for Overseas Investments) (Managing the Scheme since Apr 2011)		
Performance	Please refer Scheme Performance Snapshot	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 Distributors based on the investors' assessment of various factors including the service rendered by the distributor	Nil In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor		
Exit Load	<ul style="list-style-type: none"> 1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units Nil if redeemed or switched out after the completion of 1 year from the date of allotment of units If charged, the same shall be credited to the scheme immediately net of service tax, if any.	<ul style="list-style-type: none"> 1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units Nil if redeemed or switched out after the completion of 1 year from the date of allotment of units 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. 10 in common information to all schemes for further information.	Please refer to point no. 10 in common information to all schemes for further information.		
Actual expenses (For the previous financial year (2015-2016) Year to date Ratio to Average AUM)	Direct Plan - 1.56%	Institutional Plan# - 2.06%	Direct Plan - 1.54%	Institutional Plan# - 2.09%
	Other than Direct Plan - 2.26%		Other than Direct Plan - 2.29%	

#Kindly refer addendum no. 63 dated 28/09/2012 for details about discontinued plan.

KEY SCHEME FEATURES

NAME OF THE SCHEME	Reliance Banking Fund		Reliance Diversified Power Sector Fund	
TYPE	An open ended Banking sector scheme		An open ended power sector scheme	
Investment objective	The primary investment objective of the Scheme is to seek to generate continuous returns by actively investing in equity and equity related securities of companies in the Banking Sector and companies engaged in allied activities related to Banking Sector. The AMC will have the discretion to completely or partially invest in any of the type of securities stated above with a view to maximize the returns or on defensive considerations. However, there can be no assurance that the investment objective of the Scheme will be realized, as actual market movements may be at variance with anticipated trends.		The primary investment objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies in the power sector.	
Asset Allocation Pattern	Equity & Equity Related Instruments-80%-100% (Companies defined in the Banking Regulation Act, 1949 & Reserve Bank of India Act, 1934 as amended from time to time 80%-100% & Financial services companies which provide non banking financial services like housing finance, stock broking, wealth management, insurance companies and holding companies of insurance companies.*0%-20%) Debt Instruments & Money Market Instruments : 20%-0% In the total equity allocation, the fund will invest minimum 80% in companies defined in Banking Regulation Act, 1949 & Reserve Bank of India Act, 1934 as amended from time to time. In addition, maximum 20% of the equity allocation can be invested in financial services companies which provide non banking financial services like housing finance, stock broking, wealth management, insurance companies and holding companies of insurance companies.The fund will not invest in securitized debt. * The companies which will be included in financial service sector will be those companies which will provide non banking financial services like housing finance, stock broking, wealth management, insurance and other related financial services.		Equity and equity related instruments of companies in the power sector-80-100%, Equity and equity related instruments of companies engaged in allied activities related to power sector & Debt and Money Market Instruments- 0- 20% The scheme will not invest in securitized debt.	
Differentiation	The fund aims to generate consistent returns by investing in equity / equity related securities of Banking and companies engaged in allied activities related to Banking Sector. The fund follows an active strategy of management with endeavor to generate alpha and outperform the Banking Index.		The fund focuses on companies related to power sector. It provides opportunity to diversify within the sector, with focused approach and flexibility to invest in power distribution, transmission and generation related companies.	
Month-end AUM as on 28/02/2017	Rs. 2,439.16 Crs		Rs. 1,664.97 Crs	
No of Folios as on 28/02/2017	162,609		403,169	
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.		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	To achieve its primary objective , the fund could invest in equity securities of companies in Banking Sector and companies engaged in allied activities related to Banking Sector.		The Fund would identify companies for investment, based on the following criteria amongst others: 1. Sound Management, 2. Good track record of the company, 3. Potential for future growth 4. Industry economic scenario, 5. Strong Cashflows Risk will be managed through adequate diversification by spreading investments over a wide range of companies. This shall be done through various measures including: 1. Broad diversification of portfolio, 2. Ongoing review of relevant market, industry, sector and economic parameters 3. Investing in companies which have been researched RNLAM may, from time to time, review and modify the Scheme's investment strategy if such changes are considered to be in the best interests of the unit holders and if market conditions warrant it.	
Plans and Options	Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option) Direct Plan : Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option)		Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option) Direct Plan : Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option)	
Minimum Application Amount	Rs. 5000 & in multiples of Re.1 thereafter		Rs. 5,000 per plan per option and in multiples of Re.1 thereafter	
Minimum Additional Purchase Amount	Rs. 1000 & in multiples of Re 1 thereafter		Rs. 1,000 per plan per option and in multiples of Re.1 thereafter	
Minimum Redemption	Redemptions can be of minimum amount of Rs 100 or any number of units		Redemptions can be of minimum amount of Rs 100 or any number of units	
Benchmark	Nifty500 Banks Index		S&P BSE Power	
Fund Manager	Shrey Loonker (Managing the Scheme since Sep 2010), Jahnvee Shah (Dedicated Fund Manager for Overseas Investments) (Managing the Scheme since Apr 2011)		Sunil Singhania (Managing the Scheme since May 2004) Sanjay Doshi (Managing the Scheme since Jan 02, 2017) Jahnvee Shah (Dedicated Fund Manager for Overseas Investments) (Managing the Scheme since Apr 2011)	
Performance	Please refer Scheme Performance Snapshot		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 Distributors based on the investors' assessment of various factors including the service rendered by the distributor		Nil In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor	
Exit Load	<ul style="list-style-type: none"> 1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units Nil if redeemed or switched out after the completion of 1 year from the date of allotment of units If charged, the same shall be credited to the scheme immediately net of service tax, if any.		<ul style="list-style-type: none"> 1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units Nil if redeemed or switched out after the completion of 1 year from the date of allotment of units 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. 10 in common information to all schemes for further information.		Please refer to point no. 10 in common information to all schemes for further information.	
Actual expenses (For the previous financial year (2015-2016) Year to date Ratio to Average AUM)	Direct Plan - 1.70%	Other than Direct Plan - 2.39%	Direct Plan - 1.75%	Other than Direct Plan - 2.36%

KEY SCHEME FEATURES

NAME OF THE SCHEME	Reliance Index Fund – Nifty Plan	Reliance Index Fund – Sensex Plan
TYPE	An Open Ended Index Linked Scheme	An Open Ended Index Linked Scheme
Investment objective	The primary investment objective of the scheme is to replicate the composition of the Nifty 50, with a view to generate returns that are commensurate with the performance of the Nifty 50, subject to tracking errors.	The primary investment objective of the scheme is to replicate the composition of the Sensex, with a view to generate returns that are commensurate with the performance of the Sensex, subject to tracking errors.
Asset Allocation Pattern	Equities and equity related securities covered by Nifty 95%- 100%, Cash/CBLO/Repo & Reverse Repo & Money Market instruments (CPs,CDs, Tbills, Mibor linked instruments with daily Put/Call options & overnight Interest rate Reset Linked Instruments)but excluding Subscription and Redemption Cash Flow # 0%- 5%. #Subscription Cash Flow is the subscription money in transit before deployment and Redemption Cash Flow is the money kept aside for meeting redemptions.	Equities and equity related securities covered by the Sensex 95% - 100%, Cash/CBLO/Repo & Reverse Repo & Money Market instruments (CPs,CDs, Tbills, Mibor linked instruments with daily Put/ Call options & overnight Interest rate Reset Linked Instruments)but excluding Subscription and Redemption Cash Flow # 0% - 5%. #Subscription Cash Flow is the subscription money in transit before deployment and Redemption Cash Flow is the money kept aside for meeting redemptions.
Differentiation	The fund is an open ended index linked scheme which will be passively managed with investments in stocks in a proportion that it is as close as possible to the weightages of these stocks in the Nifty 50.	The fund is an open ended index linked scheme which will be passively managed with investments in stocks in a proportion that it is as close as possible to the weightages of these stocks in the S&P BSE Sensex.
Month-end AUM as on 28/02/2017	Rs. 117.14 Crs	Rs. 5.47 Crs
No of Folios as on 28/02/2017	8,260	716
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.	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 Scheme will be managed passively with investments in stocks in a proportion that it is as close as possible to the weightages of these stocks in the Nifty 50. The investment strategy would revolve around reducing the tracking error to the least possible through rebalancing of the portfolio, taking into account the change in weights of stocks in the index as well as the incremental collections/redemptions from the Scheme. The fund will, in general invest a significant part of its corpus in equities however pending investments in equities; the surplus amount of the fund should be invested in Cash/CBLO/Repo & Reverse Repo & Money Market instruments. Also whenever good investment opportunity are not available, or the equity market is not likely to perform in the view of the Fund manager the Fund will reduce its exposure to equity and during that period the surplus asset of the Fund shall be invested in Cash/CBLO/Repo & Reverse Repo & Money Market instruments. However there is no assurance that all such buying and selling activities would necessarily result in benefit for the Fund. The allocation between money market instruments and equity will be decided based upon the prevailing market conditions, macroeconomic environment, and the performance of the corporate sector, the equity market and other considerations. At time such churning could lead to higher brokerage and transaction costs.	The Scheme will be managed passively with investments in stocks in a proportion that it is as close as possible to the weightages of these stocks in the S&P BSE Sensex. The investment strategy would revolve around reducing the tracking error to the least possible through rebalancing of the portfolio, taking into account the change in weights of stocks in the index as well as the incremental collections/redemptions from the Scheme. It is proposed to manage the risks by placing limit orders for basket trades and other trades, proactive follow-up with the service providers for daily change in weights in the S&P BSE SENSEX as well as monitor daily inflows and outflows to and from the Fund closely. While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated. The fund will, in general invest a significant part of its corpus in equities however pending investments in equities; the surplus amount of the fund should be invested in Cash/ CBLO/Repo & Reverse Repo & Money Market instruments. Also whenever good investment opportunity are not available, or the equity market is not likely to perform in the view of the Fund manager the Fund will reduce its exposure to equity and during that period the surplus asset of the Fund shall be invested in Cash/CBLO/Repo & Reverse Repo & Money Market instruments. However there is no assurance that all such buying and selling activities would necessarily result in benefit for the Fund. The allocation between money market instruments and equity will be decided based upon the prevailing market conditions, macro economic environment, and the performance of the corporate sector, the equity market and other considerations. At time such churning could lead to higher brokerage and transaction costs.
Plans and Options	Growth Plan (Growth Option), Dividend Plan (Payout Option & Re-investment Option) (Quarterly Dividend Option, Half Yearly Dividend Option, Annual Dividend Option) Direct Plan : Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option) (Quarterly Dividend Option, Half Yearly Dividend Option, Annual Dividend Option)	Growth Plan (Growth Option), Dividend Plan (Payout Option & Re-investment Option) (Quarterly Dividend Option, Half Yearly Dividend Option, Annual Dividend Option) Direct Plan : Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option) (Quarterly Dividend Option, Half Yearly Dividend Option, Annual Dividend Option)
Minimum Application Amount	Minimum of Rs.5, 000/- and in multiple of Re.1 thereafter per plan per option.	Minimum of Rs.5, 000/- and in multiple of Re.1 thereafter for both plans.
Minimum Additional Purchase Amount	Rs.1000/- and in multiple of Re.1 thereafter per plan per option.	Rs.1000/- and in multiple of Re.1 thereafter for both plans.
Minimum Redemption	Redemptions can be of minimum amount of Rs 100 or any number of units	Redemptions can be of minimum amount of Rs 100 or any number of units
Benchmark	Nifty 50	S&P BSE Sensex
Fund Manager	Payal Wadhwa Kaipunjal (Managing the Scheme since Jan 02, 2017)	Payal Wadhwa Kaipunjal (Managing the Scheme since Jan 02, 2017)
Performance	Please refer Scheme Performance Snapshot	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 Distributors based on the investors' assessment of various factors including the service rendered by the distributor	Nil. In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor
Exit Load	<ul style="list-style-type: none"> 0.25% of the applicable NAV if redeemed or switched out on or before completion of 7 Days from the date of allotment of units There shall be no exit load after completion of 7 Days from the date of allotment of units If charged, the same shall be credited to the scheme immediately net of service tax, if any.	<ul style="list-style-type: none"> 0.25% of the applicable NAV if redeemed or switched out on or before completion of 7 days from the date of allotment of units. There shall be no exit load after completion of 7 days from the date of allotment of units. Exit Load, if charged to the unitholders shall be credited to the scheme immediately net of service tax, if any.
(ii) Recurring Expenses	The total expenses of the scheme including the investment and advisory fees shall not exceed one and one half percent (1.5%) of the daily average net assets. Please refer to point no. 10 (ii) in common information to all schemes for further information.	The total expenses of the scheme including the investment and advisory fees shall not exceed one and one half percent (1.5%) of the daily average net assets. Please refer to point no. 10 (ii) in common information to all schemes for further information.
Actual expenses (For the previous financial year (2015-2016) Year to date Ratio to Average AUM)	Direct Plan - 0.60%	Other than Direct Plan - 1.12%
		Direct Plan - 0.61%
		Other than Direct Plan - 1.01%

KEY SCHEME FEATURES

NAME OF THE SCHEME	Reliance NRI Equity Fund	Reliance Mid & Small Cap Fund (Formerly, Reliance Long Term Equity Fund)	
TYPE	An open ended Diversified Equity Scheme	An Open Ended Diversified Equity Scheme	
Investment objective	The investment objective of the Scheme is to generate optimal returns by investing in equity or equity related instruments primarily drawn from the Companies in the S&P BSE 200. The Scheme may also invest in listed companies that are in the top 200 by market capitalization on the BSE. The Scheme may also invest in large IPO's where the market capitalization of the Company making the IPO based on the Issue price would make such company to be a part of the top 200 companies listed on the BSE based on market capitalization. The fund will have the flexibility to invest in a broad range of companies with an objective to maximize the returns, at the same time trying to minimize the risk by reasonable diversification. However there can be no assurance that the investment objective of the scheme will be realized, as actual market movements may be at variance with anticipated trends. The selection of the companies will be done so as to capture the growth in the Indian economy. The fund will be focusing on companies with relatively higher market capitalization and having good liquidity in the stock market.	The primary investment objective of the scheme is to seek to generate long term capital appreciation & provide long-term growth opportunities by investing in a portfolio constituted of equity & equity related securities and Derivatives predominantly in Mid Cap and Small Cap companies and the secondary objective is to generate consistent returns by investing in debt and money market securities. However there can be no assurance that the investment objective of the scheme will be realized, as actual market movements may be at variance with anticipated trends.	
Asset Allocation Pattern	Equity & Equity Related Instruments-65-100%* & Debt Instruments & Money Market Instruments * 0-35% (*including upto 35% of the corpus in securitised Debt @ primarily drawn from the S&P BSE 200)	Equity & Equity Related Securities 80%-100% of which: Mid Cap Companies 50%-70%, Small Cap Companies 15%-30%, Large Cap Companies 0%-30% & Debt & Money Market Instruments (including investments in securitised debt) 0% -20%. An over all limit of 100% of the portfolio value has been introduced for the purpose of equity derivatives in the scheme.	
Differentiation	The fund is an ideal & exclusive offering for NRI investors who are seeking exposure to equity to participate in the India story & the Indian markets in the diversified equity space. The fund primarily aims to invest in top 200 companies by market capitalization.	The fund is an open ended diversified equity scheme which focuses on small & mid cap stocks with a long term investment horizon	
Month-end AUM as on 28/02/2017	Rs. 85.07 Crs	Rs. 2,613.45 Crs	
No of Folios as on 28/02/2017	1955	258,781	
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.	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 will, in general invest a significant part of its corpus in equities however pending investments in equities, the surplus amount of the fund should be invested in debt and money market instruments. Also whenever good investment opportunity are not available, or the equity market is not likely to perform in the view of the Fund manager the Fund will reduce its exposure to equity and during that period the surplus asset of the Fund shall be invested in debt and money market instruments. The fund will in general follow a strategy of higher portfolio reshuffling with a view to capture the short term movements in the markets as well as to encash the opportunity arising due to various events.	The investment strategy of the Scheme is to build and maintain a diversified portfolio of equity stocks that have the potential to appreciate. The aim will be to build a portfolio that adequately reflects a cross-section of the growth areas of the economy from time to time. While the portfolio focuses primarily on a buy and hold strategy at most times, it will balance the same with a rational approach to selling when the valuations become too demanding even in the face of reasonable growth prospects in the long run.	
Plans and Options	Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option) Direct Plan : Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option)	Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option) Direct Plan : Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option)	
Minimum Application Amount	Rs. 5000 & in multiples of Re 1 thereafter	Rs. 5,000/- and in multiples of Re. 1 thereafter under each plan	
Minimum Additional Purchase Amount	Rs. 1000 & in multiples of Re 1 thereafter	Rs. 1000/- and in multiples of Re. 1 thereafter	
Minimum Redemption	Redemptions can be of minimum amount of Rs 100 or any number of units	Redemptions can be of minimum amount of Rs 100 or any number of units	
Benchmark	S&P BSE 200	S&P BSE MidSmallCap	
Fund Manager	Omprakash Kuckian (Managing the Scheme since Nov 2004), Jahnvee Shah (Dedicated Fund Manager for Overseas Investments) (Managing the Scheme since Apr 2011)	Sunil Singhania (Managing the Scheme since Dec 2006), Samir Rachh (Managing the Scheme since Sep 2010), Jahnvee Shah (Dedicated Fund Manager for Overseas Investments) (Managing the Scheme since Apr 2011)	
Performance	Please refer Scheme Performance Snapshot	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 Distributors based on the investors' assessment of various factors including the service rendered by the distributor	Nil. In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor	
Exit Load	<ul style="list-style-type: none"> 1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units Nil if redeemed or switched out after completion of 1 year from the date of allotment of units 	<ul style="list-style-type: none"> 1% if redeemed/switched out on or before completion of 1 Year from the date of allotment of units Nil if redeemed/switched out after completion of 1 Year from the date of allotment of units 	
(ii) Recurring Expenses	Please refer to point no. 10 in common information to all schemes for further information.	Please refer to point no. 10 in common information to all schemes for further information.	
Actual expenses (For the previous financial year (2015-2016) Year to date Ratio to Average AUM)	Direct Plan - 2.47%	Other than Direct Plan - 2.98%	Direct Plan - 1.67%
			Other than Direct Plan - 2.43%

KEY SCHEME FEATURES

NAME OF THE SCHEME	Reliance Regular Savings Fund - Equity Option	Reliance Regular Savings Fund - Balanced Option	
TYPE	An Open ended scheme	An Open ended scheme	
Investment objective	The primary investment objective of this option is to seek capital appreciation and/or to generate consistent returns by actively investing in Equity & Equity-related Securities.	The primary investment objective of this option is to generate consistent return and appreciation of capital by investing in a mix of securities comprising of equity, equity related instruments and fixed income instruments.	
Asset Allocation Pattern	Equity and Equity related securities 80%-100% and Debt and Money Market Instruments with an average maturity of 5-10 years -0% - 20%	Equity and Equity Related Securities-50%-75%, Debt & Money Market instruments-25%-50%	
Differentiation	Reliance Regular Savings Fund has been launched as an asset-allocator fund which gives investor an option to invest either in equity, debt or both. The scheme is a growth oriented aggressive equity fund which adopts a multi cap strategy to capitalize on market trends especially in volatile markets.	The fund focuses on reducing volatility of returns by increasing / decreasing equity exposure based on the market outlook and using a core debt portfolio to do the rebalancing. The fund can invest 50%-75% of its corpus in equity & 25%-50% in debt related instruments.	
Month-end AUM as on 28/02/2017	Rs. 2,885.89 Crs	Rs. 4,739.78 Crs	
No of Folios as on 28/02/2017	321,145	155,698	
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.	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	Investment may be made in listed or unlisted securities. Listed securities refer to securities listed on any of the recognized Stock Exchanges. Investments may be made as secondary market purchases, initial public offer, rights offers private placement etc. The Fund would identify companies for investment, based on the following criteria amongst others: 1. Sound Management 2. Good track record of the company 3. Potential for future growth 4. Industry economic scenario	The Scheme will, under normal market conditions, invest its net assets primarily in Equity and equity related instruments and balance in fixed-income securities, money market instruments and cash equivalents. For investments in equity and equity related securities, the Fund would identify companies for investment, based on the following criteria amongst others: a. Sound Management b. Good track record of the company c. Potential for future growth. Industry economic scenario	
Plans and Options	Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option) Direct Plan : Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option)	Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option) (Quarterly dividend payout option & Quarterly dividend Reinvestment Option) (Monthly dividend payout option & Monthly dividend Reinvestment Option) Direct Plan : Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option) (Quarterly dividend payout option & Quarterly dividend Reinvestment Option) (Monthly dividend payout option & Monthly dividend Reinvestment Option)	
Minimum Application Amount	Rs. 500 & in multiples of Re.1 thereafter	Rs. 500 & in multiples of Re. 1 thereafter	
Minimum Additional Purchase Amount	Rs. 500 & in multiples of Re.1 thereafter	Rs. 500 & in multiples of Re. 1 thereafter	
Minimum Redemption	Redemptions can be of minimum amount of Rs 100 or any number of units	Redemptions can be of minimum amount of Rs 100 or any number of units	
Benchmark	S&P BSE 100	CRISIL Balanced Fund - Aggressive Index	
Fund Manager	Omprakash Kuckian (Managing the Scheme since Oct 2007) Jahnvee Shah (Dedicated Fund Manager for Overseas Investments) (Managing the Scheme since Apr 2011)	Sanjay Parekh (Managing the Scheme since Apr 2012) Amit Tripathi (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	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 Distributors based on the investors' assessment of various factors including the service rendered by the distributor	Nil. In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor	
Exit Load	<ul style="list-style-type: none"> 1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units Nil if redeemed or switched out after completion of 1 year from the date of allotment of units If charged, the same shall be credited to the scheme immediately net of service tax, if any.	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): <ul style="list-style-type: none"> 1% if redeemed or switched out on or before completion of 12 months from the date of allotment of units Nil, if redeemed or switched out after completion of 12 months from the date of allotment of units 	
(ii) Recurring Expenses	Please refer to point no. 10 in common information to all schemes for further information.	Please refer to point no. 10 in common information to all schemes for further information.	
Actual expenses (For the previous financial year (2015-2016) Year to date Ratio to Average AUM)	Direct Plan - 1.60%	Other than Direct Plan - 2.35%	Direct Plan - 1.56% Other than Direct Plan - 2.62%

Reliance Regular Savings Fund - Hybrid Option was launched on June 8, 2005 and subsequently Hybrid Option has been changed to Balanced Option w.e.f. January 13, 2007. Consequently, benchmark of Reliance Regular Saving Fund Balanced option has been changed to CRISIL Balanced Fund - Aggressive Index from Crisil MIP Index with effect from February 21, 2008.

KEY SCHEME FEATURES

NAME OF THE SCHEME	Reliance Media & Entertainment Fund		Reliance Pharma Fund	
TYPE	An Open ended Media & Entertainment sector Scheme		An open ended pharma sector scheme	
Investment objective	The primary investment objective of the scheme is to generate continuous returns by investing in equity and equity related or fixed income securities of Media & Entertainment and other associated companies		The primary investment objective of the scheme is to seek to generate consistent returns by investing in equity and equity related or fixed income securities of Pharma and other associated companies	
Asset Allocation Pattern	Equity & Equity Related Instruments-0-100% (Most likely 80%) & Debt & Money Market Instruments with an Average Maturity of 5-10 years-0-100% (Most likely 20%) (including upto 100% of the corpus in securitised Debt)		Equity & Equity Related Instruments-0-100% (Most likely 80%) & Debt Instruments & Money Market Instruments with an Average Maturity of 5-10 years-0-100% (Most likely 20%) (including upto 100% of the corpus in securitised Debt)	
Differentiation	A sector specific fund which focuses on investing in companies related to media & entertainment sector.		A dynamic asset allocation sector fund which aims to generate consistent returns by investing in large and mid cap companies spread across all important segments of the pharmaceutical industry.	
Month-end AUM as on 28/02/2017	Rs. 88.82 Crs		Rs. 1,489.54 Crs	
No of Folios as on 28/02/2017	11,089		125,079	
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.		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 will invest in equity securities whenever the equity market and shares from the media sector are expected to do well. However, whenever the equity market is not expected to do well, the Fund will shift its focus in debt, which in extreme cases of bearish equity market can go upto 100%. The proportion of investment between equity and debt will be decided based on the view of the fund manager on anticipated movement in both debt as well as equity markets. The allocation between debt and equity will be decided based upon the prevailing market conditions, macroeconomic environment, the performance of the corporate sector, the equity market and other considerations.		The fund under normal circumstances shall invest at least 65% of the value of its total net assets either debt or equity securities in the Pharma Sector and associated companies of said sector. The proportion of investment between equity and debt will be decided based on the view of the fund manager on anticipated movement in both debt as well as equity markets. The Fund manager can also take aggressive calls on the market by going upto 100% in equity or 100% in debt at any point of time or any other appropriate ratio depending upon his view. The allocation between debt and equity will be decided based upon the prevailing market conditions, macroeconomic environment, the performance of the corporate sector, the equity market and other considerations.	
Plans and Options	Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option) Direct Plan : Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option)		Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option) Direct Plan : Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option)	
Minimum Application Amount	Rs.5000 & in multiples of Re.1 thereafter		Rs.5000 & in multiples of Re.1 thereafter	
Minimum Additional Purchase Amount	Rs.1000 & in multiples of Re.1 thereafter		Rs.1000 & in multiples of Re.1 thereafter	
Minimum Redemption	Redemptions can be of minimum amount of Rs 100 or any number of units		Redemptions can be of minimum amount of Rs 100 or any number of units	
Benchmark	Nifty500 Media & Entertainment Index		S&P BSE Healthcare	
Fund Manager	Sailesh Raj Bhan (Managing the Scheme since Sep 2004), Jahnvee Shah (Dedicated Fund Manager for Overseas Investments) (Managing the Scheme since Apr 2011)		Sailesh Raj Bhan (Managing the Scheme since June 2004), Jahnvee Shah (Dedicated Fund Manager for Overseas Investments) (Managing the Scheme since Apr 2011)	
Performance	Please refer Scheme Performance Snapshot		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 Distributors based on the investors' assessment of various factors including the service rendered by the distributor		Nil. In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor	
Exit Load	<ul style="list-style-type: none"> • 1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units • Nil if redeemed or switched out after completion of 1 year from the date of allotment of units If charged, the same shall be credited to the scheme immediately net of service tax, if any.		<ul style="list-style-type: none"> • 1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units • Nil if redeemed or switched out after completion of 1 year from the date of allotment of units 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. 10 in common information to all schemes for further information.		Please refer to point no. 10 in common information to all schemes for further information.	
Actual expenses (For the previous financial year (2015-2016) Year to date Ratio to Average AUM)	Direct Plan - 2.23%	Other than Direct Plan - 3.02%	Direct Plan - 1.66%	Other than Direct Plan - 2.58%

KEY SCHEME FEATURES

NAME OF THE SCHEME	Reliance Tax Saver (ELSS) Fund	Reliance Small Cap Fund	
TYPE	An Open ended Equity Linked Savings Scheme	An Open Ended Equity Scheme	
Investment objective	The primary objective of the scheme is to generate long-term capital appreciation from a portfolio that is invested predominantly in equity and equity related instruments. However, there can be no assurance that the scheme's investment objective shall be achieved.	The primary investment objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related instruments of small cap companies and the secondary objective is to generate consistent returns by investing in debt and money market securities.	
Asset Allocation Pattern	Equity and Equity related securities 80-100% and Debt and Money Market Instrument 0 - 20%	Equities and equity related securities of small cap companies including derivatives # 65%-100%, Equities and equity related securities of any other companies including derivatives # 0% - 35%, Debt and Money market securities** (including investments in securitised debt) 0% - 35%. ** including securitised debt upto 30% # The Scheme proposes to invest at least 65% of the corpus in Equity & equity related instruments of small cap companies which may go upto 100% of the corpus. The investment in Equity & equity related instruments of any other companies other than small cap companies will be in the range of 0-35% of the corpus.	
Differentiation	The fund is an open ended equity linked savings scheme which gives dual advantage of tax savings & growth potential. It is a large cap orientation fund which aims at minimum 50% exposure to top 100 companies by market capitalization.	The fund shall predominantly invest in small cap companies/stocks with an objective to maximize the returns and at the same time trying to minimize the risk by reasonable diversification. Small Cap stocks for the purpose of the Fund, are stocks whose market capitalization is in between the highest and lowest market capitalization of companies on S&P BSE Small Cap Index at the time of investment.	
Month-end AUM as on 28/02/2017	Rs. 6,942.26 Crs	Rs. 3,050.94 Crs	
No of Folios as on 28/02/2017	907,258	350,930	
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.	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 investments in the Scheme shall be in accordance with SEBI (Mutual Funds) Regulations, 1996 and Equity Linked Saving Scheme, 2005 notified by Ministry of Finance (Department of Economic Affairs) vide Notifications dated November 3, 2005 and December 13, 2005. The fund managers will follow an active investment strategy taking defensive / aggressive postures depending on opportunities available at various points of time.	The investment strategy of the Scheme is to build and maintain a diversified portfolio of equity stocks that have the potential to appreciate. The aim will be to build a portfolio that adequately reflects a cross-section of the growth areas of the economy from time to time. The fund shall primarily focus on the small cap stocks. However depending on the views of the fund manager and market conditions in the interest of the investors, the fund manager will have the flexibility to select stocks which he feels are best suited to achieve the stated objective. The fund will have the flexibility to invest predominantly in a range of Small Cap companies/ stocks with an objective to maximize the returns, at the same time trying to minimize the risk by reasonable diversification.	
Plans and Options	Growth Plan (Growth Option), Dividend Plan (Payout Option), Annual Dividend (Payout Option) Direct Plan : Growth Plan (Growth Option), Dividend Plan (Payout Option), Annual Dividend (Payout Option)	Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option) Direct Plan : Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option)	
Minimum Application Amount	Rs.500 & in multiples of Rs.500 thereafter	Rs.5000 and in multiples of Re.1 thereafter	
Minimum Additional Purchase Amount	Rs.500 & in multiples of Rs.500 thereafter	Rs.1000 (plus in the multiple of Re.1)	
Minimum Redemption	Redemptions can be of minimum amount of Rs 100 or any number of units	Redemptions can be of minimum amount of Rs 100 or any number of units	
Benchmark	S&P BSE 100	S&P BSE Small Cap	
Fund Manager	Ashwani Kumar (Managing the Scheme since Sep 2005), Jahnvee Shah (Dedicated Fund Manager for Overseas Investments) (Managing the Scheme since Apr 2011)	Samir Rachh (Managing the Scheme since Jan 02, 2017), Sunil Singhania (Managing the Scheme since Sep 2010), Jahnvee Shah (Dedicated Fund Manager for Overseas Investments) (Managing the Scheme since Apr 2011)	
Performance	Please refer Scheme Performance Snapshot	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 Distributors based on the investors' assessment of various factors including the service rendered by the distributor	Nil. In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor	
Exit Load	Nil If charged, the same shall be credited to the scheme immediately net of service tax, if any.	1%- If redeemed or switched out on or before completion of 1 Year from the date of allotment of units. Nil - If redeemed or switched out after the completion of 1 Year from the date of allotment of units. 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. 10 in common information to all schemes for further information.	Please refer to point no. 10 in common information to all schemes for further information.	
Actual expenses (For the previous financial year (2015-2016) Year to date Ratio to Average AUM)	Direct Plan - 1.78%	Other than Direct Plan - 2.42%	Direct Plan - 1.70% Other than Direct Plan - 2.57%

KEY SCHEME FEATURES

NAME OF THE SCHEME	Reliance Arbitrage Advantage Fund			
TYPE	An open ended Arbitrage Scheme			
Investment objective	The investment objective of the scheme is to generate income by taking advantage of the arbitrage opportunities that potentially exists between cash and derivative market and within the derivative segment along with investments in debt securities & money market instruments.			
Asset Allocation Pattern	Under normal circumstances, the anticipated asset allocation would be:			
	Instruments	Indicative allocations (% of total assets)		Risk Profile
		Maximum	Minimum	
	Equities and equity related instruments, Derivatives including index futures, stock futures, index options, & stock options, etc. #	90	65	Medium to High
	Debt and Money market instruments** (including investments in securitized debt)	35	10	Low to Medium
When adequate arbitrage opportunities are not available in the Derivative and Equity markets, the anticipated alternate asset allocation on defensive considerations would be in accordance with the allocation given below. However, in case no arbitrage opportunity is available, then 100% of the remaining investible corpus (to the extent not deployed in arbitrage opportunities in the asset allocation pattern mentioned above) will be deployed in short term debt and money market instruments with tenure not exceeding 91 days (including investments in securitized debt). In this scenario also, the allocation in Equities and equity related instruments, Derivatives including index futures, stock futures, index options, and stock options, etc will continue to be made in arbitrage opportunities only.				
Asset Allocation Pattern	Instruments	Indicative allocations (% of total assets)		Risk Profile
		Maximum	Minimum	
	Equities and equity related instruments, Derivatives including index futures, stock futures, index options, & stock options, etc. (Only arbitrage opportunities)#	65	0	Medium to High
	Debt and Money market instruments** (including investments in securitized debt)	35	10	Low to Medium
	Short term Debt and Money market instruments not exceeding tenure of 91 days** (including investments in securitized debt)	100	0	Low to Medium
<p>#the exposure to derivatives shown in the above asset allocation tables is exposure taken against the underlying equity investments and should not be considered for calculating the total asset allocation and/or investment restrictions on the issuer. The idea is not to take additional asset allocation with the use of derivative. The margin money deployed on these positions would be included in Money Market category.</p> <p>** including securitized debt up to 30%</p> <p>The Scheme shall take derivatives position based on the opportunities available subject to the guidelines issued by SEBI/RBI from time to time and in line with the overall investment objective of the Scheme.</p> <p>The above Asset Allocation Patterns are only indicative. The investment manager in line with the investment objective may alter the above pattern for short term and on defensive consideration and will endeavor to rebalance the portfolio in tune with the aforesaid asset allocation pattern within 1 month of deviation, if any.</p> <p>Gross investments in securities under the Scheme which includes equities, equity related instruments/securities, debt securities Money Market Instruments and derivatives will not exceed 100% of the net assets of the Scheme. For the purpose of this monitoring, the Gross Investments shall mean the Long Positions of Equity and Equity related securities and the debt securities Money Market Instruments. As a measure, the short positions used for arbitrage opportunities would be based on the underlying equity.</p>				
Differentiation	The fund is an open ended arbitrage scheme which will seek to exploit available arbitrage opportunities in the markets to achieve its investment objective.			
Month-end AUM as on 28/02/2017	Rs. 4,204.18 Crs			
No of Folios as on 28/02/2017	32,865			
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 scheme will seek to achieve its investment objective primarily by employing various strategies which seek to exploit available arbitrage opportunities in markets. The stock selection strategy would be a blend of top down and bottom up approach without any sector or market capitalization bias. All companies selected will be analyzed taking into account the business fundamentals like nature and stability of business, prospects of future growth and scalability, financial discipline and returns, valuations in relation to broad market and expected growth in earnings, the company's financial strength and track record.			
Plans and Options	Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option), Monthly Dividend Plan (Payout Option & Re-investment Option) Direct Plan : Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option), Monthly Dividend Plan (Payout Option & Re-investment Option)			
Minimum Application Amount	Rs.5000 and in multiples of Re. 1 thereafter			
Minimum Additional Purchase Amount	Rs.1000 (plus in the multiple of Re.1)			
Minimum Redemption	Redemptions can be of minimum amount of Rs 100 or any number of units			
Benchmark	Crisil Liquid Fund Index			
Fund Manager	Payal Wadhwa Kaipunjaj (Managing the Scheme since Jan 02, 2017), 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 Distributors based on the investors' assessment of various factors including the service rendered by the distributor			
Exit Load	<p>Exit load w.e.f. September 01, 2014</p> <ul style="list-style-type: none"> • 0.25% if redeemed/switched on or before completion of 1 months from the date of allotment of units • Nil if redeemed/switched after completion of 1 months from the date of allotment of units <p>If charged, the same shall be credited to the scheme immediately net of service tax, if any.</p>			
(ii) Recurring Expenses	Please refer to point no. 10 in common information to all schemes for further information.			
Actual expenses (For the previous financial year (2015-2016) Year to date Ratio to Average AUM)	Direct Plan - 0.49%	Other than Direct Plan - 1.03%		

KEY SCHEME FEATURES

NAME OF THE SCHEME	Reliance Japan Equity Fund	
TYPE	An open-ended diversified equity Scheme	
Investment objective	The primary investment objective of Reliance Japan Equity Fund is to provide long term capital appreciation to investors by primarily investing in equity and equity related securities of companies listed on the recognized stock exchanges of Japan and the secondary objective is to generate consistent returns by investing in debt and money market securities of India. However, there can be no assurance or guarantee that the investment objective of the scheme will be achieved.	
Asset Allocation Pattern	Under normal circumstances, the anticipated asset allocation would be: Equity and Equity related Instruments listed on the recognized stock exchanges of Japan* - 80%-100%, Fixed income securities including money market instruments, cash and equivalent, Treasury bills and fixed deposits of India.- 0%-20%, *Includes ADRs/GDRs issued by Indian companies or foreign companies, equity of overseas companies listed on recognized stock exchanges of Japan, units/securities issued by overseas mutual funds or unit trusts which are registered with Japan regulators and overseas exchange traded funds (ETFs) which invest in the securities as permitted by SEBI/RBI from time to time. The fund will also invest in initial and follow on public offerings to be listed at recognized stock exchanges of Japan. (The Scheme will not invest in securitized debt & the scheme will not participate in short selling and securities lending)	
Differentiation	The fund will endeavor to invest in companies which are leaders or potential leaders in the growth oriented sectors of Japan and are listed on recognized stock exchanges of Japan. The fund will provide exposure to the growth story of Japan Economy along with the benefit of country diversification to the investor.	
Month-end AUM as on 28/02/2017	Rs. 27.12 Crs	
No of Folios as on 28/02/2017	1,360	
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 investment strategy of the fund would be to create a portfolio of companies which are leaders or potential leaders in the growth oriented sectors of Japan and are listed on recognized stock exchanges of Japan. The investment philosophy would be a blend of top down and bottom up approach without any extreme sector bias. The sectors would be mainly assessed on their growth potential in the mid and long term. On the other hand, companies within the selected sectors would be analyzed taking into account the business fundamentals like nature and stability of business, potential for future growth and scalability, sales volume, earning performance, corporate image, company's financial strength and track record etc. The fund will endeavor to follow a disciplined investment approach and the portfolio will be reviewed & rebalanced at regular intervals, whenever deemed necessary.	
Plans and Options	Growth Plan(Growth Option), Dividend Plan(Dividend Payout Option & Dividend Reinvestment Option) Direct Plan - Growth Plan(Growth Option), Dividend Plan(Dividend Payout Option & Dividend Reinvestment Option)	
Minimum Application Amount	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	Topix (Tokyo Stock Price Index)	
Fund Manager	Ms. Jahnvee Shah (Managing the Scheme since Aug 2014), Ms. Anju Chhajer (Managing the Scheme since Aug 2014)	
Performance	Please refer Scheme Performance Snapshot	
Expenses of the Scheme		
(i) Load Structure		
Entry Load	Not Applicable	
Exit Load	1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units; Nil if redeemed or switched out after the completion of 1 year from the date of allotment of units.	
(ii) Recurring Expenses	Please refer to point no. 10 in common information to all schemes for further information.	
Actual expenses (For the previous financial year (2015-2016) Year to date Ratio to Average AUM)	Direct Plan - 1.83%	Other than Direct Plan - 2.60%

KEY SCHEME FEATURES

NAME OF THE SCHEME	Reliance Equity Savings Fund	Reliance US Equity Opportunities Fund	
TYPE	An Open Ended Equity Scheme	An open ended Diversified Equity Scheme	
Investment objective	The primary investment objective of this fund is to generate income and capital appreciation by investing in arbitrage opportunities & pure equity investments along with investments in debt securities & money market instruments. However, there can be no assurance or guarantee that the investment objective of the scheme will be achieved.	The primary investment objective of Reliance US Equity Opportunities Fund is to provide long term capital appreciation to investors by primarily investing in equity and equity related securities of companies listed on the recognized stock exchanges in the of US and the secondary objective is to generate consistent returns by investing in debt and money market securities in India. However, there can be no assurance or guarantee that the investment objective of the scheme will be achieved.	
Asset Allocation Pattern	Under normal circumstances, the anticipated asset allocation would be: Equities and equity related instruments: 65 – 90% of which: - Derivatives including index futures, stock futures, index options, & stock options, etc. backed by underlying equity (only arbitrage opportunities)*: 25 -70%, Unhedged Equity Position#: 20 -40%, Debt and Money market instruments** (including investments in securitized debt & margin for derivatives): 10 – 35% When adequate arbitrage opportunities are not available in the Derivative and Equity markets, the anticipated alternate asset allocation on defensive considerations would be: Equities and equity related instruments: 20 – 65% of which: - Derivatives including index futures, stock futures, index options, & stock options, etc. backed by underlying equity (only arbitrage opportunities)*: 0 -45%, Unhedged Equity Position#: 20 -40%, Debt and Money market instruments** (including investments in securitized debt & margin for derivatives): 35– 80%. #Denote the directional equity exposure which is not hedged. *This denotes only hedged equity positions by investing in arbitrage opportunities in the equity market. The fund manager in the above case can therefore take exposure to equivalent stock/ index futures & create completely covered positions. The margin money deployed on these positions would be included in Money Market category. ** including securitized debt up to 30%	Under normal circumstances, the anticipated asset allocation would be: Equity and Equity related Instruments listed on recognized stock exchanges in the US * - 80%-100%, Fixed income securities, including money market instruments, cash and equivalent, Treasury bills and fixed deposits in India - 0%-20%, *Includes ADRs/GDRs issued by Indian companies or foreign companies, equity of overseas companies listed on recognized stock exchanges of US, units/ securities issued by overseas mutual funds or unit trusts which are registered with US regulators and overseas exchange traded funds (ETFs) which invest in the securities as permitted by SEBI/RBI from time to time. The fund will also invest in initial and follow on public offerings to be listed at recognized stock exchanges of US. (The Scheme will not invest in securitized debt & the scheme will not participate in short selling and securities lending. The scheme would not participate in repo in corporate bonds.)	
Differentiation	The fund invests predominantly invests in arbitrage opportunities along with moderate exposure to unhedged equity exposure.	The fund will provide exposure to US securities to an investor which will provide him with country diversification.	
Month-end AUM as on 28/02/2017	Rs. 557.43 Crs	Rs. 12.22 Crs	
No of Folios as on 28/02/2017	19,214	2,186	
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.	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 scheme will seek to achieve its investment objective primarily by employing various strategies which seek to exploit available arbitrage opportunities in markets along with pure equity investments. The stock selection strategy would be a blend of top down and bottom up approach without any sector or market capitalization bias. All companies selected will be analyzed taking into account the business fundamentals like nature and stability of business, prospects of future growth and scalability, financial discipline and returns, valuations in relation to broad market and expected growth in earnings, the company's financial strength and track record. The percentage allocation to un-hedged equity will be done on the basis of an internal model with Price/ Book Value of Nifty 50 as the primary factor for deciding the allocation. This model will proportionately re-adjust the unhedged Equity Position weight within the asset allocation limits stated above based on over/under valuation of the equity markets.	The investment strategy of the fund would be to create a portfolio of high quality – high growth stocks listed on recognized stock exchanges of US. The investment philosophy would be a blend of top down and bottom up approach without any sector or market capitalization bias. All companies selected will be analyzed taking into account the business fundamentals like nature and stability of business, prospects of future growth and scalability, financial discipline and returns, valuations in relation to broad market and expected growth in earnings, the company's financial strength and track record.	
Plans and Options	Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option), Monthly Dividend Plan (Payout Option & Reinvestment Option), Quarterly Dividend Plan (Payout Option & Reinvestment Option) Direct Plan: Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option), Monthly Dividend Plan (Payout Option & Reinvestment Option), Quarterly Dividend Plan (Payout Option & Reinvestment Option)	Growth Plan(Growth Option), Dividend Plan(Dividend Payout Option & Dividend Reinvestment Option) Direct Plan - Growth Plan(Growth Option), Dividend Plan(Dividend Payout Option & Dividend Reinvestment Option)	
Minimum Application Amount	Rs.5,000 & in multiples of Re. 1 thereafter	Rs. 5,000 and in multiples of Re.1 thereafter	
Minimum Additional Purchase Amount	Rs.1,000 & in multiples of Re. 1 thereafter	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	Redemptions can be of minimum amount of Rs 100 or any number of units	
Benchmark	40% of Crisil Liquid Fund Index + 30% of Crisil Short Term Bond Fund Index + 30% in Nifty 50	S&P 500 Index	
Fund Manager	Sanjay Parekh (Managing the Scheme since May 2015), Anju Chhajer (Managing the Scheme since May 2015), Jahnvee Shah (Dedicated Fund Manager for overseas investments) (Managing the Scheme since May 2015)	Ms. Jahnvee Shah (Fund Manager for overseas investments) (Managing the Scheme since July 2015) Ms. Anju Chhajer (Managing the Scheme since July 2015)	
Performance	Please refer Scheme Performance Snapshot	Please refer Scheme Performance Snapshot	
Expenses of the Scheme			
(i) Load Structure			
Entry Load	Not Applicable	Not Applicable	
Exit Load	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): <ul style="list-style-type: none"> • 1% if redeemed or switched out on or before completion of 12 months from the date of allotment of units • Nil, if redeemed or switched out after completion of 12 months from the date of allotment of units 	1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units; Nil if redeemed or switched out after the completion of 1 year from the date of allotment of units.	
(ii) Recurring Expenses	Please refer to point no. 10 in common information to all schemes for further information.	Please refer to point no. 10 in common information to all schemes for further information.	
Actual expenses (For the previous financial year (2015-2016) Year to date Ratio to Average AUM)	Direct Plan - 1.40%	Other than Direct Plan - 2.53%	Direct Plan - 1.86% Other than Direct Plan - 2.92%

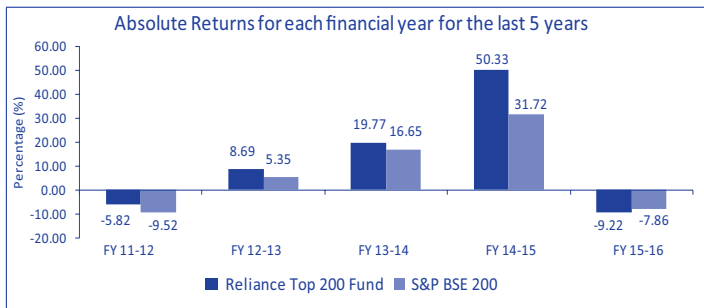
SCHEME PERFORMANCE SNAPSHOT & ADDITIONAL DISCLOSURES

Reliance Top 200 Fund (Formerly Reliance Equity Advantage Fund)	
Fund Manager	Ashwani Kumar, Sailesh Raj Bhan & Jahnvee Shah
Performance of the Scheme as on 28/02/2017	Reliance Top 200 Fund - Growth Plan - Growth Option. Inception date- 08/08/2007

Compounded Annualised Returns				
Period	1 Year	3 Years	5 Years	Since Inception
Scheme Returns %	34.24	20.81	16.52	10.80
Benchmark Returns%	30.95	15.63	11.98	7.87

*Reliance Equity Advantage Fund was launched on 8th Aug 2007. Subsequently the key features of the Scheme have been changed w.e.f Aug, 26 2011 and the Scheme was renamed as Reliance Top 200 Fund.

Performance of the Scheme as on 31/03/2016



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.

Past performance may or may not be sustained in future.

ADDITIONAL DISCLOSURES

a. Top 10 holdings by issuers and sectors (As on 28/02/2017)

Holding	Weightage (%)
State Bank of India	7.31
Reliance Industries Limited	5.76
Larsen & Toubro Limited	5.41
Infosys Limited	5.11
ICICI Bank Limited	4.82
Yes Bank Limited	4.14
ITC Limited	4.07
Mahindra & Mahindra Limited	3.82
HCL Technologies Limited	3.28
HDFC Bank Limited	3.25

Sector	Allocation (%)
Financial Services	33.34
Energy	12.78
Automobile	10.94
Industrial Manufacturing	10.08
IT	8.38
Pharma	7.17
Consumer Goods	6.58
Construction	5.41
Metals	3.18
Services	2.43

b. Portfolio Turnover Ratio : 0.92

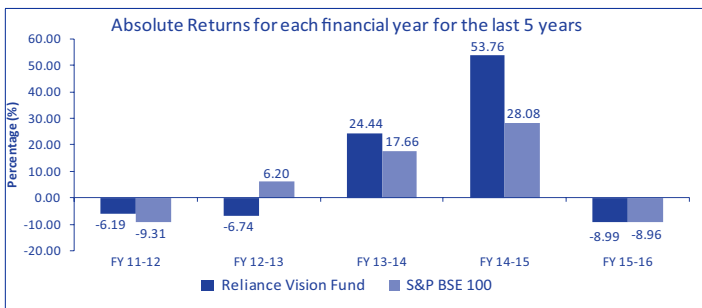
c. Aggregate Investments in the scheme by Board of Directors / Fund Managers / Other Key Managerial Persons as on 15/03/2017

Particulars	Aggregate Investments (Rs. in lakhs)
Board of Directors	Nil
Fund Managers	21.60
Other Key Managerial Persons	241.19

Reliance Vision Fund	
Fund Manager	Ashwani Kumar & Jahnvee Shah
Performance of the Scheme as on 28/02/2017	Reliance Vision Fund - Growth Plan - Growth Option. Inception date- 08/10/1995

Compounded Annualised Returns				
Period	1 Year	3 Years	5 Years	Since Inception
Scheme Returns %	33.21	21.88	13.68	19.82
Benchmark Returns%	29.90	13.79	11.19	11.18

Performance of the Scheme as on 31/03/2016



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.

Past performance may or may not be sustained in future.

ADDITIONAL DISCLOSURES

a. Top 10 holdings by issuers and sectors (As on 28/02/2017)

Holding	Weightage (%)
Infosys Limited	10.07
HDFC Bank Limited	9.80
TVS Motor Company Limited	8.09
State Bank of India	7.48
ICICI Bank Limited	6.95
Tata Steel Limited	6.64
ITC Limited	4.60
Tata Consultancy Services Limited	4.47
Axis Bank Limited	3.56
Maruti Suzuki India Limited	3.48

Sector	Allocation (%)
Financial Services	30.28
IT	16.51
Automobile	16.23
Industrial Manufacturing	14.52
Metals	6.64
Consumer Goods	4.60
Pharma	2.25
Construction	2.15
Telecom	2.06
Fertilisers & Pesticides	1.89

b. Portfolio Turnover Ratio : 0.57

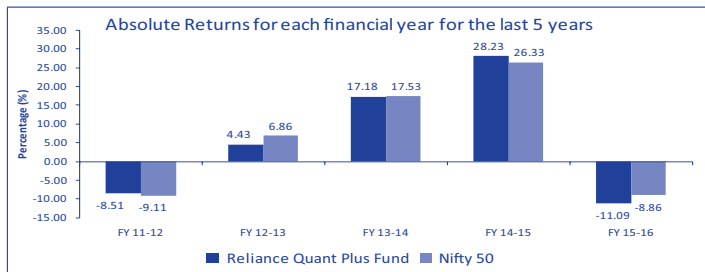
c. Aggregate Investments in the scheme by Board of Directors / Fund Managers / Other Key Managerial Persons as on 15/03/2017

Particulars	Aggregate Investments (Rs. in lakhs)
Board of Directors	Nil
Fund Managers	361.42
Other Key Managerial Persons	58.34

SCHEME PERFORMANCE SNAPSHOT & ADDITIONAL DISCLOSURES

Reliance Quant Plus Fund				
Fund Manager	Omprakash Kuckian & Jahnvee Shah			
Performance of the Scheme as on 28/02/2017	Reliance Quant Plus Fund - Growth Plan - Growth Option. Inception date - 18/04/2008			
Compounded Annualised Returns				
Period	1 Year	3 Years	5 Years	Since Inception
Scheme Returns %	30.44	12.22	10.22	8.90
Benchmark Returns%	27.09	12.25	10.51	6.79

Performance of the Scheme as on 31/03/2016



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.

Past performance may or may not be sustained in future.

ADDITIONAL DISCLOSURES

a. Top 10 holdings by issuers and sectors (As on 28/02/2017)

Holding	Weightage (%)
ICICI Bank Limited	8.15
State Bank of India	7.97
Reliance Industries Limited	7.87
HDFC Bank Limited	7.10
ITC Limited	6.35
Infosys Limited	6.31
Larsen & Toubro Limited	6.30
Maruti Suzuki India Limited	6.09
HCL Technologies Limited	5.66
Sun Pharmaceuticals Industries Limited	5.52

Sector	Allocation (%)
Financial Services	36.33
Energy	12.70
IT	11.97
Consumer Goods	10.91
Construction	6.30
Automobile	6.09
Pharma	5.52
Cement & Cement Products	5.24
Metals	4.26
Others	3.30

b. Portfolio Turnover Ratio : 0.21

c. Aggregate Investments in the scheme by Board of Directors / Fund Managers / Other Key Managerial Persons as on 15/03/2017

Particulars	Aggregate Investments (Rs. in lakhs)
Board of Directors	Nil
Fund Managers	Nil
Other Key Managerial Persons	45.68

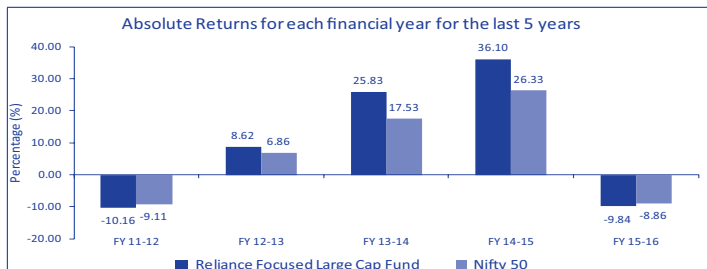
Reliance Focused Large Cap Fund (Formerly, Reliance Equity Fund)				
Fund Manager	Meenakshi Dawar & Jahnvee Shah			
Performance of the Scheme as on 28/02/2017	Reliance Focused Large Cap Fund - Growth Plan - Growth Option. Inception date- 28/3/2006			
Compounded Annualised Returns				
Period	1 Year	3 Years	5 Years	Since Inception
Scheme Returns %	34.78	16.66	14.86	9.23
Benchmark Returns%	27.09	12.25	10.51	9.40

Compounded Annualised Returns

Period	1 Year	3 Years	5 Years	Since Inception
Scheme Returns %	34.78	16.66	14.86	9.23
Benchmark Returns%	27.09	12.25	10.51	9.40

Fundamental attributes of the fund were changed w.e.f 22 January, 2014. For further details refer Notice cum Addendum No 92 dated 13 December, 2013

Performance of the Scheme as on 31/03/2016



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.

Past performance may or may not be sustained in future.

ADDITIONAL DISCLOSURES

a. Top 10 holdings by issuers and sectors (As on 28/02/2017)

Holding	Weightage (%)
HDFC Bank Limited	6.38
State Bank of India	5.68
Indian Oil Corporation Limited	5.65
Maruti Suzuki India Limited	5.44
Larsen & Toubro Limited	4.72
Infosys Limited	4.65
HCL Technologies Limited	4.63
United Spirits Limited	4.30
Exide Industries Limited	4.28
Siemens Limited	4.15

Sector	Allocation (%)
Financial Services	21.78
Industrial Manufacturing	11.36
Energy	11.23
Automobile	9.71
IT	9.27
Consumer Goods	8.39
Pharma	6.68
Construction	4.72
Textiles	3.49
Cement & Cement Products	3.46

b. Portfolio Turnover Ratio : 0.45

c. Aggregate Investments in the scheme by Board of Directors / Fund Managers / Other Key Managerial Persons as on 15/03/2017

Particulars	Aggregate Investments (Rs. in lakhs)
Board of Directors	Nil
Fund Managers	Nil
Other Key Managerial Persons	176.08

SCHEME PERFORMANCE SNAPSHOT & ADDITIONAL DISCLOSURES

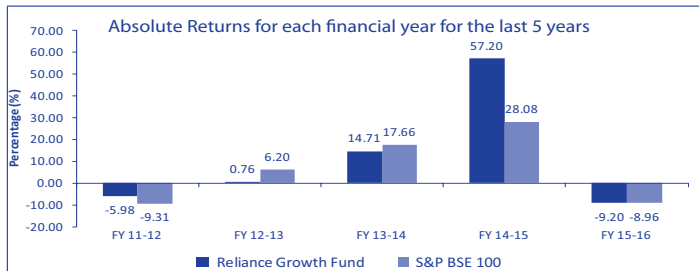
Reliance Growth Fund

Fund Manager	Sunil Singhania & Jahnvee Shah
Performance of the Scheme as on 28/02/2017	Reliance Growth Fund - Growth Plan - Growth Option. Inception date- 08/10/1995

Compounded Annualised Returns

Period	1 Year	3 Years	5 Years	Since Inception
Scheme Returns %	40.22	24.97	16.60	23.61
Benchmark Returns%	29.90	13.79	11.19	11.18

Performance of the Scheme as on 31/03/2016



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.

Past performance may or may not be sustained in future.

ADDITIONAL DISCLOSURES

a. Top 10 holdings by issuers and sectors (As on 28/02/2017)

Holding	Weightage (%)
UPL Limited	6.03
HCL Technologies Limited	4.62
State Bank of India	4.42
Muthoot Finance Limited	3.78
ICICI Bank Limited	3.69
Yes Bank Limited	2.68
United Spirits Limited	2.64
Birla Corporation Limited	2.62
Gujarat State Fertilizers & Chemicals Limited	2.57
Gasim Industries Limited	2.54

Sector	Allocation (%)
Financial Services	32.37
Consumer Goods	9.35
Fertilisers & Pesticides	8.60
Cement & Cement Products	8.37
Industrial Manufacturing	7.54
IT	6.79
Pharma	6.01
Metals	5.36
Energy	4.82
Automobile	3.59

b. Portfolio Turnover Ratio : 1.23

c. Aggregate Investments in the scheme by Board of Directors / Fund Managers / Other Key Managerial Persons as on 15/03/2017

Particulars	Aggregate Investments (Rs. in lakhs)
Board of Directors	Nil
Fund Managers	18.29
Other Key Managerial Persons	52.94

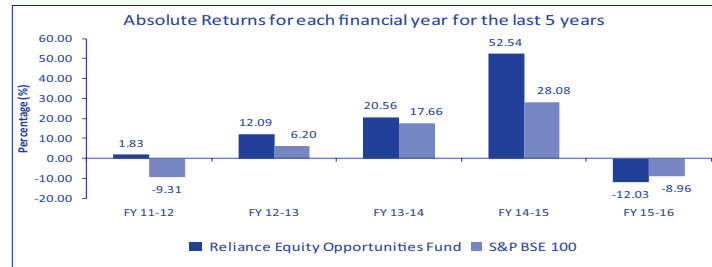
Reliance Equity Opportunities Fund

Fund Manager	Sailesh Raj Bhan & Jahnvee Shah
Performance of the Scheme as on 28/02/2017	Reliance Equity Opportunities Fund - Growth Plan - Growth Option. Inception date- 28/03/2005

Compounded Annualised Returns

Period	1 Year	3 Years	5 Years	Since Inception
Scheme Returns %	26.27	18.03	16.05	18.51
Benchmark Returns%	29.90	13.79	11.19	13.53

Performance of the Scheme as on 31/03/2016



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.

Past performance may or may not be sustained in future.

ADDITIONAL DISCLOSURES

a. Top 10 holdings by issuers and sectors (As on 28/02/2017)

Holding	Weightage (%)
State Bank of India	8.65
ICICI Bank Limited	5.78
The Indian Hotels Company Limited	5.07
Larsen & Toubro Limited	4.42
HCL Technologies Limited	3.69
Infosys Limited	3.51
Max Financial Services Limited	3.33
Mahindra & Mahindra Limited	3.28
Bharat Forge Limited	3.22
Cummins India Limited	3.22

Sector	Allocation (%)
Financial Services	28.50
Industrial Manufacturing	15.58
Consumer Goods	12.33
IT	7.70
Construction	7.50
Services	6.95
Pharma	5.00
Automobile	4.60
Chemicals	3.12
Energy	2.75

b. Portfolio Turnover Ratio : 0.49

c. Aggregate Investments in the scheme by Board of Directors / Fund Managers / Other Key Managerial Persons as on 15/03/2017

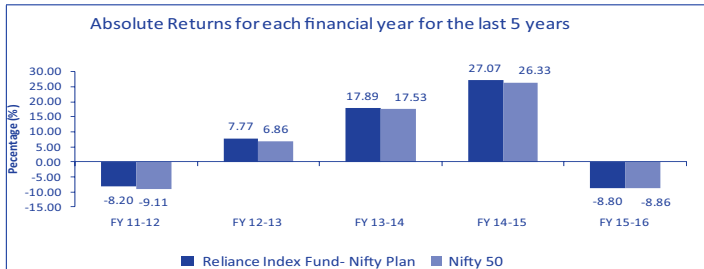
Particulars	Aggregate Investments (Rs. in lakhs)
Board of Directors	Nil
Fund Managers	22.75
Other Key Managerial Persons	196.60

SCHEME PERFORMANCE SNAPSHOT & ADDITIONAL DISCLOSURES

Reliance Index Fund - Nifty Plan	
Fund Manager	Payal Wadhwa Kaipunjal
Performance of the Scheme as on 28/02/2017	Reliance Index Fund - Nifty Plan - Growth Plan - Growth Option. Inception date- 28/09/2010

Compounded Annualised Returns				
Period	1 Year	3 Years	5 Years	Since Inception
Scheme Returns %	26.72	12.30	10.82	6.24
Benchmark Returns%	27.09	12.25	10.51	6.21

Performance of the Scheme as on 31/03/2016



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.

Past performance may or may not be sustained in future.

ADDITIONAL DISCLOSURES

a. Top 10 holdings by issuers and sectors (As on 28/02/2017)

Holding	Weightage (%)
HDFC Bank Limited	8.53
ITC Limited	6.76
Housing Development Finance Corporation Limited	6.60
Reliance Industries Limited	6.22
Infosys Limited	6.15
ICICI Bank Limited	4.89
Tata Consultancy Services Limited	3.99
Larsen & Toubro Limited	3.66
Tata Motors Limited	3.03
Kotak Mahindra Bank Limited	2.91

Sector	Allocation (%)
Financial Services	32.09
IT	13.45
Energy	12.66
Automobile	11.21
Consumer Goods	10.04
Pharma	5.87
Construction	3.66
Cement & Cement Products	3.04
Metals	2.97
Telecom	2.34

b. Portfolio Turnover Ratio : 0.77

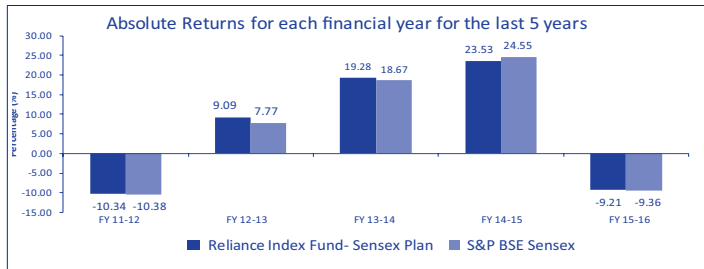
c. Aggregate Investments in the scheme by Board of Directors / Fund Managers / Other Key Managerial Persons as on 15/03/2017

Particulars	Aggregate Investments (Rs. in lakhs)
Board of Directors	Nil
Fund Managers	Nil
Other Key Managerial Persons	1.15

Reliance Index Fund - Sensex Plan	
Fund Manager	Payal Wadhwa Kaipunjal
Performance of the Scheme as on 28/02/2017	Reliance Index Fund - Sensex Plan - Growth Plan - Growth Option. Inception date - 28/09/2010

Compounded Annualised Returns				
Period	1 Year	3 Years	5 Years	Since Inception
Scheme Returns %	24.46	10.56	10.36	5.48
Benchmark Returns%	24.96	10.81	10.11	5.72

Performance of the Scheme as on 31/03/2016



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.

Past performance may or may not be sustained in future.

ADDITIONAL DISCLOSURES

a. Top 10 holdings by issuers and sectors (As on 28/02/2017)

Holding	Weightage (%)
HDFC Bank Limited	10.59
ITC Limited	8.41
Housing Development Finance Corporation Limited	8.21
Reliance Industries Limited	7.75
Infosys Limited	7.65
ICICI Bank Limited	6.09
Tata Consultancy Services Limited	4.97
Larsen & Toubro Limited	4.46
Tata Motors Limited	3.34
Axis Bank Limited	3.20

Sector	Allocation (%)
Financial Services	31.25
IT	13.79
Energy	13.76
Consumer Goods	12.50
Automobile	11.55
Pharma	6.55
Others	5.14
Construction	4.46
Metals	2.74
Telecom	1.82

b. Portfolio Turnover Ratio : 0.35

c. Aggregate Investments in the scheme by Board of Directors / Fund Managers / Other Key Managerial Persons as on 15/03/2017

Particulars	Aggregate Investments (Rs. in lakhs)
Board of Directors	Nil
Fund Managers	Nil
Other Key Managerial Persons	1.28

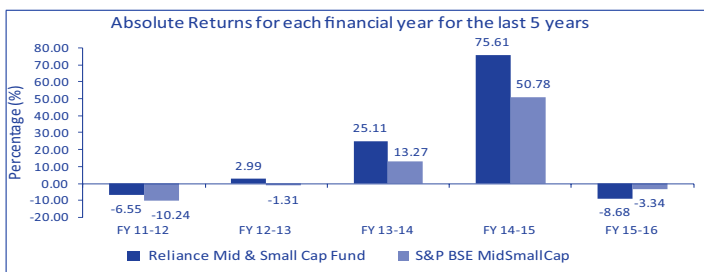
SCHEME PERFORMANCE SNAPSHOT & ADDITIONAL DISCLOSURES

Reliance Mid & Small Cap Fund (Formerly, Reliance Long Term Equity Fund)	
Fund Manager	Sunil Singhania, Samir Rachh & Jahnvee Shah
Performance of the Scheme as on 28/02/2017	Reliance Mid & Small Cap Fund - Growth Plan Inception date - 26/12/2006

Compounded Annualised Returns				
Period	1 Year	3 Years	5 Years	Since Inception
Scheme Returns %	41.69	31.39	22.74	14.47
Benchmark Returns%	42.65	27.00	16.60	10.45

Reliance Long Term Equity Fund was launched on Dec 26, 2006. Subsequently the benchmark of the Fund has been changed from S&P BSE 200 to S&P BSE Mid Cap w.e.f. Aug 21, 2012. Please refer addendum no. 48 published on August 18, 2012. Also the key features of the Scheme have been changed w.e.f. Jan 22, 2015, and the Scheme has been renamed as Reliance Mid & Small Cap Fund. Benchmark of the scheme has changed to S&P BSE MidSmallCap w.e.f. Sep 1, 2015.

Performance of the Scheme as on 31/03/2016



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.

Past performance may or may not be sustained in future.

ADDITIONAL DISCLOSURES

a. Top 10 holdings by issuers and sectors (As on 28/02/2017)

Holding	Weightage (%)
Tube Investments of India Limited	3.81
Gujarat Narmada Valley Fertilizers and Chemicals Limited	3.24
Birla Corporation Limited	3.23
UPL Limited	3.23
Gulf Oil Lubricants India Limited	3.22
GE Power India Limited	3.13
Atul Limited	3.07
United Spirits Limited	3.01
HDFC Bank Limited	3.00
The India Cements Limited	2.94

Sector	Allocation (%)
Financial Services	20.23
Industrial Manufacturing	11.19
Services	8.96
Pharma	7.61
Energy	7.41
Chemicals	7.24
Cement & Cement Products	7.16
Automobile	5.99
Media & Entertainment	5.98
Consumer Goods	5.93

b. Portfolio Turnover Ratio : 0.54

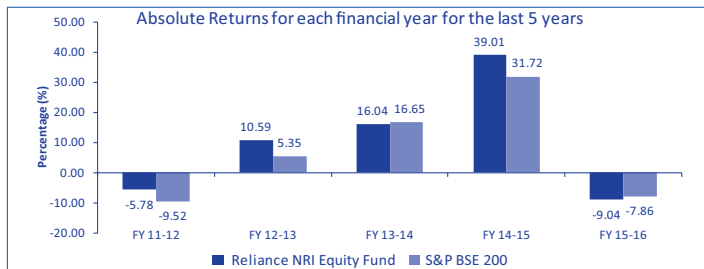
c. Aggregate Investments in the scheme by Board of Directors / Fund Managers / Other Key Managerial Persons as on 15/03/2017

Particulars	Aggregate Investments (Rs. in lakhs)
Board of Directors	Nil
Fund Managers	9.27
Other Key Managerial Persons	293.45

Reliance NRI Equity Fund	
Fund Manager	Omprakash Kuckian & Jahnvee Shah
Performance of the Scheme as on 28/02/2017	Reliance NRI Equity Fund - Growth Plan - Growth Option. Inception date- 15/11/04

Compounded Annualised Returns				
Period	1 Year	3 Years	5 Years	Since Inception
Scheme Returns %	35.05	17.50	14.33	17.78
Benchmark Returns%	30.95	15.63	11.98	13.86

Performance of the Scheme as on 31/03/2016



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.

Past performance may or may not be sustained in future.

ADDITIONAL DISCLOSURES

a. Top 10 holdings by issuers and sectors (As on 28/02/2017)

Holding	Weightage (%)
HDFC Bank Limited	8.17
Bharat Petroleum Corporation Limited	6.30
Petronet LNG Limited	5.26
Larsen & Toubro Limited	5.18
ITC Limited	5.09
Exide Industries Limited	4.98
State Bank of India	4.75
Bharti Airtel Limited	4.29
Maruti Suzuki India Limited	4.18
Cummins India Limited	4.18

Sector	Allocation (%)
Financial Services	21.29
Energy	17.51
Automobile	12.96
Services	8.29
Industrial Manufacturing	7.70
IT	7.52
Pharma	5.52
Construction	5.18
Consumer Goods	5.09
Others	4.71

b. Portfolio Turnover Ratio : 0.25

c. Aggregate Investments in the scheme by Board of Directors / Fund Managers / Other Key Managerial Persons as on 15/03/2017

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

SCHEME PERFORMANCE SNAPSHOT & ADDITIONAL DISCLOSURES

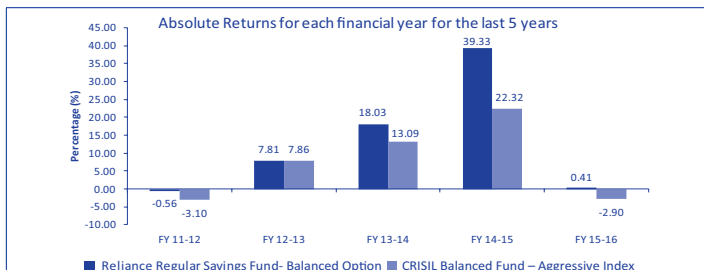
Reliance Regular Savings Fund- Balanced Option

Fund Manager	Sanjay Parekh, Amit Tripathi & Jahnvee Shah
Performance of the Scheme as on 28/02/17	Reliance Regular Savings Fund - Balanced Option - Growth Plan - Growth Option. Inception date - 08/06/2005

Compounded Annualised Returns

Period	1 Year	3 Years	5 Years	Returns Since Inception
Scheme Returns %	28.44	20.89	16.28	13.99
Benchmark Returns%	21.71	12.19	10.34	11.43

Performance of the Scheme as on 31/03/16



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.

Past performance may or may not be sustained in future.

ADDITIONAL DISCLOSURES

a. Top 10 holdings by issuers and sectors (As on 28/02/2017)

Top 10 Equity Holdings	Weightage (%)
HDFC Bank Limited	9.40
Infosys Limited	4.53
State Bank of India	3.89
Larsen & Toubro Limited	3.49
Grasim Industries Limited	3.47
ICICI Bank Limited	3.11
Motherson Sumi Systems Limited	2.51
Axis Bank Limited	2.38
Indian Oil Corporation Limited	2.36
IndusInd Bank Limited	2.12

Top 10 Equity Sectors	Allocation (%)
FINANCIAL SERVICES	26.36
AUTOMOBILE	9.72
IT	5.46
CEMENT & CEMENT PRODUCTS	4.35
PHARMA	3.99
CONSTRUCTION	3.49
ENERGY	3.41
METALS	2.71
CONSUMER GOODS	2.32
MEDIA & ENTERTAINMENT	2.25

Top 10 Debt Holdings	Weightage (%)
HDFC Bank Limited	4.34
Yes Bank Limited	4.18
Axis Bank Limited	3.42
Reliance Utilities & Power Pvt Ltd	2.61
Bajaj Finance Limited	2.47
Aditya Birla Finance Ltd	2.11
Rural Electrification Corporation Limited	1.08
Reliance Power Limited	1.06
PNB Housing Finance Limited	0.87
ICICI Bank Limited	0.65

Top 10 Debt Sectors	Allocation (%)
FINANCIAL SERVICES	21.72
OTHERS	4.91
ENERGY	3.98
MISCELLANEOUS	0.64
METALS	0.39
GOVERNMENT OF INDIA	0.25

b. Portfolio Turnover Ratio : 2.05

c. Aggregate Investments in the scheme by Board of Directors / Fund Managers / Other Key Managerial Persons as on 15/03/2017

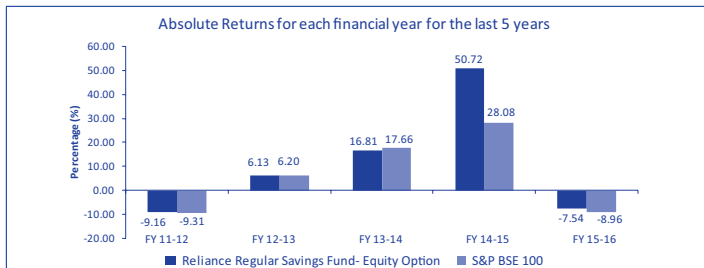
Particulars	Aggregate Investments (Rs. in lakhs)
Board of Directors	3.04
Fund Managers	63.96
Other Key Managerial Persons	40.75

SCHEME PERFORMANCE SNAPSHOT & ADDITIONAL DISCLOSURES

Reliance Regular Savings Fund - Equity Option	
Fund Manager	Omprakash Kuckian & Jahnvee Shah
Performance of the Scheme as on 28/02/17	Reliance Regular Savings Fund - Equity Option - Growth Plan - Growth Option. Inception date- 08/06/2005

Compounded Annualised Returns				
Period	1 Year	3 Years	5 Years	Returns Since Inception
Scheme Returns %	35.08	21.71	16.07	16.28
Benchmark Returns%	29.90	13.79	11.19	13.24

Performance of the Scheme as on 31/03/16



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.

Past performance may or may not be sustained in future.

ADDITIONAL DISCLOSURES

a. Top 10 holdings by issuers and sectors (As on 28/02/2017)

Holding	Weightage (%)
Honeywell Automation India Limited	6.06
Bombay Burmah Trading Corporation Limited	5.03
Indian Oil Corporation Limited	4.01
Larsen & Toubro Limited	3.57
HCL Technologies Limited	3.50
Kotak Mahindra Bank Limited	3.34
Tube Investments of India Limited	3.24
HDFC Bank Limited	3.05
UltraTech Cement Limited	2.95
Bajaj Auto Limited	2.87

Sector	Allocation (%)
FINANCIAL SERVICES	22.02
INDUSTRIAL MANUFACTURING	16.45
AUTOMOBILE	10.08
IT	8.38
CONSTRUCTION	7.52
PHARMA	6.54
CONSUMER GOODS	5.91
OTHERS	5.33
CEMENT & CEMENT PRODUCTS	5.31
ENERGY	4.01

b. Portfolio Turnover Ratio : 0.47

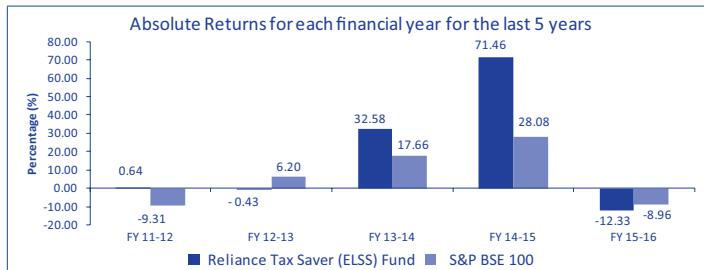
c. Aggregate Investments in the scheme by Board of Directors / Fund Managers / Other Key Managerial Persons as on 15/03/2017

Particulars	Aggregate Investments (Rs. in lakhs)
Board of Directors	Nil
Fund Managers	Nil
Other Key Managerial Persons	42.53

Reliance Tax Saver (ELSS) Fund	
Fund Manager	Ashwani Kumar & Jahnvee Shah
Performance of the Scheme as on 28/02/2017	Reliance Tax Saver (ELSS) Fund - Growth Plan - Growth Option. Inception date- 21/09/2005

Compounded Annualised Returns				
Period	1 Year	3 Years	5 Years	Since Inception
Scheme Returns %	41.57	28.74	20.44	15.67
Benchmark Returns%	29.90	13.79	11.19	11.61

Performance of the Scheme as on 31/03/2016



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.

Past performance may or may not be sustained in future.

ADDITIONAL DISCLOSURES

a. Top 10 holdings by issuers and sectors (As on 28/02/2017)

Holding	Weightage (%)
TVS Motor Company Limited	9.07
State Bank of India	6.38
Tata Steel Limited	6.28
Infosys Limited	5.66
ICICI Bank Limited	4.86
Axis Bank Limited	3.07
HDFC Bank Limited	3.06
ITC Limited	3.04
The Ramco Cements Limited	2.95
Honeywell Automation India Limited	2.88

Sector	Allocation (%)
Financial Services	25.55
Industrial Manufacturing	16.10
Automobile	14.98
IT	8.35
Metals	7.96
Consumer Goods	7.26
Services	4.68
Cement & Cement Products	3.71
Construction	2.52
Others	2.31

b. Portfolio Turnover Ratio : 0.36

c. Aggregate Investments in the scheme by Board of Directors / Fund Managers / Other Key Managerial Persons as on 15/03/2017

Particulars	Aggregate Investments (Rs. in lakhs)
Board of Directors	1.57
Fund Managers	10.66
Other Key Managerial Persons	3.83

SCHEME PERFORMANCE SNAPSHOT & ADDITIONAL DISCLOSURES

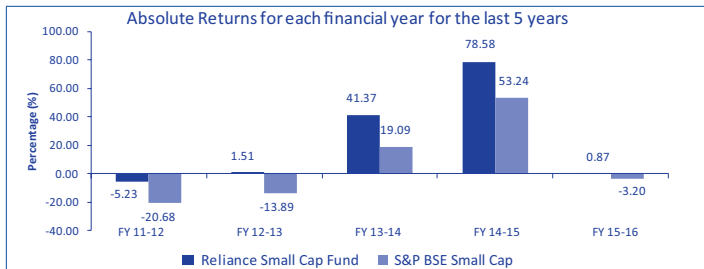
Reliance Small Cap Fund

Fund Manager	Samir Rachh, Sunil Singhania & Jahnvee Shah
Performance of the Scheme as on 28/02/2017	Reliance Small Cap Fund - Growth Plan - Growth Option. Inception date- 16 /09/2010

Compounded Annualised Returns

Period	1 Year	3 Years	5 Years	Since Inception
Scheme Returns %	48.18	38.80	29.25	19.99
Benchmark Returns%	43.38	28.52	14.81	4.75

Performance of the Scheme as on 31/03/2016



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.

Past performance may or may not be sustained in future.

ADDITIONAL DISCLOSURES

a. Top 10 holdings by issuers and sectors (As on 28/02/2017)

Holding	Weightage (%)
Navin Fluorine International Limited	3.74
West Coast Paper Mills Limited	2.85
RBL Bank Limited	2.30
Biocon Limited	2.22
Atul Limited	2.20
Honda Siel Power Products Limited	2.16
VIP Industries Limited	2.15
GIC Housing Finance Limited	2.10
Bharat Electronics Limited	2.09
Kalpataru Power Transmission Limited	2.01

Sector	Allocation (%)
Industrial Manufacturing	16.14
Consumer Goods	14.57
Financial Services	12.48
Chemicals	8.35
Cement & Cement Products	6.64
Textiles	6.16
Pharma	5.72
IT	4.43
Miscellaneous	3.66
Others	3.50

b. Portfolio Turnover Ratio : 0.74

c. Aggregate Investments in the scheme by Board of Directors / Fund Managers / Other Key Managerial Persons as on 15/03/2017

Particulars	Aggregate Investments (Rs. in lakhs)
Board of Directors	7.43
Fund Managers	17.00
Other Key Managerial Persons	207.10

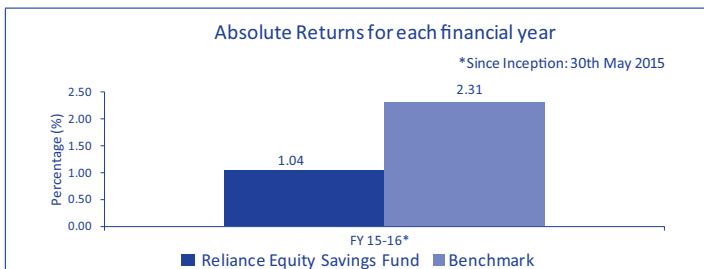
Reliance Equity Savings Fund

Fund Manager	Sanjay Parekh, Anju Chhajjer & Jahnvee Shah
Performance of the Scheme as on 28/02/2017	Reliance Equity Saving Fund - Growth Plan - Growth Option. Inception date- 30/05/2015

Compounded Annualised Returns

Period	1 Year	3 Years	5 Years	Since Inception
Scheme Returns %	16.73	NA	NA	6.71
Benchmark Returns%	13.95	NA	NA	6.55

Performance of the Scheme as on 31/03/2016



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.

Past performance may or may not be sustained in future.

ADDITIONAL DISCLOSURES

a. Top 10 holdings by issuers and sectors (As on 28/02/2017)

Top 10 Equity Holdings	Weightage (%)
HDFC Bank Limited	4.73
Infosys Limited	4.27
ICICI Bank Limited	2.52
Indian Oil Corporation Limited	2.21
Larsen & Toubro Limited	2.13
Motherhood Sumi Systems Limited	2.04
Federal-Mogul Goetze (India) Limited	1.94
ITC Limited	1.68
IndusInd Bank Limited	1.52
BEML Limited	1.47

Top 10 Equity Sectors	Allocation (%)
Financial Services	12.15
Automobile	6.16
IT	5.53
Industrial Manufacturing	3.74
Pharma	2.44
Energy	2.20
Construction	2.11
Consumer Goods	1.68
Media & Entertainment	1.48
Cement & Cement Products	1.33

Top 10 Debt Holdings	Weightage (%)
Reliance Power Limited	8.98
L&T METRO RAIL (HYDERABAD) LTD.	5.00
Bajaj Finance Limited	4.55
Renew Power Venture Pvt Ltd	3.61
Axis Bank Limited	2.64
IDBI Bank Limited	0.87

Top 10 Debt Sectors	Allocation (%)
Financial Services	15.25
Energy	8.98
Miscellaneous	5.00
Others	1.63

b. Portfolio Turnover Ratio : 3.83

c. Aggregate Investments in the scheme by Board of Directors / Fund Managers / Other Key Managerial Persons as on 15/03/2017

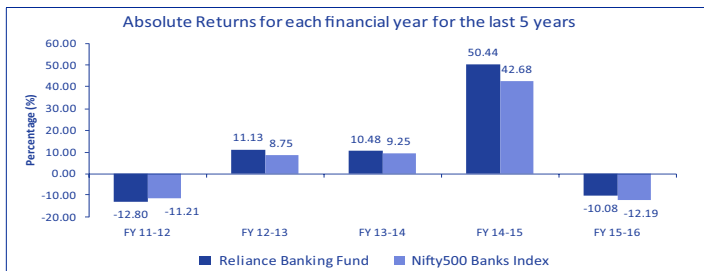
Particulars	Aggregate Investments (Rs. in lakhs)
Board of Directors	Nil
Fund Managers	10.38
Other Key Managerial Persons	24.48

SCHEME PERFORMANCE SNAPSHOT & ADDITIONAL DISCLOSURES

Reliance Banking Fund	
Fund Manager	Shrey Loonker & Jahnvee Shah
Performance of the Scheme as on 28/02/2017	Reliance Banking Fund - Growth Plan - Growth Option. Inception date- 26/05/2003

Compounded Annualised Returns				
Period	1 Year	3 Years	5 Years	Since Inception
Scheme Returns %	53.84	28.65	17.05	24.88
Benchmark Returns%	47.87	23.27	13.41	20.56

Performance of the Scheme as on 31/03/2016



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.

Past performance may or may not be sustained in future.

ADDITIONAL DISCLOSURES

a. Top 10 holdings by issuers and sectors (As on 28/02/2017)

Holding	Weightage (%)
HDFC Bank Limited	21.64
ICICI Bank Limited	14.00
Yes Bank Limited	9.53
State Bank of India	9.25
IndusInd Bank Limited	5.74
Reliance Capital Limited	5.41
Axis Bank Limited	3.73
The Federal Bank Limited	3.39
Muthoot Finance Limited	2.57
ICICI Prudential Life Insurance Company Limited	2.49

Sectors	Allocation (%)
Financial Services	97.98
Others	1.84

b. Portfolio Turnover Ratio : 0.64

c. Aggregate Investments in the scheme by Board of Directors / Fund Managers / Other Key Managerial Persons as on 15/03/2017

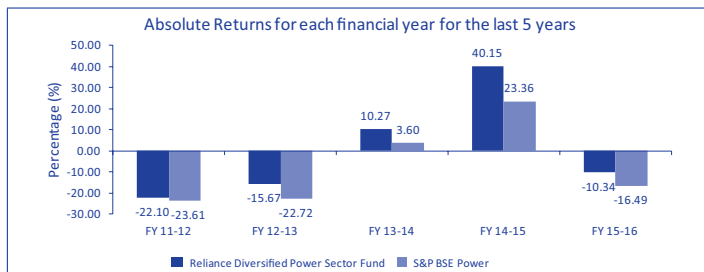
Particulars	Aggregate Investments (Rs. in lakhs)
Board of Directors	Nil
Fund Managers	Nil
Other Key Managerial Persons	208.22

Reliance Diversified Power Sector Fund	
Fund Manager	Sunil Singhanía, Sanjay Doshi & Jahnvee Shah
Performance of the Scheme as on 28/02/2017	Reliance Diversified Power Sector Fund - Growth Plan - Growth Option. Inception date- 08/05/2004

Compounded Annualised Returns				
Period	1 Year	3 Years	5 Years	Since Inception
Scheme Returns %	46.38	24.44	8.67	18.58
Benchmark Returns%	38.76	12.82	-0.75	NA

*Note: The benchmark for the fund has been changed from India Power Index to S&P BSE Power w.e.f. September 7, 2013. Kindly refer addendum no. 40 dated 01/08/2013 for further details.

Performance of the Scheme as on 31/03/2016



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.

Past performance may or may not be sustained in future.

ADDITIONAL DISCLOSURES

a. Top 10 holdings by issuers and sectors (As on 28/02/2017)

Holding	Weightage (%)
PTC India Limited	5.94
KEC International Limited	5.84
Apar Industries Limited	5.79
Jindal Stainless (Hisar) Limited	5.47
Cummins India Limited	4.43
Larsen & Toubro Limited	4.41
KSB Pumps Limited	4.33
Kirloskar Pneumatic Co.Ltd	4.19
GE Power India Limited	4.11
NTPC Limited	3.93

Sector	Allocation (%)
Industrial Manufacturing	42.27
Energy	26.31
Construction	12.88
Metals	11.44
Automobile	2.99
Financial Services	2.04
Others	1.33
Miscellaneous	0.16

b. Portfolio Turnover Ratio : 0.37

c. Aggregate Investments in the scheme by Board of Directors / Fund Managers / Other Key Managerial Persons as on 15/03/2017

Particulars	Aggregate Investments (Rs. in lakhs)
Board of Directors	Nil
Fund Managers	Nil
Other Key Managerial Persons	3.89

SCHEME PERFORMANCE SNAPSHOT & ADDITIONAL DISCLOSURES

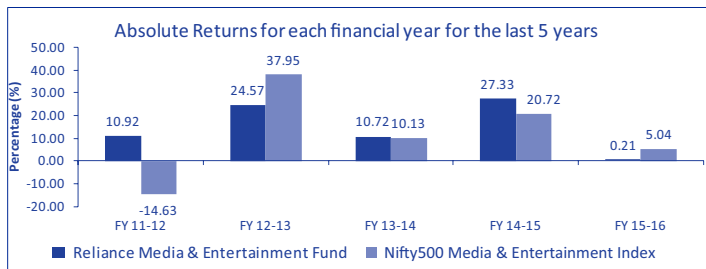
Reliance Media & Entertainment Fund	
Fund Manager	Sailesh Raj Bhan & Jahnvee Shah
Performance of the Scheme as on 28/02/2017	Reliance Media & Entertainment Fund - Growth Plan - Growth Option. Inception date - 30/09/2004

Reliance Pharma Fund	
Fund Manager	Sailesh Raj Bhan & Jahnvee Shah
Performance of the Scheme as on 28/02/2017	Reliance Pharma Fund - Growth Plan - Growth Option. Inception date- 05/06/2004

Compounded Annualised Returns				
Period	1 Year	3 Years	5 Years	Since Inception
Scheme Returns %	29.87	18.52	16.72	15.85
Benchmark Returns%	41.17	20.52	21.78	13.70

Compounded Annualised Returns				
Period	1 Year	3 Years	5 Years	Since Inception
Scheme Returns %	2.83	14.78	19.86	22.72
Benchmark Returns%	1.17	12.37	19.40	16.35

Performance of the Scheme as on 31/03/2016



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.

Past performance may or may not be sustained in future.

ADDITIONAL DISCLOSURES

a. Top 10 holdings by issuers and sectors (As on 28/02/2017)

Holding	Weightage (%)
PVR Limited	10.94
D.B.Corp Limited	10.68
INOX Leisure Limited	10.59
Dish TV India Limited	10.55
Zee Entertainment Enterprises Limited	10.38
Hathway Cable & Datacom Limited	10.16
Jagran Prakashan Limited	8.61
Info Edge (India) Limited	7.60
TV18 Broadcast Limited	5.68
Sun TV Network Limited	5.22

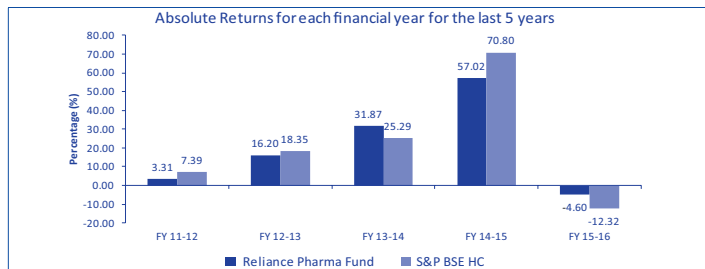
Sector	Allocation (%)
Media & Entertainment	86.10
IT	7.60
Others	4.20
Services	2.33

b. Portfolio Turnover Ratio : 0.40

c. Aggregate Investments in the scheme by Board of Directors / Fund Managers / Other Key Managerial Persons as on 15/03/2017

Particulars	Aggregate Investments (Rs. in lakhs)
Board of Directors	Nil
Fund Managers	2.13
Other Key Managerial Persons	17.83

Performance of the Scheme as on 31/03/2016



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.

Past performance may or may not be sustained in future.

ADDITIONAL DISCLOSURES

a. Top 10 holdings by issuers and sectors (As on 28/02/2017)

Holding	Weightage (%)
Cadila Healthcare Limited	9.77
Aurobindo Pharma Limited	9.34
Abbott India Limited	9.02
Sun Pharmaceuticals Industries Limited	8.68
Divi's Laboratories Limited	7.94
Sanofi India Limited	7.61
Lupin Limited	6.94
Dr. Reddy's Laboratories Limited	6.82
Cipla Limited	6.67
Thyrocare Technologies Limited	6.11

Sector	Allocation (%)
Pharma	82.91
Healthcare Services	10.65
Financial Services	4.09
Others	0.59

b. Portfolio Turnover Ratio : 0.50

c. Aggregate Investments in the scheme by Board of Directors / Fund Managers / Other Key Managerial Persons as on 15/03/2017

Particulars	Aggregate Investments (Rs. in lakhs)
Board of Directors	Nil
Fund Managers	2.55
Other Key Managerial Persons	27.37

SCHEME PERFORMANCE SNAPSHOT & ADDITIONAL DISCLOSURES

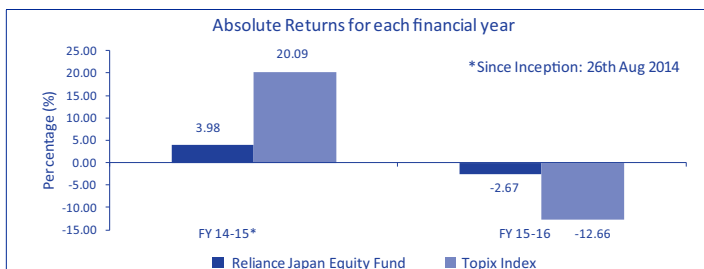
Reliance Japan Equity Fund	
Fund Manager	Ms. Jahnvee Shah & Ms. Anju Chhajjer
Performance of the Scheme as on 28/02/2017	Reliance Japan Equity Fund - Growth Plan - Growth Option. Inception Date - 26/08/2014

Reliance Arbitrage Advantage Fund	
Fund Manager	Payal Wadhwa Kaipunjal & Jahnvee Shah
Performance of the Scheme as on 28/02/2017	Reliance Arbitrage Advantage Fund - Growth Plan - Growth Option. Inception Date - 14/10/2010

Compounded Annualised Returns				
Period	1 Year	3 Years	5 Years	Since Inception
Scheme Returns %	8.28	NA	NA	2.82
Benchmark Returns%	18.30	NA	NA	7.34

Compounded Annualised Returns				
Period	1 Year	3 Years	5 Years	Since Inception
Scheme Returns %	6.52	7.29	8.33	8.35
Benchmark Returns%	7.40	8.19	8.41	8.35

Performance of the Scheme as on 31/03/2016



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.

Past performance may or may not be sustained in future.

ADDITIONAL DISCLOSURES

a. Top 10 holdings by issuers and sectors (As on 28/02/2017)

Holding	Weightage (%)
Temp Holdings Co Ltd	3.50
Sumitomo Elec Indust	3.48
Mitsubishi Chemical	3.47
Nidec Corporation	3.44
Kao Corporation	3.43
Dentsu Inc	3.40
Sony Corp	3.35
MEIJI Holdings Co. Ltd.	3.34
Msand Ad Ins Group H	3.33
Kubota Corp	3.33

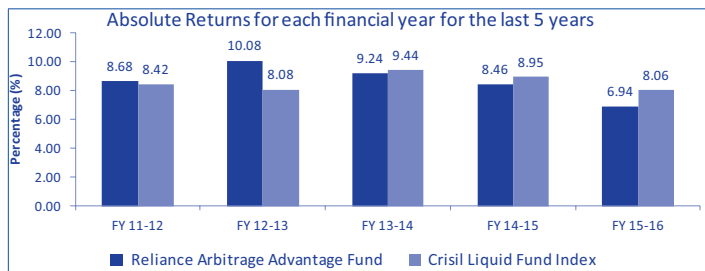
Sector	Allocation (%)
Leisure Equipment & Products	6.09
Diversified Real Estate Activities	5.75
Professional Services	3.50
Auto Parts & Equipment	3.48
Diversified Chemicals	3.47
Electrical Equipment	3.44
Personal Products	3.43
Advertising	3.40
Household Durables	3.35
Food Products	3.34

b. Portfolio Turnover Ratio : 0.58

c. Aggregate Investments in the scheme by Board of Directors / Fund Managers / Other Key Managerial Persons as on 15/03/2017

Particulars	Aggregate Investments (Rs. in lakhs)
Board of Directors	Nil
Fund Managers	Nil
Other Key Managerial Persons	8.51

Performance of the Scheme as on 31/03/2016



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.

Past performance may or may not be sustained in future.

ADDITIONAL DISCLOSURES

a. Top 10 holdings by issuers and sectors (As on 28/02/2017)

Holding	Weightage (%)
Maruti Suzuki India Limited	3.58
Hindalco Industries Limited	3.10
ITC Limited	2.51
Cairn India Limited	2.41
Sun Pharmaceuticals Industries Limited	2.27
Aurobindo Pharma Limited	2.09
JSW Steel Limited	2.03
Dr. Reddy's Laboratories Limited	1.93
Bharat Financial Inclusion Limited	1.90
ICICI Bank Limited	1.71

Sector	Allocation (%)
Financial Services	23.61
Others	10.25
IT	0.26
Miscellaneous	0.12
Healthcare Services	0.00
Chemicals	0.00
Services	0.00
Textiles	0.00
Media & Entertainment	-0.01
Cement & Cement Products	-0.01

b. Portfolio Turnover Ratio : 14.49

c. Aggregate Investments in the scheme by Board of Directors / Fund Managers / Other Key Managerial Persons as on 15/03/2017

Particulars	Aggregate Investments (Rs. in lakhs)
Board of Directors	Nil
Fund Managers	Nil
Other Key Managerial Persons	188.08

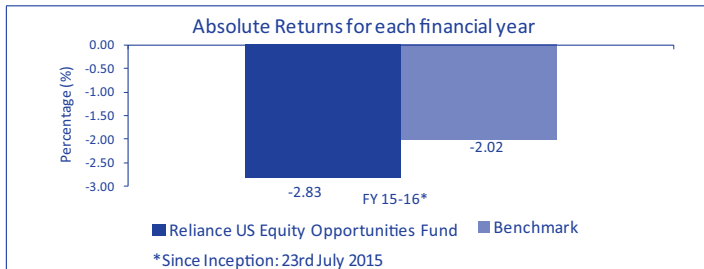
SCHEME PERFORMANCE SNAPSHOT & ADDITIONAL DISCLOSURES

Reliance US Equity Opportunities Fund

Fund Manager	Jahnvee Shah & Anju Chhajjer
Performance of the Scheme as on 28/02/2017	Reliance US Equity Opportunities Fund -Growth Plan - Growth Option. Inception Date - 23/07/2015

Compounded Annualised Returns				
Period	1 Year	3 Years	5 Years	Since Inception
Scheme Returns %	16.36	NA	NA	6.20
Benchmark Returns%	22.33	NA	NA	7.58

Performance of the Scheme as on 31/03/2016



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.

Past performance may or may not be sustained in future.

ADDITIONAL DISCLOSURES

a. Top 10 holdings by issuers and sectors (As on 28/02/2017)

Holding	Weightage (%)
Mastercard Incorporated	8.68
The Priceline Group Inc	7.75
Express Scripts Holding Co	6.96
Amerisource Bergen Corp	6.68
Alphabet Inc A	6.39
Lowes Companies Inc	5.16
Ventas Inc	5.11
Time Warner Inc	5.11
Quintiles IMS Holdings Inc	4.92
Blackrock Inc	4.78

Sector	Allocation (%)
Internet Software & Services	19.76
Data Processing & Outsourced Services	16.61
Internet Retail	7.75
Health Care Services	6.96
Health Care Distributors	6.68
Home Improvement Retail	5.16
Miscellaneous	5.11
Movies & Entertainment	5.11
Life Sciences Tools & Services	4.92
Asset Management & Custody Banks	4.78

b. Portfolio Turnover Ratio : 0.30

c. Aggregate Investments in the scheme by Board of Directors / Fund Managers / Other Key Managerial Persons as on 15/03/2017

Particulars	Aggregate Investments (Rs. in lakhs)
Board of Directors	Nil
Fund Managers	Nil
Other Key Managerial Persons	23.89

Note 1 : Link to obtain schemes latest monthly portfolio holding - <https://www.reliancemutual.com/investor-services/downloads/factsheets/>

Note 2 : Investment by Executive Director-cum-CEO is included in the aggregate investments by Board of Directors.

COMMON INFORMATION RELATED TO SCHEMES

Trustee Company : Reliance Capital Trustee Co. Limited

1) 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.

2) Applicable NAV

A) For all schemes except Reliance Japan Equity Fund:

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

- 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 switch-in request are credited to the bank account of the respective switch-in schemes before the cut-off time;
- 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:

- 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;
- 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

B) For Reliance Japan Equity Fund:

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 11.00 a.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 11.00 a.m., the closing NAV of the day shall be applicable;

In respect of valid application received after 11.00 a.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

- Application for switch-in is received before the applicable cut-off time of 11.00 a.m
- 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 schemes before the cut-off time;
- The funds are available for utilization before the cut-off time, by the respective switchin schemes

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

- where the application is received upto 11.00 am 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 11.00 am 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;
- 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

Uniform process for aggregating split transactions for NAV applicability:

It may be noted that 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:

- All transactions received on the same day (as per Time stamp rule).
- 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.
- Aggregations shall be done on the basis of investor’s PAN. In case of joint holding, transactions with similar holding structures shall be aggregated.
- 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.
- Only transactions in the same scheme shall be clubbed. This will include transactions at plan / option level (Dividend, Growth, Direct).
- 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.

3) Redemptions including Switch – outs:

A) For all schemes except Reliance Japan Equity Fund:

In respect of valid applications received upto 3 p.m. by the Mutual Fund, closing NAV of the day of receipt of application, shall be applicable. In respect of valid applications received after 3 p.m. by the Mutual Fund, the closing NAV of the next Business Day shall be applicable.

B) For Reliance Japan Equity Fund:

In respect of valid applications received upto 11 a.m. by the Mutual Fund, closing NAV of the day of receipt of application, shall be applicable. In respect of valid applications received after 11 a.m. by the Mutual Fund, the closing NAV of the next business day shall be applicable.

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

5) 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.reliancecapital.com and www.amfiindia.com

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

7) 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. Please read the respective Scheme information document (SID) carefully for details on scheme specific risk factors before investment.

8) 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.

9) 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.

10) 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 - 2.50%; (ii) On the next Rs. 300 crore - 2.25%; (iii) On the next Rs. 300 crore - 2.00; (iv) Balance 1.75%;

Provided that such expenses shall be lesser by atleast 0.25% of the daily net assets outstanding in each financial year in respect of a scheme investing in bonds.

- 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.

The above expenses are fungible within the overall maximum limit prescribed under SEBI (Mutual Funds) Regulations, which means there will be no internal sub-limits on

expenses and AMC is free to allocate them within the overall TER.

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 sub-clause (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 subregulations (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.

11) Load Structure:

- **Inter Scheme Switch:** At the applicable loads in the respective schemes.
- **Inter Plan Switch:**
 - 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.
 - 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.

Waiver of Entry Load: 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. Similarly, no entry load will be charged with respect to applications for registrations under Systematic Investment Plans / Systematic Transfer Plans (including Reliance SIP Insure, Salary AddVantage, Recurring Investment Plan for Corporate Employees and Dividend Transfer Plan) accepted by RMF with effect from August 01, 2009.

The upfront commission on investment made by the investor, if any, will be paid to the ARN Holder (AMFI registered Distributor) directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder.

12) 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)

13) Default Plan

Investor may note that following shall be applicable for default plan

Scen-ario	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/Other than Direct Plan	Direct Plan
4	Mentioned	Direct Plan	Direct Plan
5	Direct Plan	Not Mentioned	Direct Plan
6	Direct Plan	Regular Plan/Other than Direct Plan	Direct Plan
7	Mentioned	Regular Plan/Other than Direct Plan	Regular Plan/Other than Direct Plan
8	Mentioned	Not Mentioned	Regular Plan/Other than Direct Plan

In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan/Other than Direct 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, barring under the following circumstances.

a) Units applied under Daily Dividend Plan

b) If the aforesaid units are Redeemed / Switched, fully / partially into another scheme / plan.

14) Employee Unique Identification Number (EUIIN) would assist in tackling the problem of misselling even if the employee/relationship manager/sales person leave the employment of the distributor.

15) 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.

COMMON APPLICATION FORM

(To be filled in CAPITAL letters)

APP No.:

1. DISTRIBUTOR / BROKER INFORMATION (Refer Instruction No. I.9)

Name & Broker Code / ARN	Sub Agent ARN Code	Sub Agent Code	*Employee Unique Identification Number	RIA Code**
ARN- (17397 here)	ARN-			

*Please sign alongside in case the EUIN is left blank/not provided. I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.

++ I/We, have invested in the Scheme(s) of your Mutual Fund under Direct Plan. I/We hereby give you my/our consent to share/provide the transactions data feed/ portfolio holdings/ NAV etc. in respect of my/our investments under Direct Plan of all Schemes Managed by you, to the above mentioned Mutual Fund Distributor / SEBI-Registered Investment Adviser:

SIGN HERE	First / Sole Applicant / Guardian / Authorised Signatory	Second Applicant / Authorised Signatory	Third Applicant / Authorised Signatory

2. INVESTOR'S FOLIO NUMBER

(If you have an existing folio number with KYC validated, please mention the number here, enter your name in section 5 & proceed to section 9 to provide FATCA / Additional KYC details. If these details are already provided please proceed to Section 12. Mode of holding will be as per existing folio number.)

[Please tick (✓) any one]

I am a First time investor across Mutual Funds OR

I am an existing investor in Mutual Funds

3. UNITHOLDING OPTION - DEMAT MODE PHYSICAL MODE

DEMAT ACCOUNT DETAILS - These details are compulsory if the investor wishes to hold the units in DEMAT mode. Ref. Instruction No. XI. 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.

NSDL DP Name	DP ID	Beneficiary Account No.
CDSL DP Name	Beneficiary Account No.	

Enclosures [Please tick (✓) any one box]: Client Master List (CML) Transaction cum Holding Statement Cancelled Delivery Instruction Slip (DIS)

4. GENERAL INFORMATION APPLICATION FOR Zero Balance Folio Investment ^MODE OF HOLDING : [Please tick(✓)] Single Joint (Default) Any one or Survivor

5. FIRST APPLICANT DETAILS

NAME^{*} Mr. Ms. M/s.

PAN / PEKRN^{**} CKYC Id^{***} Aadhar No^{***}

Name of Guardian if first applicant is minor / Contact Person for non individuals Mr. Ms.

Guardian's Relationship With Minor Date of Birth of 1st Applicant (Mandatory in case of Minor) Proof of Date of Birth and Guardian's Relationship with Minor

Father Mother Court Appointed Guardian Birth Certificate Passport Others _____

STATUS[^] : Resident Individual PSU AOP/BOI Minor through Guardian HUF Trust /Charities / NGOs

Society FI/FII NRI Company/Body Corporate Sole Proprietor Defence Establishment

PIO Bank FPI^{***} Government Body Partnership Firm Others _____

(^as and when applicable)

Are you involved / providing any of the mentioned services : Foreign Exchange / Money Changer Services Gaming / Gambling / Lottery / Casino Services

(Applicable only for Non Individuals) Money Lending / Pawning None of the above

Note: In case First Applicant is Non Individual please attach FATCA, CRS & UBO Self Certification Form (Ref Ins No. XIV) **In case First Applicant is Minor then details of Guardian will be required.

^Mandatory for all type of Investors. It is mandatory for investors to be KYC compliant through a Key Registered Agency (KRA) appointed by SEBI prior to investing in Reliance Mutual Fund.

Refer instruction no.II. 6, 7 & X

6. SECOND APPLICANT DETAILS

NAME^{*} Mr. Ms. PAN / PEKRN^{*}

CKYC Id^{*} Aadhar No.^{*} STATUS^{*} : Resident Individual NRI

7. THIRD APPLICANT DETAILS

NAME^{*} Mr. Ms. PAN / PEKRN^{*}

CKYC Id^{*} Aadhar No.^{*} STATUS^{*} : Resident Individual NRI

RELIANCE MUTUAL FUND ACKNOWLEDGMENT SLIP (Please retain this slip) Application No.:

To be filled in by the investor. Subject to realization of cheque and finishing of Mandatory Information.

Name of the Investor Mr/Ms/M/s : _____

Scheme Name	Plan	Option	Payment Details	Time Stamp & Date of receiving office
			Amount [*] _____ Instrument No/Cash Deposit Slip No. _____ Date : _____ Drawn on Bank _____	

8. ADDITIONAL KYC DETAILS

OCCUPATION***	Professional	Agriculturist	Housewife	Retired	Government Service/PublicSector	Business	Forex Dealer	Student	Private Sector Service	Others
1 st Applicant	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2 nd Applicant	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
3 rd Applicant	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Guardian	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
GROSS ANNUAL INCOME DETAILS***		Below 1 Lac	1-5 Lacs	5-10 Lacs	10-25 Lacs	25 Lacs-1 Crore	>1 Crore	NET-WORTH*** in `	Date	
1st Applicant								(Net worth should	D D M M Y Y Y Y	
2nd Applicant								not be older	D D M M Y Y Y Y	
3rd Applicant								than 1 year)	D D M M Y Y Y Y	
Guardian									D D M M Y Y Y Y	
PEP DETAILS***			1st Applicant		2nd Applicant		3rd Applicant		Guardian	
Are you a Politically Exposed Person (PEP)***			Yes <input type="radio"/> No <input type="radio"/>		Yes <input type="radio"/> No <input type="radio"/>		Yes <input type="radio"/> No <input type="radio"/>		Yes <input type="radio"/> No <input type="radio"/>	
Are you related to a Politically Exposed Person (PEP)***			Yes <input type="radio"/> No <input type="radio"/>		Yes <input type="radio"/> No <input type="radio"/>		Yes <input type="radio"/> No <input type="radio"/>		Yes <input type="radio"/> No <input type="radio"/>	

9. FATCA and CRS DETAILS For Individuals (Mandatory) Non Individual Investors should mandatory fill separate FATCA/CRS details form

Please indicate all Countries in which you are a resident for tax purpose, associated Taxpayer Identification Number and it's Identification type eg. TIN etc.

Sole/First Applicant/Guardian			Second Applicant			Third Applicant		
Country #***	Tax Payer Ref. ID No%	Identification Type	Country #	Tax Payer Ref. ID No%	Identification Type	Country #	Tax Payer Ref. ID No%	Identification Type
1			1			1		
2			2			2		
3			3			3		

In case Country of Tax Residence is only India then details of Country of Birth & Nationality need not be provided. *In case Tax Identification Number is not available, kindly provide its functional equivalent

Sole/First Applicant/Guardian		Second Applicant		Third Applicant	
Country of Birth^***		Country of Birth		Country of Birth	
Country of Nationality^**		Country of Nationality		Country of Nationality	

10. CONTACT DETAILS OF SOLE / FIRST APPLICANT (Refer Instruction No. VII & IX)

Correspondence Address** (P.O. Box is not sufficient) **Please note that your address details will be updated as per your KYC records with CKYC / KRA				Overseas Address (Mandatory for NRI / FII Applicants)			
House /Flat No.				House /Flat No.			
Street Address				Street Address			
City/ Town	State		City/ Town		State		
Country	Pin Code		Country		Pin Code		
Tel. (Res.)	Tel. (Off.)		Mobile No.		(Country Code)		
Email ID							

Please register your Mobile No & Email Id with us to get instant transaction alerts via SMS & Email. Investors providing Email Id would mandatorily receive only E - Statement of Accounts in lieu of physical Statement of Accounts.

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

Bank Name	M a n d a t o r y								
Account No.	M a n d a t o r y			A/c. Type (✓)	<input type="checkbox"/> SB	<input type="checkbox"/> Current	<input type="checkbox"/> NRO	<input type="checkbox"/> NRE	<input type="checkbox"/> FCNR
BranchAddress	M a n d a t o r y			Branch City	F o l C r e d i t v i a N e f t				
PIN	IFSC Code		M i c r C o d e		9 D i g i t				

Please ensure the name in this application form and in your bank account are the same. Please update your IFSC and MICR Code in order to get payouts via electronic mode in to your bank account.

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
Balance	SMS Balance	SMS balance <space> last 6 digits of folio
Last 3 Transaction	SMS Transaction	SMS txn <space> last 6 digits of folio
Statement thru mail	SMS ESOA	SMS ESOA <space> last 6 digits of folio

**SMS charges apply



Investor Desk. A RMF Virtual Branch Experience.

For more details : Visit : www.reliancemutual.com

You can also follow us on



12. INVESTMENT & PAYMENT DETAILS (Separate Application Form is required for investment in each Plan/Option. Multiple cheques not permitted with single application form (Refer instruction no. IV) OTBM facility is available to investors who have Invest Easy facility registered with RMF.

Scheme _____

(Refer Instruction No. I-10) (For Product Labeling please refer last page of application form) (If you wish to invest in Direct Plan please mention Direct Plan against the scheme name)

[Please tick (✓) the appropriate boxes only if applicable to the scheme in which you plan to invest] Option Growth^^ Dividend Payout Dividend Reinvestment Dividend Frequency _____

Mode of Payment Cheque DD Funds Transfer OTBM Facility (One Time Bank Mandate) RTGS / NEFT Cash⁵ (Refer Instruction No. XV)

Investment Amount (`)	DD Charges (if applicable) (`)	Net Amount- (`)	Instrument No/Cash Deposit Slip No/UTR No.	Date	Drawn on Bank	Bank Branch	City
i	ii	i minus ii		D D M M Y Y Y Y			

(* Default option if not selected) -Units will be allotted for the net amount minus the transaction charges if applicable. ⁵Investors are requested to collect the cash deposit slip from the DISC

Reason for Investment: House Children's education Children's Marriage Car Retirement Others _____

13. NOMINATION - I wish to Nominate Yes No (Mandatory if mode of holding is single) (Refer Instruction No. VI) In case of existing investor, nomination details mentioned in the below table will replace the existing details registered in the folio. Signature is mandatory if you do not wish to nominate

Nominee 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.

14. 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 [*]																		

15. SIP ENROLLMENT DETAILS Opted for SIP: Yes No (Incase you have opted for SIP it is mandatory to submit OTBM + SIP Enrolment Form)

16. STP ENROLLMENT DETAILS Opted for STP: Yes No (Incase you have opted for STP it is mandatory to submit STP Enrolment Form)

17. I WISH TO APPLY FOR INVEST EASY FOR INDIVIDUALS Yes No (Mandatory Enclosure : ONE TIME BANK MANDATE REGISTRATION FORM)

18. DECLARATION AND SIGNATURE

I/We would like to invest in Reliance_____ subject to terms of the Statement of Additional Information (SAI), Scheme Information Document (SID), Key Information Memorandum (KIM) and subsequent amendments thereto. I/We have read, understood (before filling application form) and is/are bound by the details of the SAI, SID & KIM including details relating to various services including but not limited to Reliance Any Time Money Card. I/We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. I / We declare that the amount invested in the Scheme is through legitimate sources only and is not designed for the purpose of contravention or evasion of any Act / Regulations / Rules / Notifications / Directions or any other Applicable Laws enacted by the Government of India or any Statutory Authority. I accept and agree to be bound by the said Terms and Conditions including those excluding/ limiting the Reliance Nippon Life Asset Management Limited (formerly Reliance Capital Asset Management Limited) (RNLAM) liability. I understand that the RNLAM may, at its absolute discretion, discontinue any of the services completely or partially without any prior notice to me. I agree RNLAM can debit from my folio for the service charges as applicable from time to time. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I hereby declare that the above information is given by the undersigned and particulars given by me/us are correct and complete. Further, I agree that the transaction charge (if applicable) shall be deducted from the subscription amount and the said charges shall be paid to the distributors.

- I 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.

SIGN HERE	<input type="checkbox"/> First / Sole Applicant / Guardian / Authorised Signatory	<input type="checkbox"/> Second Applicant / Authorised Signatory	<input type="checkbox"/> Third Applicant / Authorised Signatory
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

DISTRIBUTOR / BROKER INFORMATION

Name & Broker Code / ARN	Sub Broker / Sub Agent ARN Code	*Employee Unique Identification Number	Sub Broker / Sub Agent Code	RIA Code**
ARN- (ARN stamp here)	ARN-			

*Please sign below in case the EUN is left blank/not provided. I/We hereby confirm that the EUN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of inappropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.
 ++ I/We, have invested in the Scheme(s) of your Mutual Fund under Direct Plan. I/We hereby give you my/our consent to share/provide the transactions data feed/ portfolio holdings/ NAV etc. in respect of my/our investments under Direct Plan of all Schemes Managed by you, to the above mentioned Mutual Fund Distributor / SEBI-Registered Investment Adviser.

SIGN HERE	First / Sole Applicant / Guardian Authorised Signatory	Second Applicant / Authorised Signatory	Third Applicant / Authorised Signatory
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Upfront commission shall be paid directly by the investor to the AMFI registered distributor based on the investor's assessment of various factors including the service rendered by the distributor.

APPLICANT DETAILS

FOLIO NO.

Name of Sole/1st holder	Mr./Ms./M/Us	PAN No / PEKRN.	<input type="checkbox"/> KYC
Name of 2nd holder	Mr./Ms.	PAN No / PEKRN.	<input type="checkbox"/> KYC
Name of 3rd holder	Mr./Ms.	PAN No / PEKRN.	<input type="checkbox"/> KYC

INITIAL INVESTMENT DETAILS

Cheque/ DD No./Cash Deposit Slip No. _____ Cheque / DD / Cash Deposition Date _____ DD Charge ₹ _____
 Net Amount ₹ _____ Bank Name: _____ Branch: _____ City: _____

UNHOLDING OPTION - Demat Mode Physical Mode (Ref. Instruction No. 24) Demat Account details are compulsory if demat mode is opted.)

National Securities Depository Limited	Depository Participant Name _____ DP ID No. _____ Beneficiary Account No. _____	Central Securities Depository Limited	Depository Participant Name _____ Target ID No. _____
-----------------------------------------------	---------------------------------------------------------------------------------------	----------------------------------------------	----------------------------------------------------------

Enclosures (Please tick any one box) : Client Master List (CML) Transaction cum Holding Statement Cancelled Delivery Instruction Slip (DIS)

Invest Easy Registration for Transaction over SMS, Call, Mobile, Internet etc (Applicable for individual investor only)

Email ID _____ Mobile no. + _____
 Email id & Mobile no. provided in this form will supercede the existing details in our records. Please register your Mobile No & Email Id to get instant alerts via SMS & Email.

By providing Email-id, I understand that IPIN will be issued to me by default through Online Mode, unless I have already opted for IPIN in the past and have created a username.

SIP DETAILS (Refer Instruction No. 14. If the investor wishes to invest in Direct Plan please mention Direct Plan against the scheme name. Please refer respective SID/KIM for product labeling)

Scheme / Plan / Option	Frequency (Please / any one)	Enrollment Period (Please / any one)	SIP Date (Please / any one)	SIP Amount	Reliance STEP-UP Facility (Optional)		
					Amount	Frequency	Count
	<input type="checkbox"/> Monthly (Default) <input type="checkbox"/> Quarterly <input type="checkbox"/> Yearly	<input type="checkbox"/> REGULAR From : MM/YY To : MM/YY <input type="checkbox"/> PERPETUAL(Default) (Refer Instruction No. 5) From : MM/YY To : 1 2 / 9 9	<input type="checkbox"/> 2 <input type="checkbox"/> 7 <input type="checkbox"/> 10 <input type="checkbox"/> 18 (Default) <input type="checkbox"/> 23 <input type="checkbox"/> 28 <input type="checkbox"/> [Any other Date]	₹ _____ (in figures)	₹ _____ (Multiples of ₹ 100 only*)	<input type="checkbox"/> Half-yearly <input type="checkbox"/> Yearly (Default)	Increase SIP amount time(s) (Default time)

** In case of Reliance Tax Saver Fund, Reliance Retirement fund - Income Generation Plan & Reliance Retirement fund- Wealth Creation Plan, the SIP & Step up Amount should be in multiples of ₹ 500/-.

DECLARATION : I/We would like to invest in Reliance _____ subject to terms of the Statement of Additional Information (SAI), Scheme Information Document (SID), Key Information Memorandum (KIM) and subsequent amendments thereto. I/We have read, understood (before filling application form) and is/are bound by the details of the SAI, SID & KIM including details relating to various services. By filling up this form I understand that the amount towards my lumpsum / systematic investment plan (SIP) transaction will be debited from bank account details provided in my One Time Bank Mandate Form. I/We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. I/We declare that the amount invested in the Scheme is through legitimate sources only and is not designed for the purpose of contravention or evasion of any Act / Regulations / Rules / Notifications / Directions or any other Applicable Laws enacted by the Government of India or any Statutory Authority. I accept and agree to be bound by the said Terms and Conditions including those excluding/ limiting the Reliance Nippon Life Asset Management Limited (RNLAM) liability. I understand that the RNLAM may, at its absolute discretion, discontinue any of the services completely or partially without any prior notice to me. I agree RNLAM can debit from my folio for the service charges as applicable from time to time. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other model, payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I hereby declare that the above information is given by the undersigned and particulars given by me/us are correct and complete. Further, I agree that the transaction charge (if applicable) shall be deducted from the subscription amount and the said charges shall be paid to the distributors.
 I 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.

SIGNATURE

By signing this SIP enrolment form I/We understand that the amount will be debited from the Bank account mentioned in One Time Bank Mandate / Invest Easy - Individuals Mandate Form.

SIGN HERE	First / Sole Applicant /Guardian Authorised Signatory	Second Applicant Authorised Signatory	Third Applicant Authorised Signatory
------------------	----------------------------------------------------------	------------------------------------------	-----------------------------------------

Investors are requested to note that the amount mentioned in One Time Bank Mandate should be the maximum amount that you would like to invest in schemes of RMF on any transaction day.

UMRN (For Office Use Only) _____

Date: D D M M Y Y Y Y

Create Sponsor Bank Code _____ (For Office Use Only) Utility Code _____ (For Office Use Only)

Modify I/We hereby authorize **Reliance Mutual Fund** to debit (tick ✓) SB CA CC SB-NRE SB-NRO Other

Cancel Bank A/c no: _____ (Destination Bank Account Number)

With Bank _____ (Name of Destination Bank) IFSC _____ MICR _____

an amount of Rupees ₹ _____

FREQUENCY: Monthly Quarterly Half Yearly Yearly as & when presented DEBIT TYPE Fixed Amount Maximum Amount

Reference 1	Folio No.	Email ID: _____
Reference 2	Appln No.	Mobile / Phone No: _____

I agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule of charges of the bank.

PERIOD	From : D D M M Y Y	1 _____	2 _____	3 _____
	To : 3 1 1 2 2 0 9 9	Signature of Account Holder	Signature of Account Holder	Signature of Account Holder
	Or <input type="checkbox"/> Until Cancelled	1 _____	2 _____	3 _____

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

- (1) 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 / 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 (NPCI), 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 (PDC's) from the investors for the balance period.
- (2) 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 holidays.
- (3) 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.
- (4) 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 end date appropriately the tenure of SIP will be treated as perpetual i.e. the end date shall be considered as December 2099. 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.
- (5) 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, 7th, 10th, 18th, 23rd, 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 investing.
- (6) 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.
- (7) 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 investor.
- (8) 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.
- (9) Allotment of units would be subject to realisation of credit.
- (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.
- (11) 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 Details" Form.
- (12) 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.
- (13) For Direct Investment Please Mention "Direct in the Column "Name & Broker Code/ARN".
- (14) 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.

- (15) Applications should be submitted at any of the Designated Investor Service Centre (DISCs) of RNLAM or Karvy Computershare Pvt. Ltd.
- (16) 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.
- (17) 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, frequency, dates, load structure in accordance with the SEBI Regulations and any such change will be applicable only to units transacted pursuant to such change on a prospective basis.
- (18) 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.
- (19) 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 Call Center, 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.
- (20) 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 via an SMS from the mobile number registered with RNLAM with respect to the concerned

folio.

- (21) **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), 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 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 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.
- (22) **Prevention of Money Laundering and Know Your Client (KYC):** SEBI has prescribed 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 for the purpose of investing with a Mutual Fund. Should the applicant desire to change KYC related information, POS will extend 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 (CVL/MF) 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.
 - (i) 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.
 - (ii) Investors who have completed with KYC process before December 31, 2011 (KYC status with CVL-KRA as "MF - VERIFIED BY CVL/MF") 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 and complete the IPV requirements.
 - Update of '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.reliancemutual.com or on the website of Association of Mutual Funds in India i.e. www.amfiindia.com or on the website of any authorised KRA's. Once the same is done then the KYC status at CVL-KRA will change 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.

- (23) **Communication for the investors:** In accordance with SEBI Circular No. Cir/IMD/DF/16/2011 dated September 8, 2011 and SEBI Circular no. CIR/IMD/DP/31/2014 dated November 12, 2014 the investor whose 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.

Thereafter, a Consolidated Account Statement ("CAS") shall be issued in line with the following procedure:

1. 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.
2. 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.
3. 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. 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.
5. 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 withdrawal plan and systematic transfer plan transactions. CAS shall not be received by the Unit holders for the folios wherein the PAN details are not updated. 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 account statement to the investors within 5 Business Days from the receipt of such request.

- (24) **Units held in the dematerialized form:** Unitholders can have an 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.
- (25) Employee Unique Identification Number (EUIDN) would assist in tackling the problem of mis-selling even if the employee/relationship manager/sales person leave the employment of the distributor.
- (26) **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:
 1. 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 without registering the One Time Bank Mandate. 2. The minimum amount for Reliance STEP-UP facility is ₹100/- and in multiples of ₹100/- (except for Reliance Tax Saver (ELSS) Fund for which the minimum amount shall be ₹500/- and in multiple of ₹500/-). 3. Monthly SIP offers STEP-UP frequency at half yearly and yearly intervals. Quarterly and Yearly SIP offers STEP-UP frequency at yearly interval only. In case STEP-UP frequency is not indicated, it will be considered as Yearly by Default. 4. There should be clear indication about STEP-UP Count i.e. the number of times the SIP Installment amount should be increased. In case STEP-UP amount is mentioned and STEP-UP count is not indicated, it will be considered as 1 (One) by Default. 5. The date for Reliance STEP-UP Facility will correspond to the registered SIP. The enrolment period specified in the Reliance STEP-UP form should be less than or equal to the enrolment period mentioned in the SIP. 6. In case of any deviation in period, the tenure of the SIP shall be considered. Folio with status Minor are not eligible for Reliance STEP-UP facility.

*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 processing. 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)

Affix Barcode	Date and Time Stamp No.

APP No.

SYSTEMATIC TRANSFER PLAN (STP) ENROLMENT FORM

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

1. DISTRIBUTOR / BROKER INFORMATION (Refer Instruction No. 25)

Name & Broker Code / ARN	Sub Broker / Sub Agent ARN Code	*Employee Unique Identification Number	Sub Broker / Sub Agent Code	RIA Code**
ARN- (ARN stamp here)	ARN-			

*Please sign below in case the EUIN is left blank/not provided. I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.
 ++ I/We, have invested in the Scheme(s) of your Mutual Fund under Direct Plan. I/We hereby give you my/our consent to share/provide the transactions data feed/ portfolio holdings/ NAV etc. in respect of my/our investments under Direct Plan of all Schemes Managed by you, to the above mentioned Mutual Fund Distributor / SEBI-Registered Investment Adviser.

SIGN HERE	First / Sole Applicant / Guardian Authorised Signatory	Second Applicant Authorised Signatory	Third Applicant Authorised Signatory

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

2. EXISTING UNIT HOLDER INFORMATION

FOLIO NO.

APPLICANT DETAILS

Name of Sole/1st holder	PAN No / PEKRN.	<input type="text"/>	<input type="checkbox"/> KYC
Name of 2nd holder	PAN No / PEKRN.	<input type="text"/>	<input type="checkbox"/> KYC
Name of 3rd holder	PAN No / PEKRN.	<input type="text"/>	<input type="checkbox"/> KYC

4. SYSTEMATIC TRANSFER PLAN (STP) SCHEME DETAILS (Refer Instruction No.1, 5 & 26)

(If the investor wishes to invest in Direct Plan please mention Direct Plan against the scheme name)

Name of 'Transferor' Scheme/Plan/Option

Name of 'Transferee' Scheme/Plan/Option

5. STP DETAILS (Refer Instruction No.6)

<input type="checkbox"/> Fixed Transfer STP (Refer Instruction No. 7 & 9) STP Frequency (Please ✓ any one)					<input type="checkbox"/> Capital Appreciation STP (Refer Inst No. 8 & 9) STP Frequency (Please ✓ any one)		
<input type="checkbox"/> Daily (Minimum One Month)	<input type="checkbox"/> Weekly	<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Monthly (Default)	<input type="checkbox"/> Quarterly	OR	<input type="checkbox"/> Monthly (Default)	<input type="checkbox"/> Quarterly
First execution date will be on or after 7 calendar days from the date of submission of the form (excluding date of submission)	1 st , 8 th , 15 th & 22 nd of every month	1 st & 15 th of every month	* _____ of every month	* _____ of the starting month of every Quarter		1 st of every Month	1 st of the starting month of every Quarter
Amount of Transfer per Instalment ₹ <input type="text"/>							

Enrolment Period (Please ✓ any one)

REGULAR From: To: **PERPETUAL** (Default) From: To:

Only for Daily STP Enrolment Period

From: To:

6. DECLARATION & SIGNATURE/S

I/We would like to opt for Systematic Transfer Plan subject to terms of the Scheme Information Document and subsequent amendments thereto. I/We have read the instructions of the Enrolment Form, Scheme Information Document of the Transferor and Transferee Scheme and Statement of Additional Information before filling up the Enrolment Form. I/We have understood the details of the scheme and I/We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I hereby declare that the above information is given by the undersigned and particulars given by me/us are correct and complete.

I 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.

Place:

Date:

SIGNATURE

First / Sole Applicant / Guardian Authorised Signatory	Second Applicant Authorised Signatory	Third Applicant Authorised Signatory
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Acknowledgement Receipt of STP Application Form (To be filled in by the Unit holder)

FOLIO NO.

APP No.:

Received from _____ STP application
 Amount of Transfer per Instalment ₹ _____
 From Scheme / Plan / Option _____
 to Scheme / Plan / Option _____
 Mode & Frequency of STP _____

Stamp of receiving branch

 & Signature

**Details of FATCA & CRS information
For Non-Individuals / Legal Entity**

Name of the entity

Type of address given at KRA Residential or Business Residential Business Registered Office

PAN Date of incorporation DD / MM / YYYY

City of incorporation

Country of incorporation

Please tick the applicable tax resident declaration-

1. Is "Entity" a tax resident of any country other than India Yes No
(If yes, please provide country/ies in which the entity is a resident for tax purposes and the associated Tax ID number below.)

Country	Tax Identification Number %	Identification Type (TIN or Other, please specify)

²Incase Tax Identification Number is not available, kindly provide its functional equivalent²
In case TIN or its functional equivalent is not available, please provide Company Identification number or Global Entity Identification Number or GIN, etc.

Incase the Entity's Country of Incorporation / Tax residence is U. S. but entity is not a Specified U. S. Person, mention Entity's exemption code here _____

Please refer to para 3(vii) Exemption code for U. S. persons under Part D of FATCA instructions & Definitions

FATCA & CRS Declaration

(Please consult your professional tax advisor for further guidance on FATCA & CRS classification)

PART A (to be filled by Financial Institutions or Direct Reporting NFEs)

1. We are a, **Global Intermediary Identification Number (GIIN)**
Financial institution ³ **Note:** If you do not have a GIIN but you are sponsored by another entity, please provide your sponsor's
or **GIIN** above and indicate your sponsor's name below
Direct reporting NFE⁴ Name of sponsoring entity
(Please tick as appropriate)
- GIIN not available** *(Please tick as applicable)* **Applied for**
If the entity is financial institution, Not required to apply for- please specify 2 digits sub- category ¹⁰
Not obtained – Non-participating FI

PART B (Please fill any one as appropriate "to be filled by NFEs other than Direct Reporting NFEs")

1. Is the Entity a publicly traded company <i>(that is, a company whose shares are regularly traded on an established securities market)</i>	Yes <input type="checkbox"/> <i>(If yes, please specify any one stock exchange on which the stock is regularly traded)</i> Name of stock exchange _____
2. Is the Entity a related entity of a publicly traded company <i>(a company whose shares are regularly traded on an established securities market)</i>	Yes <input type="checkbox"/> <i>(If yes, please specify name of the listed company and one stock exchange on which the stock is regularly traded)</i> Name of listed company _____ Nature of relation: <input type="checkbox"/> Subsidiary of the Listed Company or <input type="checkbox"/> Controlled by a Listed Company Name of stock exchange _____
3. Is the Entity an active ¹ non-financial Entity (NFE)	Yes <input type="checkbox"/> Nature of Business _____ Please specify the sub-category of Active NFE <input type="text"/> <i>(Mention code-refer 2c of Part D)</i>
4. Is the Entity a passive ² NFE	Yes <input type="checkbox"/> <i>(If yes, please fill UBO declaration in the next section.)</i> Nature of Business _____

¹Refer 2 of Part D | ²Refer 3(iii) of Part D | ³ Refer 1(i) | ⁴Refer 3(vi) of Part D |

*** If passive NFE, please provide below additional details for each of Controlling person.** (Please attach additional sheets if necessary)

Name and PAN / Any other Identification Number <small>(PAN, Aadhaar, Passport, Election ID, Govt. ID, Driving Licence NREGA Job Card, Others)</small>		Occupation Type - <i>Service, Business, Others</i>	DOB - <i>Date of Birth</i>
City of Birth - Country of Birth		Nationality	Gender - <i>Male, Female, Other</i>
		Father's Name - <i>Mandatory if PAN is not available</i>	
1. Name & PAN	<input type="text"/>	Occupation Type	<input type="text"/>
City of Birth	<input type="text"/>	Nationality	<input type="text"/>
Country of Birth	<input type="text"/>	Father's Name	<input type="text"/>
		DOB	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
		Gender	Male <input type="checkbox"/> Female <input type="checkbox"/> Others <input type="checkbox"/>
1. Name & PAN	<input type="text"/>	Occupation Type	<input type="text"/>
City of Birth	<input type="text"/>	Nationality	<input type="text"/>
Country of Birth	<input type="text"/>	Father's Name	<input type="text"/>
		DOB	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
		Gender	Male <input type="checkbox"/> Female <input type="checkbox"/> Others <input type="checkbox"/>
1. Name & PAN	<input type="text"/>	Occupation Type	<input type="text"/>
City of Birth	<input type="text"/>	Nationality	<input type="text"/>
Country of Birth	<input type="text"/>	Father's Name	<input type="text"/>
		DOB	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
		Gender	Male <input type="checkbox"/> Female <input type="checkbox"/> Others <input type="checkbox"/>

*Additional details to be filled by controlling persons with tax residency/ permanent residency / citizenship / Green Card in any country other than India:

To include US, where controlling person is a US citizen or green cardholder

*Incise Tax Identification Number is not available, kindly provide functional equivalent

FATCA - CRS Terms and Conditions

The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income-tax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and 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.

⁵It 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.

Part C : Certification

I / We have understood the information requirements of this Form (read along with the FATCA & CRS Instructions) and here by confirm that the information provided by me /us on this Form is true, correct, and complete. I /We also confirm that I / We have read and understood the FATCA & CRS Terms and Conditions below and here by accept the same.

Date: / / /

Name

Designation

Signature

<input checked="" type="checkbox"/> First / Sole Applicant / Guardian	<input checked="" type="checkbox"/> Second Applicant	<input checked="" type="checkbox"/> Third Applicant
-----------------------------------------------------------------------	------------------------------------------------------	-----------------------------------------------------

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 for the account of others and where its income attributable 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 act 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 institution 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-ValueAccounts
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 to, 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 buy out fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;
05	The NFE is not yet operating a business and has no prior operating history, but is investing capital in to 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	<p>Any NFE that full fills all of the following requirements:</p> <p>(i) It is established and operated in India exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in India and it is a professional organization, business league, chamber of commerce, labor organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare;</p> <p>(ii) It is exempt from income tax in India;</p> <p>(iii) It has no shareholders or members who have a proprietary or beneficial interest in its income or assets;</p> <p>The applicable laws of the NFE's country or territory of residence or the NFE's formation documents do not permit any income or 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 of 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.</p> <p>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 :-</p> <p>(i) An Investor Protection Fund referred to in clause (23EA);</p> <p>(ii) A Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and</p> <p>(iii) An Investor Protection Fund referred to in clause (23EC), of section 10 of the Act;</p>

3. Other definitions*(i) 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 director 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 clause 1(iv) (b) of these instructions
- (iii) a with holding foreign partnership or with holding 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 in to 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 settler of the trust, 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 of a legal arrangement other than a trust, the said expression means the person in equivalent or similar position;

(A) Controlling Person Type:

Code	Sub-category
01	Cp of legal person-ownership
02	Cp of legal person-othermeans
03	Cp of legal person-senior managing official
04	Cp of legal arrangement -trust-settlor
05	CP of legal arrangement-trust-trustee
06	Cp of legal arrangement-trust-protector
07	CP of legal arrangement-trust-beneficiary
08	CP of legal arrangement-trust-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 affiliated 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© 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© 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) Exemption code for U.S. persons (Refer 114F(9) of Income Tax Rules, 1962 for details)

Code	Sub-category
A	An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)
B	The United States or any of its agencies or instrumentalities
C	A state, the District of Columbia, a possession of the United States, or any of their political sub divisions 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
H	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)
M	A tax exempt trust under a section 403(b) plan or section 457 (g) plan

INSTRUCTIONS TO HELP YOU COMPLETE THE MAIN APPLICATION FORM

I. GENERAL INSTRUCTION:

1. Please read the Key Information Memorandum (KIM), Statement of Additional Information(SAI) and the Scheme Information Document(SID) carefully before investing. All applicants are deemed to have read, understood and accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the Application Form and tendering payment.
2. The application form must be filled in English in BLOCK letters using Black or Dark Blue colored ink. Incomplete applications are liable to be rejected. Please ensure that the requisite details and documents have been provided. This will help in avoiding processing delays and / or rejection of your Application Form. All subscription application forms should be submitted only at the designated Investor Service Center of Reliance Mutual Fund.
3. The Applicant's name and address must be given in full (P.O. Box No. alone is not sufficient). In case of multiple applicants, all communication and payments towards redemption will be made in the name of / favoring first applicant only. If the first applicant is a minor, the name of the Guardian who will sign on behalf of the minor should be filled in the space provided. Please fill in your date of birth as this may be required for validating your identity for certain transactions/ communication. Also, please provide Telephone No./E-mail id. of the first applicant, so as to facilitate faster and efficient communication.
4. All applicants must sign the form, (quoting existing Folio no, if any). Thumb impressions must be attested by a Judicial Magistrate/Notary Public under his/her official seal. In case of HUF, the Karta should sign on behalf of the HUF. Authorised signatories, signing on behalf of a Co./Body Corp./Society/Trust etc should sign under their official seal, designation. A list of Authorised Signatories with their names & designations duly certified / attested by the bankers should be attached with the application form.
5. Please note that if no Plan is ticked / indicated in the Application form, the units will, by default, be allotted under the Growth Plan of the Scheme. Similarly, Growth Option of the Growth Plan and Dividend Reinvestment Option of the Dividend Plan shall be the default sub-options.
6. In case of Mode of Holding is not mentioned for Joint Holder's the default mode of holding would be Joint.
7. 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.
8. Guardian in the folio on behalf of the minor should either be a Natural guardian (i.e. father or mother) or a court appointed Guardian.
9. If you have invested through a distributor kindly specify the Name and ARN Code of the distributor 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 Rs 10,000 or more and your Distributor has opted to receive Transaction Charges, Rs 100 will be deductible from the purchase / subscription amount and payable to the Distributor. Units will be issued against the balance amount invested.
10. 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.

11. Investors can opt for Special facilities like Systematic Investment Plan, Systematic Transfer Plan, Reliance Smart STEP, Trigger, Systematic Withdrawal Plan, Dividend Transfer Plan, Reliance SIP Insure and Invest Easy available in selected Schemes. Please fill separate Transaction / Enrolment Form available on our website and at our DISCs.
12. The guardian cannot undertake any financial and non-financial transactions including fresh registration 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 change in status are provided.
13. 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 Form as applicable has to be submitted.
14. 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 politicians, senior Government/judicial/military officers, senior executives of state owned corporations, important political party officials, etc.
15. 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.
16. 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 Center & Reliance Mutual Fund Application. Further, in order to transact through Call Centre and / or Transact through Mobile / SMS investor has to mandatorily fill and submit "One Time Bank Mandate Registration form". The form is available on RMF website / DISC of RMF.

II. APPLICANT'S INFORMATION:

1. 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 signatories of such non-individual 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.
2. Application made by a limited company or by a body corporate or a registered society or a trust, should be accompanied by a copy of the relevant resolution or authority to make the application, as the case may be, alongwith a certified copy of the Memorandum and Articles of Association or Trust Deed / Bye Laws / Partnership Deed, whichever is applicable.
3. In case of non-individual applicants, i.e. HUF / Companies / AOP / BOI / Trusts / Societies / FIs etc. the name, email-ID and telephone number of the contact person to be provided.
4. Date of Birth of the minor is mandatory while opening the account /folio.
5. In case the investment is done on behalf of the minor the relationship/status of the guardian as father, mother or legal guardian and Date of birth of the minor shall be specified in the application form and following documents shall be submitted alongwith the application form as evidence:
 - i. Birth certificate of the minor, or
 - ii. School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc., or

- iii. Passport of the minor, or
- iv. Any other suitable proof evidencing the date of birth of the minor.
- v. In case of court appointed legal guardian, supporting documentary evidence shall be 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.

6. 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 (PE-KRN) to Reliance Mutual Fund. 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 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 NAV, subject to payment of exit load, if any.

7. 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 December 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, applications should note that minors cannot apply for KYC compliance and any investment in the name of minors should be through a Guardian, who should be KYC compliant for the purpose 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 ensure 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 issuer of the PoA. Separate procedures are prescribed for change in name, address, and other KYC related details, should the applicant desire to change such information, POS will extend 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 Compliances" with effect from December 1, 2012:

- 1) 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.
- 2) 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. This uniform KYC submission would a onetime submission of documentation.
- 3) 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 and complete the IPV requirements.

Update of '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. Once the same is done then the KYC status at CVL-KRA will change 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, complied with KYC process before December 31, 2011, KYC needs to be done afresh due to significant and major changes in KYC requirements.

Investors to provide the complete details in the KYC application form along with the required documents for individual investors or non-individual investors as appropriate. The said form is available on RMF's website i.e. www.reliancecmul.com or on the website of Association of Mutual Funds In India i.e. www.amfiindia.com or on the website of any authorised KRA's.

8. In case of NRI/FII investors the Account Statements / Redemption Cheques / Other correspondence will be sent to the mailing address mentioned.
9. All applications are accepted subject to detailed scrutiny and verification. Applications which are not complete in all respects are liable for rejection, either at the collection point itself or subsequently after detail scrutiny/verification at the back office of the registrars.

III. BANK DETAILS:

1. As per the SEBI guidelines, it is mandatory for investors to mention their bank account details in the application form. In the absence of the bank details the application form will be rejected.
2. 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 certificate, bank passbook copy, bank statement etc to prove that the funds are from a bank account 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 i.e (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 employee under Systematic Investment Plan (SIP) facility, or lump sum / one time subscription, through payroll deductions or deductions of expense reimbursements (iii) Payment by Corporate to its Agent/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 Plans or lump sum / one-time subscription (iv) Custodian on behalf of an FI or a client. For the above mentioned cases KYC of the investor and the KYC of the person making the payment is mandatory irrespective of the amount. Additionally declaration by the person making the payment giving details of the bank account from which the payment is being made and the relationship with the beneficiary is also required to be submitted.
3. Direct Credit of Redemption / Dividend Proceeds / Refund if any -RMF will endeavor to provide direct /

INSTRUCTIONS TO HELP YOU COMPLETE THE MAIN APPLICATION FORM

- electronic credit for dividend / redemption payments into the investors bank account directly. In case the direct credit is not affected by the unitholder's banker for any reason then RMF reserves the right to make the payment to the investor by a cheque / DD. If the electronic credit is delayed or not affected or credited to a wrong account, on account of incomplete or incorrect information, RMF will not be held responsible. Please provide the MICR Code/IFSC code on the right bottom of your Cheque for us to help you in future for ECS/NEFT credit of dividend and redemption payout.
4. RMF offers facility to register multiple bank accounts in the folio and designate one of the bank account as "Default Bank account". Default bank account will be used for all dividend and redemption payouts unless investor specifies one of the existing registered bank account in the redemption request for receiving redemption proceeds. A new non-registered bank account specified in the redemption request for receiving redemption proceeds will not be considered and the redemption proceeds will by default be credited into the default Bank account. The investor will have to initially get the non registered bank account registered in the folio and then apply for the redemption request. Also if no registered bank account is mentioned at the time of redemption then by default the redemption proceeds will be credited into the default Bank account.
 5. 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 payments w.e.f. March 1, 2014.
 - a) Cancelled original cheque of the Bank Account Details with first unit holdernameand bank account number printed on the face of the cheque; (or)
 - b) Self attested copy of bank statement with current entries not older than 3 months; (or)
 - 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.
- IV. INVESTMENT & PAYMENT DETAILS:**
1. 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 submitted. Post dated or outstation cheques/draft are not permitted. Application received with outstation cheque/demand draft shall be rejected. With a view to avoid fraudulent practices, it is recommended 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 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 application form is required for investment in each plan/option.)
 2. Please mention the application serial no. on the reverse of the cheque/demand draft tendered with the application.
 3. In case the payment is made through Demand Draft or Bankers Cheque or Indian Rupee draft purchased abroad or from FCNR or NRE A/c, an Account Debit Certificate from the Bank issuing the draft, confirming the debit should be submitted. For subscription made by NRE / FCNR Account cheques, the application forms must be accompanied with a photocopy of the cheque or Account Debit Letter / Certificate from the bankers.
 4. 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 account details as mentioned in the OTM facility opted by the investor.
- V. TRANSACTION CHARGES**
- 1) 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 (an investor who invests for the first time in any mutual fund schemes) and existing investors. The distributors 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" status shall be at distributor level, basis the product selected by the distributor at the Mutual Fund industry level. Such charges 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 new investor a transaction charge of Rs 150/- shall be levied for per purchase / subscription of Rs 10,000 and above; and
 - 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 distributor/ 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) The amount per purchases /subscriptions is less than Rs. 10,000/-;
 - (b) The transaction pertains to other than purchases/ subscriptions relating to new inflows such as Switch/ STP/ /DTP/, etc.
 - (c) Purchases/Subscriptions made directly with the Fund through any mode (i.e. not through any distributor/agent).
 - (d) Subscription made through Exchange Platform irrespective of investment amount.
 - 2) 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 accordingly.
 - 3) 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.
- VI. NOMINATION FOR UNITS HELD IN PHYSICAL MODE:**
1. 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.
 2. 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.
 3. Nomination of an NRI is subject to requirements, if any, prescribed by RBI and SEBI from time to time.
 4. Nomination can be changed at any time during the currency of the investment by the same persons who have made the nominations.
 5. 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 any nomination.
 6. The nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, karta of HUF or power of attorney holder.
 7. On registration of nomination a suitable endorsement shall be made on the statement of account or in the form of a separate letter.
8. The facility of nomination is available to a unitholder under SEBI (MFs) Regulations and guidelines issued by SEBI from time to time.
 9. Nomination in respect of units stands rescinded, upon the transfer of units.
 10. 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
 11. Where a nomination in respect of any unit has been made, the units shall, on the death of the unitholder(s), vest in the nominee and on compliance of necessary formalities the nominee shall be issued a SOA in respect of the units so vested subject to any charge or encumbrance over the said units. Nominee would be able to hold the units provided he is otherwise eligible to become a unitholder of the scheme.
 12. Where there are two or more unitholders one of whom has expired the title to units shall vest in the surviving unitholder(s) who may retain the nomination or change or cancel the same. However, non-expression 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.
 13. Transmission made by the AMC as aforesaid, shall be a full discharge to the AMC from all liabilities in respect of the said units. For further details please refer SA.
 14. In case of a Zero Balance Folio Holder, nomination mentioned in Zero Balance Folio form shall be taken as default unless Scheme specific nomination has been made.
 15. Where a folio has joint holders, all joint holders should sign the request for Nomination/cancellation of nomination, even if the mode of holding is not "joint"
 16. Power of Attorney (POA) holder cannot sign the Nomination form.
 17. Nomination is not allowed in a folio held on behalf of a minor.
 18. 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.
 19. 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.
- VII. 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 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.
- Thereafter, a Consolidated Account Statement ("CAS") shall be issued in line with the following procedure:
1. 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.
 2. 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.
 3. 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. 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.
 5. 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 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 updated. 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 account statement to the investors within 5 Business Days from the receipt of such request.
- VIII. SEBI circular of June 30, 2009 on removal of entry load**
- In terms of SEBI circular no. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor
- IX. Benefits**
1. 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
 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.
 3. IFSC/MICR Code: With Reliance E-dividend you can have your dividend credited in your account through the Electronic Clearing Service (ECS) / National Electronic Fund Transfer (NEFT).
- X. MICROS INVESTMENT (INCLUDING LUMP SUM & MICRO SIP)**
1. 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 aggregate 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) 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.
- * In case of joint holders, first holder must not possess a PAN.
- Lumpsum Investments / Systematic Investments Plan (SIP) / Switch / would be considered for tracking the above exemption limit. Investors are requested to note that, in case where a lump sum investment is made during the financial year and subsequently a fresh SIP mandate request is given where the total investments for that financial year exceeds Rs. 50,000/-, such SIP application 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.
2. In case the first Micro SIP installment is processed and the application is found to be defective, the Micro SIP registration will be ceased for future installments. No refunds to be made for the units already allotted. Investor will be sent a communication to this effect. However, redemptions shall be allowed.
- XI. Units held in the dematerialised form**
1. 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 dematerialized (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.
 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

INSTRUCTIONS TO HELP YOU COMPLETE THE MAIN APPLICATION FORM

- 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 application form matches that of the account held with the Depository Participant. Only those applications where the details are matched with the depository data will be treated as valid applications. If the details mentioned in the application are incomplete/incorrect, not 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.
3. Unit Holders opting the units in the demat mode , can submit redemption/switch only through DP or through stock exchange platform.
 4. Unit holders opting for investment in demat mode can not opt for facilities like STP, DTP, SWP, Trigger, ATM, Salary Advantage & Smart Step.
 5. In case, the Unit holder desires to hold the Units in a Dematerialized /Rematerialized form at a 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 Depository Participants.
 6. Units held in demat form will be transferable (except in case of Equity linked Savings Schemes).
 7. 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.
- XII.** Employee Unique Identification Number (EUIDN) would assist in tackling the problem of misspelling even if the employee/relationship manager/sales person leave the employment of the distributor.
- XIII. Ultimate Beneficial Owner(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 acceptable 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 (including 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 received 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 declaration form for 'Ultimate Beneficial Ownership' are required submitted to Reliance AMC/its 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.reliancecmf.com for the Declaration Form.
- XIV. 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 withholding 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 regard, the respective governments of India and US have agreed on the principal terms of a proposed 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 process; (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 holder's folio detail, identity of the unit holder, details of the beneficial 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 applicants/ unit holders/ prospective investors are advised to seek independent advice from their own financial & tax consultants with respect to the possible implications of FATCA on their investments in the schemes).
- 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 receive 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 Identification Number. Foreign Account Tax compliance provisions (commonly known as FATCA) are contained in the US Hire Act 2010.
- c.** If you are classified as a passive NFFE for FATCA purpose, please include in the section relating 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.
 - 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 authorities in and/ or outside India of any confidential information for compliance with any law or 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 supporting 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.
 - 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.
 - g) 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

- there under.
- 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 matter herein.
 - i) 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 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 accepted only in the physical form at any of the Designated Investor Service Centres (DISC) of RMF.
- 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 various schemes of RMF. The Bank would be remitting the cash collected to the Fund's schemes 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:
1. Collect the application form and Cash Deposit Slip (available in triplicate) from the Designated Investor Service Centre (DISC) of RMF.
 2. 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 / RNLAM).
 3. Branch executive shall time stamp the application form, RMF copy of Cash deposit slip and a acknowledgement portion available in the application form. Acknowledgement portion shall be returned to the investor as a confirmation of receipt of application.
 4. 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 business day. Else the application shall be liable for rejection.
 5. 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 deposit.
- NAV Applicability:**
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 (timestamping)
- 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: Application shall be rejected if:**
- a. Subscription Limit is exhausted:** The amount of subscription through cash (including the subscriptions made through cash during the financial year) exceeds Rs. 50,000/-.
 - b. 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.
- Other important points:**
- a. In case of mismatch in the amount mentioned in application form and cash deposited in bank, units shall be allotted as per credit received from bank.
 - b. **Cash deposited but application not submitted:** If cash is deposited directly at branch of Axis Bank Limited and application is not submitted at DISC of RMF, amount shall be refunded to investor based on receipt of following documents:
 - **Existing Investor:** Request letter, Bank acknowledged deposit slip copy.
 - **New Investor:** Request letter containing the bank details in which the refund needs to be issued, bank acknowledged deposit slip copy and PAN card copy or any other valid id 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.

INSTRUCTIONS TO FILL THE STP ENROLMENT FORM

- (1) 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) can opt to transfer a fixed amount (capital) or variable amount (capital appreciation) at regular intervals to another designated open ended scheme of RMF.
- (2) Unit holders are advised to read the Statement of Additional Information (SAI), Scheme Information Document (SID) and Key Information Memorandum (KIM) of the respective Transferor & Transferee Scheme(s) available at all the Designated Investor Service Centers (DISC), brokers / distributors and on our website www.reliancemutual.com carefully before investing.
- (3) New Unit holders are required to fill up Common Application Form for investing in Transferor Scheme alongwith STP Enrolment Form. Existing Unit holders in Transferor Scheme are required to provide their Folio No. and submit only STP Enrolment Form.
- (4) Please submit separate enrolment form for more than one Transferor and / or Transferee schemes.
- (5) An investor whether existing or new is required to select any one of the Transferor Scheme and any one of the Transferee Scheme. 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.
- (6) An investor has to opt between the Fixed Systematic Transfer Plan & Capital Appreciation Systematic Transfer Plan. In case none of the plans or options are mentioned in the application form or in case of an ambiguity the application for enrolment will be rejected. Further in case plans are not mentioned but options are mentioned, the plan will be selected on the basis of sub - option selected.
- (7) 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 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 unit holder. 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.
- (8) Unit holders are required to select any one of the option under Capital Appreciation Systematic 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 quarter. 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.
- (9) Under Fixed Systematic Transfer Plan, minimum of Rs. 100 and in multiples of Rs. 100 each will be transferred on execution date subject to applicable exit load of the transferor Scheme in case 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. However 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 than Rs.500 on any STP due date, the systematic transfer will not be processed for that due date.
- (10) Unit holders are required to mention date of execution in case of Monthly and Quarterly Option 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.
- (11) In case execution date mentioned is a non - transaction or non - working day, the STP will be executed on next business / transaction / working day.
- (12) Unit holder has to ensure to maintain minimum balance in accordance with Plans selected in the 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 insufficient balance / unclear units for three consecutive months, RNLAM will have the right to discontinue the future STPs at its own discretion.
- (13) 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. 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.
- (14) Minimum number of transfers required for a STP shall be two. In case of Daily STP, minimum number of transfer is one month.
- (15) In case 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 (excluding date of submission).
- (16) An investor who opts for perpetual option, his STP will continue forever with no end date unless a written request for cancellation is given by the investor in this regard.
- (17) If an investor does not mention STP start date, or the STP start date is unclear/not expressly 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.
- (18) 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.
- (19) 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. Exit Load as applicable in the respective Transferor and Transferee Scheme at the time of enrolment / registration will be applicable.
- (20) STP facility is available for all sub options of the mentioned Transferor Scheme
- (21) 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.
- (22) For Direct Investments, please mention "Direct" in the column "Name & Broker Code / ARN".
- (23) 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.
- (24) 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.
- (25) The provision of 'Minimum Redemption Amount' as specified in the Scheme Information Document of the opted Transferor Schemes and 'Minimum Application Amount' specified in the Scheme Information Document of the opted Transferee Schemes will not be applicable.
- (26) This facility will not be available for units which are under any Lien / Pledged / lock-in period or DEMAT Mode.
- (27) The Unit holders may approach/ consult their tax consultants in regard to the treatment of the transfer of units from the tax point of view.
- (28) Unit holders can discontinue STP facility by providing a written notice to the DISC at least 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) Frequency (g) Cancellation effective date.
- (29) 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.
- (30) The application is subject to detailed scrutiny and verification. Applications which are not complete 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.
- (31) 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 basis.
- (32) Employee Unique Identification Number (EUIDN) would assist in tackling the problem of misselling even if the employee/relationship manager/sales person leave the employment of the distributor.

Points to remember

Please ensure that:

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

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)

These Terms and Conditions are agreed on this.....day of..... 201....., by the abovementioned persons, hereinafter referred to as the "Unitholder", for availing the Online Facility and Call Center Facility (as hereinafter defined) from Reliance Nippon Life Asset Management Limited (formerly Reliance Capital Asset Management Limited) (as asset manager of Reliance Mutual Fund), a company incorporated under the Companies Act, 1956, having its registered office at 'Reliance House', Near Mardia Plaza, Off C. G. Road, Ahmedabad 380006 and corporate office at Reliance Centre, 7th Floor South Wing, Off Western Express Highway, Santacruz (East), Mumbai - 400 055 (hereinafter referred to as, "RNLAM", which expression shall unless repugnant to the context or meaning thereof, mean and include its successors, administrators, executors and permitted assigns).

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

WHEREAS:

- a) 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.reliancecmf.com, http://m.reliancecmf.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 Foliros 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 means(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.

5. RNLAM DISCLAIMERS:

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 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

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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 undertake 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 providers, 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) is/are fraudulent (hereinafter referred to as a "suspect transaction"), RNLAM shall be entitled to withhold execution of such suspect transaction.

6. UNITHOLDER'S COVENANTS AND UNDERTAKINGS:

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 for any loss, damage or harm that the Unitholder might suffer in such cases. The Unitholder must change his PIN and password after the disclosure of the same to any third party. The PIN, Username and password shall be kept secret/ safe and the Unitholder shall ensure that the joint Unitholders do not disclose their PIN, Username or password to any unauthorized person(s).

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 instructions 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 or of 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' ac-

count, 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 its 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:

- non-compliance of these Terms and Conditions;
- death, insolvency, bankruptcy or liquidation of the Unitholder(s).
- any other cause arising out of operation of law.
- closing of Unitholder's Designated Account.
- such other reason(s) as RNLAM may, in its sole and absolute discretion deem proper.
- 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:

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:

- 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.

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, Chatterjee 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, Manipla 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, Bareilly - 243001. **Belgaum:** 1st Floor, Shree Krishna Towers, RPD Cross No 14, Khanapur Road, Tilakwadi, Belgaum - 560009. **Bharuch:** Bluechip, 1st Floor, Sheshram Road, Panch Batti, Bharuch - 392001. **Bhatinda:** Jindal Complex, 2nd Floor, G T Road, Bathinda - 151001. **Bhavnagar:** 3rd Floor, Corporate House, Plot No. 11B, Waghwadi 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, Bhubaneswar - 751001. **Bhu:** 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, Sonchhata 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, TV.Swamy Road (West), R.S. Puram, Coimbatore - 641002. **Cuttack:** 3rd Floor, City Mart, B.K.Road, Cuttack - 753001. **Dadar:** Ground Floor, Shop No 2, "Angeliq", 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 - 711011. **Hubli:** No. 6, Upper Ground Floor, Aalishan, Travellers Bungalow Road, Deshpande Nagar, Hubli - 580029. **Hyderabad:** Second Floor, Gowra Classic, 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. **Janakpur:** Ground Floor, Shop No 31, B Block, Community Centre, Janakpur - 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, Ilrd B Road, Sardarpura, Jodhpur - 342003. **Junagarh:** Shop No 10, Rajji Nagar, Shopping Complex, Opposite Moti Palace, Junagarh - 362001. **Kalyan:** Shop No 4, G Road, 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, Hazratgani, 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, Bangalore - 560003. **Mangalore:** UGI - 3 & 4, Upper Ground Floor, "Maximus Commercial Complex," Light House Hill Road, Mangalore - 575001. **Margao:** Shop No. 3, Mira Building, Pajifund, 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 Saraswati, Ganjwala 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, Soyaji 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:** Ground Floor, Raj Villa, Near Ghadi Chowk, Civil Lines, 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:** 1st Floor, Plot no-308/1428 Udit Nagar Chowk, Rourkela - 769012. **Sagar:** 1st Floor, 10 Civil Lines, Yadav Complex, Sagar - 470002. **Saharanpur:** 1st Floor, Mission market, court road, Saharanpur - 247001. **Salem:** 2nd Floor, Kandaswami 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, Crescents 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, Sreerampore, 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. **Thiruvananthapuram:** 4th Floor, Pathayapora Building, Round South, Thiruvananthapuram - 680001. **Tinsukia:** All 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. **Vadodra:** Office No 304, 3rd Floor, KP Infinity Complex, Opposite Inox, Race Course, Vadodra - 390007. **Valsad:** Office No 103, 1st Floor, Amar Chamber, Station Road, 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, Sagra, Varanasi - 221010. **Vasco:** Shop No. S-1, Our Lady of Mercies 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 Megdool 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. **Alleppey:** 2nd Floor, JP Towers Near West Of Zilla Court Bridge, Mullakkal, Alleppey - 110001. **Alwar:** 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. **Amritsar:** 72-A, Taylor'S Road, Aga Heritage, Gandhi Ground, Amritsar - 143001. **Anand:** F-6, Chitrangana Complex Opp: Motikoka Chawl, V V Nagar, Anand - 388001. **Ananthapur:** 15-149, 1st Floor, S. R. Towers, Opp: Lalihakala Parishat, Subash Road, Anantapur - 515001. **Ankleshwar:** U/2, Keval Shopping Centre, Old National Highway, Ankleshwar - 393002. **Asansol:** 114 / 71, G. T. Road Near Sony Centre, Bhangra Pachil, Asansol - 713303. **Aurangabad:** Ramkunji, Railway Station Road, Near Osmanpura Circle, Aurangabad - 431005. **Azamgarh:** 1st Floor Alkal Building, Opp. Nagaripalika Civil Line, Azamgarh - 276001. **Balalore:** M S Das Street, Gopalgaon, Balalore - 756001. **Bangalore:** 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 - 220001. **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, Vadodra - 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, Waghwadi 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 Sonu Chandji Jewellers, City Centre, Sector - 4, Bokaro Steel City - 827004. **Burdwan:** 63 G T Road, Birhata, Halder Complex, 1St Floor, Burdwan - 713101. **Calicut:** Sowbhagya Shopping 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, Besides 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, Kizhavana 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. **Darbhangha:** Jaya Complex, 2nd Floor, above furniture planet, Donar chowk, Darbhanga - 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 Nthfob Road, Dharwad - 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. R. 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. **Ghaziपुर:** 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 Adjacent, A.D. Girls Inter College, Bank Road, Gorakhpur - 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 - 522001. **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, Plikothi 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:** 1st Floor, The Mall Tower, Opp Kapila Hospital, Sutheri Road, Near Maharaj Palace, Hoshiarpur - 146001. **Hubli:** 22 & 23, 3rd Floor Eureka Junction, T B Road, Hubli - 580029. **Hyderabad:** Karvy Selenium, Tower B, Plot Nos. 31 & 32, Financial District, Nanakramguda, Serilingampally 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. Road, Near Rupasree Cinema Hall, Beside Kalamandir, Po & Dist, Jalpaiguri - 735101. **Jammu:** 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 3-5 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, Punil Shopping Center, Ranavart 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. **Karakudi:** Gopi Arcade, 100 Feet Road, Karakudi - 630001. **Karimnagar:** H.No.4-2-130/131, Above Union Bank, Jafri Road, Rajeev Chowk, Karimnagar - 505001. **Karnal:** 18/369, Char Chaman Kunjapura 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, Kadappakkada 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, 1st 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. **Margao:** 2Nd Floor, Dalal Commercial Complex, Opp: Hari Mandir, Pajifond, Margao - Goa - 403601. **Mathura:** AMBEY Crown, 1IInd Floor, In Front Of BSA College, Gaushala Road, Mathura - 281001. **Meerut:** 1St Floor, Medi Centre Complex, Opp. Icici Bank, Hapur Road, Meerut - 250002. **Mehsana:** Ul - 47, Appolo Enclave, Opp Simandhar Temple, Modhera Char Rasta Highway, Mehsana - 384002. **Mirzapur:** Girja Sadan, Dankin Gunj, Mirzapur - 231001. **Moga:** Near Dhamrasha Braf Ghar, Civil Line, Duff Road, Moga - 142001. **Moradabad:** Om Arcade, Parker Road, Above Syndicate Bank, Tari Khana Chowk, Moradabad - 244001. **Morena:** Moti Palace, Near Ramjanki Mandir, Jiwoji 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 Gumli, 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. **Nagarkoel:** 3A, South Car street, Parfan Complex, Nr The Laxmi Villas Bank, Nagarkoel - 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 Sanikrupa Market, Gurudwara Road, Nanded - 431602. **Nasik:** S-12, Second Floor, 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, Nizamabad - 503001. **Noida:** 307, Jaipuria Plaza, D 68 A, 2nd Floor, Opp. Delhi Public School, Sector 26, 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, Thyagarajaya Street, Pondicherry - 605001. **Proddatur:** Beside SBI ATM, Near Syndicate bank, Araveli 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 (I), 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:** 1St 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, Uditi 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. **Shivpur:** 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 Securities, 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. Sheela 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, 1st Floor, Kamaraj Road, Opp To Cotton Market Complex, Tirupur - 641604. **Tiruvalla:** 2nd Floor, Eriquiry Complex, Near Kotak Securities, Ramanchira, Tiruvalla - 689107. **Trichur:** 2Nd 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, Pheeroza 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, Siga, Varanasi - 221010. **Vellore:** No.1, M.N.R. Arcade, Officer'S Line, Krishna Nagar, Vellore - 632001. **Vijayanagar:** "Soubhagya", 19-6-13/1, II nd Floor, Near Sbi Fort Branch, Vijayanagar - 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, 1st floor, opp: B.Ed collage, Lashkar Bazar, Chandra Complex, Hanmakonda, Warangal - 506001. **Yamunanagar:** Jagdhari Road, Above Uco Bank, Near D.A.V. Grils College, Yamuna Nagar - 135001.