

## Equity & Sector-specific Schemes

### Key Information Memorandum cum Common Application Form

Continuous offer of following Schemes at NAV based prices.

#### Reliance Top 200 Fund

An open ended Diversified Equity Scheme

#### Reliance Vision Fund

An open ended Equity Growth Scheme

#### Reliance Quant Plus Fund

An open ended Equity Scheme

#### Reliance Equity Fund

An open ended Diversified Equity Scheme

#### Reliance Growth Fund

An open ended Equity Growth Scheme

#### Reliance Equity Opportunities Fund

An open ended Diversified Equity Scheme

#### Reliance Infrastructure Fund

An Open ended Equity scheme

#### Reliance Natural Resources Fund

An open ended Equity Scheme.

#### Reliance Banking Fund

An open ended Banking Sector Scheme

#### Reliance Diversified Power Sector Fund

An open ended Power Sector Scheme

#### Reliance Index Fund – Nifty Plan

An Open Ended Index Linked Scheme

#### Reliance Index Fund – Sensex Plan

An Open Ended Index Linked Scheme

#### Reliance NRI Equity Fund

An open-ended Diversified Equity Scheme

#### Reliance Long Term Equity Fund

An Open Ended Diversified Equity Scheme

#### Reliance Regular Savings Fund- Equity Option

An open ended Scheme

#### Reliance Regular Savings Fund- Balanced Option

An open ended Scheme

#### Reliance Media & Entertainment Fund

An open ended Media & Entertainment sector Scheme

#### Reliance Pharma Fund

An open ended Pharma Sector Scheme

#### Reliance Tax Saver (ELSS) Fund

An open ended Equity Linked Savings Scheme

#### Reliance Small Cap Fund

An Open Ended Equity Scheme

#### Reliance Arbitrage Advantage Fund

An open ended Arbitrage Scheme

#### SPONSOR

##### Corporate Office

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

#### TRUSTEE

##### Corporate Office

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

#### INVESTMENT MANAGER

##### Corporate Office

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

#### REGISTRAR

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

#### REGISTERED OFFICE

'H' Block, 1st Floor,  
Dhirubhai Ambani Knowledge City,  
Koparkhairne,  
Navi Mumbai - 400 710  
Maharashtra.

#### CUSTODIAN

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

#### AUDITORS TO THE SCHEMES

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

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

**The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM. This KIM is dated April 30, 2012.**

# KEY SCHEME FEATURES

NAME OF THE SCHEME	Reliance Top 200 Fund (Formerly as Reliance Equity Advantage Fund)	Reliance Vision Fund
<b>TYPE</b>	<b>An open ended Diversified Equity Scheme</b>	<b>An open ended equity growth scheme</b>
<b>Investment objective</b>	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 BSE 200 Index. 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 investment in equity and equity related securities through a research based investment approach.
<b>Asset Allocation Pattern</b>	Equity & Equity Related Instruments-65-100%, Debt Instruments & Money Market Instruments (including investments in Securitised Debt) 0- 35% (including up to 25% of the corpus in securitised Debt)	Equity & Equity Related Instruments- 60-100%, Debt Instruments 0- 30% & Money Market Instrument 0- 10%
<b>Differentiation</b>	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 BSE 200 Index.	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.
<b>Quarterly AAUM as on 31/03/2012</b>	Rs.830 Crs.	Rs.2226 Crs.
<b>No of Folios as on 31st March 2012</b>	266135	364450
<b>Risk Mitigation Factors</b>	Robust measures implemented to mitigate risk include, adoption of internal policies on investments and valuations, rigorous procedures for monitoring investment restrictions 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.
<b>Investment Strategy</b>	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 BSE 200 Index. 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 BSE 200 Index. 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
<b>Plans and Options</b>	Under each of Retail and Institutional Plans following options are included: Growth (Growth & Bonus) & Dividend (Payout & Reinvestment)	Under each of Retail and Institutional Plans following options are included: Growth (Growth & Bonus) & Dividend (Payout & Reinvestment)
<b>Minimum Application Amount</b>	<b>Retail Plan:</b> Rs. 5000 & in multiples of Re 1 thereafter, <b>Institutional Plan:</b> Rs.5 crore & in multiples of Re 1 thereafter	<b>Retail Plan:</b> Rs. 5000 & in multiples of Re 1 thereafter, <b>Institutional Plan:</b> Rs. 5 crore & in multiples of Re 1 thereafter
<b>Minimum Additional Purchase Amount</b>	<b>Retail Plan:</b> Rs. 1000 & in multiples of Re 1 thereafter, <b>Institutional Plan:</b> Rs. 1 lac & in multiples of Re 1 thereafter	<b>Retail Plan:</b> Rs. 1000 & in multiples of Re 1 thereafter, <b>Institutional Plan:</b> Rs. 1Lac & in multiples of Re 1 thereafter
<b>Minimum Redemption</b>	Redemptions can be for any amount or any number of units.	Redemptions can be for any amount or any number of units.
<b>Benchmark</b>	BSE 200 Index	BSE 100 Index
<b>Fund Manager</b>	<b>Ashwani Kumar &amp; Sailesh Raj Bhan, Jahnvee Shah</b> (Dedicated Fund Manager for Overseas Investments)	<b>Ashwani Kumar, Jahnvee Shah</b> (Dedicated Fund Manager for Overseas Investments)
<b>Performance</b>	Please refer Scheme Performance Snapshot	Please refer Scheme Performance Snapshot
<b>Expenses of the Scheme</b>		
<b>(i) Load Structure</b>		
<b>Entry Load</b>	<b>Retail Plan:</b> Nil, <b>Institutional Plan:</b> Nil In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor	<b>Retail Plan:</b> Nil, <b>Institutional Plan:</b> Nil In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor
<b>Exit Load</b>	<b>Retail Plan &amp; Institutional Plan</b> <ul style="list-style-type: none"><li>1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units</li><li>Nil if redeemed or switched out after the completion of 1 year from the date of allotment of units</li></ul>	<b>Retail Plan &amp; Institutional Plan</b> <ul style="list-style-type: none"><li>1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units</li><li>Nil if redeemed or switched out after the completion of 1 year from the date of allotment of units</li></ul>
<b>(ii) Recurring Expenses</b>	The total expenses of the scheme including the investment management and advisory fee shall not exceed the limits (i.e. % of the daily or average weekly net assets) stated in Regulation 52(6) of SEBI (Mutual Funds) Regulations, 1996. (i) On the first Rs. 100 crore - 2.50%; (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 or average weekly net assets outstanding in each financial year in respect of a scheme investing in bonds	The total expenses of the scheme including the investment management and advisory fee shall not exceed the limits (i.e. % of the daily or average weekly net assets) stated in Regulation 52(6) of SEBI (Mutual Funds) Regulations, 1996. (i) On the first Rs. 100 crore - 2.50%; (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 or average weekly net assets outstanding in each financial year in respect of a scheme investing in bonds
<b>Actual expenses</b> (For the previous financial year (2011-2012) Year to date Ratio to Average AUM)	<b>Retail Plan 2.08% Institutional Plan 1.88 %</b>	<b>Retail Plan 1.87% Institutional Plan 1.67%</b>
	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.	

# KEY SCHEME FEATURES

NAME OF THE SCHEME	Reliance Quant Plus Fund	Reliance Equity Fund
<b>TYPE</b>	<b>An Open ended equity scheme</b>	<b>An Open ended diversified equity scheme</b>
<b>Investment objective</b>	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 S&P CNX Nifty on the basis of a mathematical model.	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 & equity related securities of top 100 companies by market capitalization & of companies which are available in the derivatives segment from time to time and the secondary objective is to generate consistent returns by investing in debt and money market securities.
<b>Asset Allocation Pattern</b>	Equity & Equity Related Instruments-90-100% & Debt & Money Market Instruments 0-10%	Equity and Equity related Instruments 75-100% and Debt Instruments and Money Market Instrument (including investments in Securitised debt) 0- 25%. )
<b>Differentiation</b>	An investment fund which focuses on stocks from constituents of S&P CNX Nifty. 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 focuses on large cap(stocks belonging to top 100 companies by m-cap) and which are present in F&O segment with a hedging/shorting feature.
<b>Quarterly AAUM as on 31/03/2012</b>	Rs.162 Crs.	Rs.1122 Crs.
<b>No of Folios as on 31st March 2012</b>	10691	371891
<b>Risk Mitigation Factors</b>	Robust measures implemented to mitigate risk include, adoption of internal policies on investments and valuations, rigorous procedures for monitoring investment restrictions 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.
<b>Investment Strategy</b>	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 S&P CNX Nifty. 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 invest in equity & equity related securities of the Top 100 companies by market cap & also in companies in the derivatives segment. The fund will also use the derivatives route to hedge the equity portfolio & the extent to which the portfolio will be hedged will be linked to the P/E of the Index. as mentioned in the Scheme Information Document. The extent of hedging of the portfolio is determined based on the month-end weighted average PE ratio of the Index, which in this case will be the S&P CNX Nifty.
<b>Plans and Options</b>	Under each of Retail and Institutional Plans following options are included: Growth (Growth and Bonus) & Dividend (Payout and Reinvestment)	Under each of Retail and Institutional Plans following options are included: Growth (Growth and Bonus) & Dividend (Payout and Reinvestment)
<b>Minimum Application Amount</b>	<b>Retail Plan:</b> Rs. 5000 & in multiples of Re 1 thereafter <b>Institutional Plan:</b> Rs. 5 crore & in multiples of Re 1 thereafter	<b>Retail Plan:</b> Rs. 5000 & in multiples of Re 1 thereafter <b>Institutional Plan:</b> Rs. 5 crore & in multiples of Re 1 thereafter
<b>Minimum Additional Purchase Amount</b>	<b>Retail Plan:</b> Rs. 1000 & in multiples of Re. 1 thereafter <b>Institutional Plan:</b> Rs. 1 lac & in multiples of Re. 1 thereafter	<b>Retail Plan:</b> Rs. 1000 & in multiples of Re. 1 thereafter <b>Institutional Plan:</b> Rs. 1 lac & in multiples of Re. 1 thereafter
<b>Minimum Redemption</b>	Redemptions can be for any amount or any number of units.	Redemptions can be for any amount or any number of units.
<b>Benchmark</b>	S&P CNX Nifty Index	S&P CNX Nifty Index
<b>Fund Manager</b>	<b>Krishan Daga, Jahnvee Shah</b> (Dedicated Fund Manager for Overseas Investments)	<b>Omprakash Kuckian, Jahnvee Shah</b> (Dedicated Fund Manager for Overseas Investments)
<b>Performance</b>	Please refer Scheme Performance Snapshot	Please refer Scheme Performance Snapshot
<b>Expenses of the Scheme</b>		
<b>(i) Load Structure</b>		
<b>Entry Load</b>	<b>Retail Plan:</b> Nil, <b>Institutional Plan:</b> Nil In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor	<b>Retail Plan:</b> Nil, <b>Institutional Plan:</b> Nil In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor
<b>Exit Load</b>	<b>Retail Plan &amp; Institutional Plan</b> <ul style="list-style-type: none"><li>1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units</li><li>Nil if redeemed or switched out after the completion of 1 year from the date of allotment of units</li></ul>	<b>Retail Plan &amp; Institutional Plan</b> <ul style="list-style-type: none"><li>1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units</li><li>Nil if redeemed or switched out after the completion of 1 year from the date of allotment of units</li></ul>
<b>(ii) Recurring Expenses</b>	The total expenses of the scheme including the investment management and advisory fee shall not exceed the limits (i.e. % of the daily or average weekly net assets) stated in Regulation 52(6) of SEBI (Mutual Funds) Regulations, 1996. (i) On the first Rs. 100 crore - 2.50%; (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 or average weekly net assets outstanding in each financial year in respect of a scheme investing in bonds	The total expenses of the scheme including the investment management and advisory fee shall not exceed the limits (i.e. % of the daily or average weekly net assets) stated in Regulation 52(6) of SEBI (Mutual Funds) Regulations, 1996. (i) On the first Rs. 100 crore - 2.50%; (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 or average weekly net assets outstanding in each financial year in respect of a scheme investing in bonds
<b>Actual expenses</b> (For the previous financial year (2011-2012) Year to date Ratio to Average AUM)	<b>Retail Plan 2.41% Institutional Plan 2.32%</b>	<b>Retail Plan 2.00% Institutional Plan N.A.</b>
	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.	

# KEY SCHEME FEATURES

NAME OF THE SCHEME	Reliance Growth Fund	Reliance Equity Opportunities Fund
<b>TYPE</b>	<b>An open ended equity growth scheme</b>	<b>An open ended diversified equity scheme</b>
<b>Investment objective</b>	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.
<b>Asset Allocation Pattern</b>	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)
<b>Differentiation</b>	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.
<b>Quarterly AAUM as on 31/03/2012</b>	Rs.5843 Crs.	Rs.3340 Crs.
<b>No of Folios as on 31st March 2012</b>	936216	464035
<b>Risk Mitigation Factors</b>	Robust measures implemented to mitigate risk include, adoption of internal policies on investments and valuations, rigorous procedures for monitoring investment restrictions 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.
<b>Investment Strategy</b>	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.
<b>Plans and Options</b>	Under each of Retail and Institutional Plans following options are included: Growth (Growth & Bonus) & Dividend (Payout & Reinvestment)	Under each of Retail and Institutional Plans following options are included: Growth (Growth & Bonus) & Dividend (Payout & Reinvestment)
<b>Minimum Application Amount</b>	<b>Retail Plan:</b> Rs. 5000 & in multiples of Re 1 thereafter <b>Institutional Plan:</b> Rs. 5 crore & in multiples of Re 1 thereafter	<b>Retail Plan:</b> Rs. 5000 & in multiples of Re 1 thereafter <b>Institutional Plan:</b> Rs. 5 crore & in multiples of Re 1 thereafter
<b>Minimum Additional Purchase Amount</b>	<b>Retail Plan:</b> Rs. 1000 & in multiples of Re 1 thereafter <b>Institutional Plan:</b> Rs. 1Lac & in multiples of Re 1 thereafter	<b>Retail Plan:</b> Rs. 1000 & in multiples of Re 1 thereafter <b>Institutional Plan:</b> Rs. 1Lac & in multiples of Re 1 thereafter
<b>Minimum Redemption</b>	Redemptions can be for any amount or any number of units.	Redemptions can be for any amount or any number of units.
<b>Benchmark</b>	BSE 100 Index	BSE 100 Index
<b>Fund Manager</b>	<b>Sunil Singhania, Jahnvee Shah</b> (Dedicated Fund Manager for Overseas Investments)	<b>Sailesh Bhan</b> (Fund Manager), <b>Viral Berawala</b> (Assistant Fund Manager), <b>Jahnvee Shah</b> (Dedicated Fund Manager for Overseas Investments)
<b>Performance</b>	Please refer Scheme Performance Snapshot	Please refer Scheme Performance Snapshot
<b>Expenses of the Scheme</b>		
<b>(i) Load Structure</b>		
<b>Entry Load</b>	<b>Retail Plan: Nil, Institutional Plan: Nil</b> In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor	<b>Retail Plan: Nil, Institutional Plan: Nil</b> In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor
<b>Exit Load</b>	<b>Retail Plan &amp; Institutional Plan</b> <ul style="list-style-type: none"> <li>1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units</li> <li>Nil if redeemed or switched out after the completion of 1 year from the date of allotment of units</li> </ul>	<b>Retail Plan &amp; Institutional Plan</b> <ul style="list-style-type: none"> <li>1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units</li> <li>Nil if redeemed or switched out after the completion of 1 year from the date of allotment of units</li> </ul>
<b>(ii) Recurring Expenses</b>	The total expenses of the scheme including the investment management and advisory fee shall not exceed the limits (i.e. % of the daily or average weekly net assets) stated in Regulation 52(6) of SEBI (Mutual Funds) Regulations, 1996. (i) On the first Rs. 100 crore - 2.50%; (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 or average weekly net assets outstanding in each financial year in respect of a scheme investing in bonds	The total expenses of the scheme including the investment management and advisory fee shall not exceed the limits (i.e. % of the daily or average weekly net assets) stated in Regulation 52(6) of SEBI (Mutual Funds) Regulations, 1996. (i) On the first Rs. 100 crore - 2.50%; (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 or average weekly net assets outstanding in each financial year in respect of a scheme investing in bonds
<b>Actual expenses</b> (For the previous financial year (2011-2012) Year to date Ratio to Average AUM)	<b>Retail Plan 1.80% Institutional Plan 1.60%</b>	<b>Retail Plan 1.84% Institutional Plan 1.64%</b>



# KEY SCHEME FEATURES

NAME OF THE SCHEME	Reliance Infrastructure Fund	Reliance Natural Resources Fund
TYPE	An Open ended equity scheme	An Open ended equity scheme
Investment objective	The primary investment objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related instruments of companies engaged in infrastructure and infrastructure related sectors and which are incorporated or have their area of primary activity, in India and 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 seek to generate capital appreciation and provide long term growth opportunities by investing in companies principally engaged in the discovery, development, production or distribution of natural resources and the secondary objective is to generate consistent returns by investing in debt and money market securities.
Asset Allocation Pattern	Equities and equity related securities including derivatives engaged in infrastructure sectors and infrastructure related sectors 65-100% *Debt & Money Market Securities 0-35% (*including upto 30% of the corpus in securitised Debt)	Equity and Equity related Securities of companies principally engaged in the discovery, development, production or distribution of natural resources in: 65%-100% ( Domestic Companies 65% -100 %, Foreign Companies as permitted by SEBI/RBI from time to time 0 %-35 %); Debt and Money market securities (including investments in securitised debt*):- 0%-35% (* including securitised debt upto 35%)
Differentiation	The fund aims to invest in companies operating and listed in India related to infrastructure sector and infrastructure related activities.	A thematic fund which invests in Indian & Global companies related to natural resources and not in natural resources themselves.
Quarterly AAUM as on 31/03/2012	Rs.701 Crs.	Rs.1772 Crs.
No of Folios as on 31st March 2012	308444	770507
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 investment focus would be guided by the growth potential and other economic factors of the country. The Fund aims to maximize long-term total return by investing in equity and equity-related securities which have their area of primary activity in India .The Fund intends to invest in - (i) Companies in sectors related to infrastructure; (ii) Companies operating and listed in India engaged in Infrastructure Sector and (iii) In diversified companies, where a major portion of their revenues (primary activity) is derived from the infrastructure related activities.	The Fund invests principally in equity securities of issuers in natural resources industries. The Fund may invest in securities of issuers located anywhere in the world and normally will invest in securities of companies listed on The Bombay stock Exchange Limited (BSE), London stock Exchange Limited (LSE), New York Stock Exchange (NYSE), Toronto Stock Exchange (TSE) and Australian Stock Exchange (ASX). Companies in natural resources industries include companies that RCAM considers to be principally engaged in the discovery, development, production, or distribution of natural resources or are service providers to the Natural Resources Industry; the development of technologies for the production or efficient use of natural resources in addition also furnishing of related supplies or services.
Plans and Options	Under Retail and Institutional Plan there are two plans: Growth (Growth & Bonus) & Dividend (Payout & Reinvestment)	Under each of Retail and Institutional Plans following options are included: Growth (Growth and Bonus) & Dividend (Payout and Reinvestment)
Minimum Application Amount	<b>Retail Plan:</b> Rs. 5000 & in multiples of Re.1 thereafter <b>Institutional Plan:</b> Rs. 5 crore & in multiples of Re.1 thereafter	<b>Retail Plan:</b> Rs. 5000 & in multiples of Re 1 thereafter <b>Institutional Plan:</b> Rs. 5 crore & in multiples of Re 1 thereafter
Minimum Additional Purchase Amount	<b>Retail Plan:</b> Rs. 1,000 (plus in the multiple of Re.1) <b>Institutional Plan:</b> Rs. 1, 00,000 (plus in the multiple of Re.1)	<b>Retail Plan:</b> Rs. 1000 & in multiples of Re. 1 thereafter <b>Institutional Plan:</b> Rs. 1 lac & in multiples of Re. 1 thereafter
Minimum Redemption	Redemptions can be for any amount or any number of units.	Redemptions can be for any amount or any number of units.
Benchmark	BSE 100 Index	**A custom benchmark created using the BSE-200 to the extent of 65% of portfolio and MSCI World Energy Index for balance 35% of the portfolio.
Fund Manager	<b>Sunil Singhania, Jahnvee Shah</b> (Dedicated Fund Manager for Overseas Investments)	<b>Ashwani Kumar, Jahnvee Shah</b> (Dedicated Fund Manager for Overseas Investments)
Performance	Please refer Scheme Performance Snapshot	Please refer Scheme Performance Snapshot
Expenses of the Scheme		
(i) Load Structure		
Entry Load	<b>Retail Plan:</b> Nil, <b>Institutional Plan:</b> Nil In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor	<b>Retail Plan:</b> Nil, <b>Institutional Plan:</b> Nil In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor
Exit Load	<b>Retail Plan &amp; Institutional Plan</b> <ul style="list-style-type: none"><li>1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units</li><li>Nil if redeemed or switched out after the completion of 1 year from the date of allotment of units</li></ul>	<b>Retail Plan &amp; Institutional Plan</b> <ul style="list-style-type: none"><li>1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units</li><li>Nil if redeemed or switched out after the completion of 1 year from the date of allotment of units</li></ul>
(ii) Recurring Expenses	The total expenses of the scheme including the investment management and advisory fee shall not exceed the limits (i.e. % of the daily or average weekly net assets) stated in Regulation 52(6) of SEBI (Mutual Funds) Regulations, 1996. (i) On the first Rs. 100 crore - 2.50%; (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 or average weekly net assets outstanding in each financial year in respect of a scheme investing in bonds	The total expenses of the scheme including the investment management and advisory fee shall not exceed the limits (i.e. % of the daily or average weekly net assets) stated in Regulation 52(6) of SEBI (Mutual Funds) Regulations, 1996. (i) On the first Rs. 100 crore - 2.50%; (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 or average weekly net assets outstanding in each financial year in respect of a scheme investing in bonds
Actual expenses (For the previous financial year (2011-2012) Year to date Ratio to Average AUM)	<b>Retail Plan 2.12% Institutional Plan 2.01%</b>	<b>Retail Plan 1.90% Institutional Plan N.A.</b>

# 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 generate continuous returns by actively investing in equity and equity related or fixed income securities of companies in banking sector	The primary investment objective of the scheme is to seek to generate continuous return by actively investing in equity and equity related or fixed income securities of Power and other associated companies
Asset Allocation Pattern	Equity & Equity Related Instruments-0-100% & Debt Instruments & Money Market Instruments 0-100% (including upto 50% of the corpus in securitised Debt)	Equity & Equity Related Instruments-0 100% & Debt & Money Market Instruments with Average Maturity of 5-10 years - 0 - 100% (including upto 100% of the corpus in securitised Debt)
Differentiation	The fund aims to generate consistent returns by investing in equity / equity related or fixed income securities of Banking and other associated companies. 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.
Quarterly AAUM as on 31/03/2012	Rs.1731 Crs.	Rs.2406 Crs.
No of Folios as on 31st March 2012	183356	612325
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 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. To achieve the primary objective, the fund could invest in either debt or equity securities of companies in banking sector	The Fund Manger will have discretion to completely or partially invest in any of the type of securities stated in the Scheme Information Document with a view to maximize the returns or on defensive considerations. The debt part of the portfolio will not necessarily be invested in the power sector, it would include other debt and money market instruments. 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, and the performance of the corporate sector, the equity market and other considerations.
Plans and Options	Under each of Retail and Institutional Plans following options are included: Growth (Growth & Bonus) & Dividend (Payout & Reinvestment)	Under each of Retail and Institutional Plans following options are included: Growth (Growth & Bonus) & Dividend (Payout & Reinvestment)
Minimum Application Amount	<b>Retail Plan:</b> Rs. 5000 & in multiples of Re.1 thereafter <b>Institutional Plan:</b> Rs. 5 crore & in multiples of Re.1 thereafter	<b>Retail Plan:</b> Rs. 5000 per plan & in multiples of Re 1 thereafter <b>Institutional Plan:</b> Rs.5 crore per plan & in multiples of Re 1 thereafter
Minimum Additional Purchase Amount	<b>Retail Plan:</b> Rs. 1000 & in multiples of Re 1 thereafter <b>Institutional Plan:</b> Rs. 1 lac & in multiples of Re 1 thereafter	<b>Retail Plan:</b> Rs. 1000 per plan & in multiples of Re 1 thereafter <b>Institutional Plan:</b> Rs. 1 lac per plan & in multiples of Re 1 thereafter
Minimum Redemption	Redemptions can be for any amount or any number of units.	Redemptions can be for any amount or any number of units.
Benchmark	S&P CNX Bank Index	India Power Index
Fund Manager	<b>Sanjay Parekh (w.e.f. 2nd April 2012), Shrey Loonker</b> (Assistant Fund Manager), <b>Jahnvee Shah</b> (Dedicated Fund Manager for Overseas Investments)	<b>Sunil Singhania, Jahnvee Shah</b> (Dedicated Fund Manager for Overseas Investments)
Performance	Please refer Scheme Performance Snapshot	Please refer Scheme Performance Snapshot
Expenses of the Scheme		
(i) Load Structure		
Entry Load	<b>Retail Plan:</b> Nil, <b>Institutional Plan:</b> Nil In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor	<b>Retail Plan:</b> Nil, <b>Institutional Plan:</b> Nil In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor
Exit Load	<b>Retail Plan &amp; Institutional Plan</b> <ul style="list-style-type: none"> <li>1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units</li> <li>Nil if redeemed or switched out after the completion of 1 year from the date of allotment of units</li> </ul>	<b>Retail Plan &amp; Institutional Plan</b> <ul style="list-style-type: none"> <li>1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units</li> <li>Nil if redeemed or switched out after the completion of 1 year from the date of allotment of units</li> </ul>
(ii) Recurring Expenses	The total expenses of the scheme including the investment management and advisory fee shall not exceed the limits (i.e. % of the daily or average weekly net assets) stated in Regulation 52(6) of SEBI (Mutual Funds) Regulations, 1996. (i) On the first Rs. 100 crore - 2.50%; (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 or average weekly net assets outstanding in each financial year in respect of a scheme investing in bonds	The total expenses of the scheme including the investment management and advisory fee shall not exceed the limits (i.e. % of the daily or average weekly net assets) stated in Regulation 52(6) of SEBI (Mutual Funds) Regulations, 1996. (i) On the first Rs. 100 crore - 2.50%; (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 or average weekly net assets outstanding in each financial year in respect of a scheme investing in bonds
Actual expenses (For the previous financial year (2011-2012) Year to date Ratio to Average AUM)	<b>Retail Plan</b> 1.93% <b>Institutional Plan</b> 1.83%	<b>Retail Plan</b> 1.86% <b>Institutional Plan</b> N.A.

# KEY SCHEME FEATURES

NAME OF THE SCHEME	Reliance Index Fund – Nifty Plan	Reliance Index Fund – Sensex Plan
<b>TYPE</b>	<b>An Open Ended Index Linked Scheme</b>	<b>An Open Ended Index Linked Scheme</b>
<b>Investment objective</b>	The primary investment objective of the scheme is to replicate the composition of the Nifty, with a view to generate returns that are commensurate with the performance of the Nifty, 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.
<b>Asset Allocation Pattern</b>	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.
<b>Differentiation</b>	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 CNX Nifty Index.	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 BSE Sensex Index.
<b>Quarterly AAUM as on 31/03/2012</b>	Rs.65 Crs.	Rs.3 Crs.
<b>No of Folios as on 31st March 2012</b>	15266	867
<b>Risk Mitigation Factors</b>	Robust measures implemented to mitigate risk include, adoption of internal policies on investments and valuations, rigorous procedures for monitoring investment restrictions 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.
<b>Investment Strategy</b>	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 CNX Nifty Index. 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 BSE SENSEX Index. 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 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.
<b>Plans and Options</b>	Growth Plan (Growth Option & Bonus Option), Dividend Plan (Payout Option & Reinvestment Option) (Quarterly Dividend Option, Half Yearly Dividend Option, Annual Dividend Option)	Growth Plan (Growth Option & Bonus Option), Dividend Plan (Payout Option & Reinvestment Option) (Quarterly Dividend Option, Half Yearly Dividend Option, Annual Dividend Option)
<b>Minimum Application Amount</b>	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.
<b>Minimum Additional Purchase Amount</b>	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.
<b>Minimum Redemption</b>	Redemptions can be for any amount or any number of units.	Redemptions can be for any amount or any number of units.
<b>Benchmark</b>	S&P CNX Nifty Index	BSE Sensex Index
<b>Fund Manager</b>	<b>Krishan Daga</b>	<b>Krishan Daga</b>
<b>Performance</b>	Please refer Scheme Performance Snapshot	Please refer Scheme Performance Snapshot
<b>Expenses of the Scheme</b>		
<b>(i) Load Structure</b>		
<b>Entry Load</b>	Nil. In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor	Nil. In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor
<b>Exit Load</b>	<b>Retail Plan &amp; Institutional Plan</b> <ul style="list-style-type: none"> <li>1% of the applicable NAV if redeemed or switched out on or before completion of 1 year from the date of allotment of units</li> <li>There shall be no exit load after completion of 1 year from the date of allotment of units</li> </ul>	<b>Retail Plan &amp; Institutional Plan</b> <ul style="list-style-type: none"> <li>1% of the applicable NAV if redeemed or switched out on or before completion of 1 year from the date of allotment of units</li> <li>There shall be no exit load after completion of 1 year from the date of allotment of units</li> </ul>
<b>(ii) Recurring Expenses</b>	The total expenses of the scheme including the investment and advisory fees shall not exceed one and one half percent (1.5%) of the weekly average net assets.	The total expenses of the scheme including the investment and advisory fees shall not exceed one and one half percent (1.5%) of the weekly average net assets.
<b>Actual expenses</b> (For the previous financial year (2011-2012) Year to date Ratio to Average AUM)	<b>0.40%</b>	<b>0.40%</b>

# KEY SCHEME FEATURES

NAME OF THE SCHEME	Reliance NRI Equity Fund	Reliance Long Term Equity Fund
TYPE	An open ended Diversified Equity Scheme	An Open Ended Diversified Equity Scheme
Investment objective	The primary investment objective of the scheme is to generate optimal returns by investing in equity and equity related instruments primarily drawn from the Companies in the BSE 200 Index	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 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 Instruments * 0-35% (*including upto 35% of the corpus in securitised Debt @ primarily drawn from the BSE 200 Index)	Equity & Equity Related Securities 70%-100% & Debt Instruments & Money Market Instruments (including investments in securitised debt) 0% -30%. 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
Quarterly AAUM as on 31/03/2012	Rs.98 Crs.	Rs.1056 Crs.
No of Folios as on 31st March 2012	3499	273552
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 (Growth, Bonus) & Dividend (Payout & Reinvestment)	Growth Plan (Growth Option) Dividend Plan - (Dividend Payout Option & Dividend 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 for any amount or any number of units.	Redemptions can be for any amount or any number of units.
Benchmark	BSE 200 Index	BSE 200 Index
Fund Manager	<b>Omprakash Kuckian, Jahnvee Shah</b> (Dedicated Fund Manager for Overseas Investments)	<b>Sunil Singhania</b> (Fund Manager), <b>Samir Rachh</b> (Assistant Fund Manager ), <b>Jahnvee Shah</b> (Dedicated Fund Manager for Overseas Investments)
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"> <li>1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units</li> <li>Nil if redeemed or switched out after completion of 1 year from the date of allotment of units</li> </ul>	<ul style="list-style-type: none"> <li>1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units</li> <li>Nil if redeemed or switched out after completion of 1 year from the date of allotment of units</li> </ul>
(ii) Recurring Expenses	The total expenses of the scheme including the investment management and advisory fee shall not exceed the limits (i.e. % of the daily or average weekly net assets) stated in Regulation 52(6) of SEBI (Mutual Funds) Regulations, 1996. (i) On the first Rs. 100 crore - 2.50%; (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 or average weekly net assets outstanding in each financial year in respect of a scheme investing in bonds	The total expenses of the scheme including the investment management and advisory fee shall not exceed the limits (i.e. % of the daily or average weekly net assets) stated in Regulation 52(6) of SEBI (Mutual Funds) Regulations, 1996. (i) On the first Rs. 100 crore - 2.50%; (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 or average weekly net assets outstanding in each financial year in respect of a scheme investing in bonds
Actual expenses (For the previous financial year (2011-2012) Year to date Ratio to Average AUM)	2.49%	2.00%



# KEY SCHEME FEATURES

NAME OF THE SCHEME	Reliance Regular Savings Fund - Equity Option	Reliance Regular Savings Fund - Balanced Option
<b>TYPE</b>	<b>An Open ended scheme</b>	<b>An Open ended scheme</b>
<b>Investment objective</b>	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.
<b>Asset Allocation Pattern</b>	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%
<b>Differentiation</b>	Reliance Regular Savings Fund has been launched as an asset-allocation 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.
<b>Quarterly AAUM as on 31/03/2012</b>	Rs.2891 Crs.	Rs.635 Crs.
<b>No of Folios as on 31st March 2012</b>	658810	54530
<b>Risk Mitigation Factors</b>	Robust measures implemented to mitigate risk include, adoption of internal policies on investments and valuations, rigorous procedures for monitoring investment restrictions 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.
<b>Investment Strategy</b>	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
<b>Plans and Options</b>	Growth (Growth) & Dividend (Payout & Reinvestment)	Growth Plan & Dividend Plan (Dividend Payout Option & Dividend Re-investment Option)
<b>Minimum Application Amount</b>	Rs. 500 & in multiples of Re.1 thereafter	Rs. 500 & in multiples of Re. 1 thereafter
<b>Minimum Additional Purchase Amount</b>	Rs. 500 & in multiples of Re.1 thereafter	Rs. 500 & in multiples of Re. 1 thereafter
<b>Minimum Redemption</b>	Redemptions can be for any amount or any number of units.	Redemptions can be for any amount or any number of units.
<b>Benchmark</b>	BSE 100 Index	Crisil Balanced Fund Index
<b>Fund Manager</b>	<b>Omprakash Kuckian, Jahnvee Shah</b> (Dedicated Fund Manager for Overseas Investments)	<b>Sanjay Parekh</b> (w.e.f. 2nd April, 2012), <b>Amit Tripathi, Jahnvee Shah</b> (Dedicated Fund Manager for Overseas Investments)
<b>Performance</b>	Please refer Scheme Performance Snapshot	Please refer Scheme Performance Snapshot
<b>Expenses of the Scheme</b>		
<b>(i) Load Structure</b>		
<b>Entry Load</b>	Nil. In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor	Nil. In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor
<b>Exit Load</b>	<ul style="list-style-type: none"> <li>1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units</li> <li>Nil if redeemed or switched out after completion of 1 year from the date of allotment of units</li> </ul>	<ul style="list-style-type: none"> <li>1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units</li> <li>Nil if redeemed or switched out after completion of 1 year from the date of allotment of units</li> </ul>
<b>(ii) Recurring Expenses</b>	The total expenses of the scheme including the investment management and advisory fee shall not exceed the limits (i.e. % of the daily or average weekly net assets) stated in Regulation 52(6) of SEBI (Mutual Funds) Regulations, 1996. (i) On the first Rs. 100 crore - 2.50%; (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 or average weekly net assets outstanding in each financial year in respect of a scheme investing in bonds	The total expenses of the scheme including the investment management and advisory fee shall not exceed the limits (i.e. % of the daily or average weekly net assets) stated in Regulation 52(6) of SEBI (Mutual Funds) Regulations, 1996. (i) On the first Rs. 100 crore - 2.50%; (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 or average weekly net assets outstanding in each financial year in respect of a scheme investing in bonds
<b>Actual expenses</b> (For the previous financial year (2011-2012) Year to date Ratio to Average AUM)	<b>1.85%</b>	<b>2.16%</b>
Reliance Regular Savings Fund - Hybrid Option was launched on June 9, 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 Index from Crisil MIP Index with effect from February 21, 2008. Accordingly performance of the scheme is from January 13, 2007.		

# KEY SCHEME FEATURES

NAME OF THE SCHEME	Reliance Media & Entertainment Fund	Reliance Pharma Fund
<b>TYPE</b>	<b>An Open ended Media &amp; Entertainment sector Scheme</b>	<b>An open ended pharma sector scheme</b>
<b>Investment objective</b>	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
<b>Asset Allocation Pattern</b>	Equity & Equity Related Instruments-0-100% & Debt & Money Market Instruments with Average Maturity of 5-10 years-0-100% (including upto 100% of the corpus in securitised Debt)	Equity & Equity Related Instruments-0-100% & Debt Instruments & Money Market Instruments with Average Maturity of 5-10 years-0-100% (including upto 100% of the corpus in securitised Debt)
<b>Differentiation</b>	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.
<b>Quarterly AAUM as on 31/03/2012</b>	Rs.65 Crs.	Rs.564 Crs.
<b>No of Folios as on 31st March 2012</b>	16960	74852
<b>Risk Mitigation Factors</b>	Robust measures implemented to mitigate risk include, adoption of internal policies on investments and valuations, rigorous procedures for monitoring investment restrictions 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.
<b>Investment Strategy</b>	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.
<b>Plans and Options</b>	Growth (Growth & Bonus) & Dividend (Payout & Reinvestment)	Growth (Growth & Bonus) & Dividend (Payout & Reinvestment)
<b>Minimum Application Amount</b>	Rs.5000 & in multiples of Re.1 thereafter	Rs.5000 & in multiples of Re.1 thereafter
<b>Minimum Additional Purchase Amount</b>	Rs.1000 & in multiples of Re.1 thereafter	Rs.1000 & in multiples of Re.1 thereafter
<b>Minimum Redemption</b>	Redemptions can be for any amount or any number of units.	Redemptions can be for any amount or any number of units.
<b>Benchmark</b>	S&P CNX Media & Entertainment Index	BSE Healthcare Index
<b>Fund Manager</b>	<b>Sailesh Raj Bhan, Jahnvee Shah</b> (Dedicated Fund Manager for Overseas Investments)	<b>Sailesh Raj Bhan, Jahnvee Shah</b> (Dedicated Fund Manager for Overseas Investments)
<b>Performance</b>	Please refer Scheme Performance Snapshot	Please refer Scheme Performance Snapshot
<b>Expenses of the Scheme</b>		
<b>(i) Load Structure</b>		
<b>Entry Load</b>	Nil. In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor	Nil. In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor
<b>Exit Load</b>	<ul style="list-style-type: none"> <li>1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units</li> <li>Nil if redeemed or switched out after completion of 1 year from the date of allotment of units</li> </ul>	<ul style="list-style-type: none"> <li>1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units</li> <li>Nil if redeemed or switched out after completion of 1 year from the date of allotment of units</li> </ul>
<b>(ii) Recurring Expenses</b>	The total expenses of the scheme including the investment management and advisory fee shall not exceed the limits (i.e. % of the daily or average weekly net assets) stated in Regulation 52(6) of SEBI (Mutual Funds) Regulations, 1996. (i) On the first Rs. 100 crore - 2.50%; (ii) On the next Rs. 300 crore - 2.25%; (iii) On the next Rs. 300 crore - 2.00; (iv) Balance 1.75%;	The total expenses of the scheme including the investment management and advisory fee shall not exceed the limits (i.e. % of the daily or average weekly net assets) stated in Regulation 52(6) of SEBI (Mutual Funds) Regulations, 1996. (i) On the first Rs. 100 crore - 2.50%; (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 or average weekly net assets outstanding in each financial year in respect of a scheme investing in bonds
<b>Actual expenses</b> (For the previous financial year (2011-2012) Year to date Ratio to Average AUM)	<b>2.50%</b>	<b>2.22%</b>

# KEY SCHEME FEATURES

NAME OF THE SCHEME	Reliance Tax Saver (ELSS) Fund	Reliance Small Cap Fund
<b>TYPE</b>	<b>An Open ended Equity Linked Savings Scheme</b>	<b>An Open Ended Equity Scheme</b>
<b>Investment objective</b>	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	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.
<b>Asset Allocation Pattern</b>	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 upto 30%) 0% - 35%
<b>Differentiation</b>	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 BSE Small Cap Index at the time of investment.
<b>Quarterly AAUM as on 31/03/2012</b>	Rs.1973 Crs.	Rs.436 Crs.
<b>No of Folios as on 31st March 2012</b>	615608	108665
<b>Risk Mitigation Factors</b>	Robust measures implemented to mitigate risk include, adoption of internal policies on investments and valuations, rigorous procedures for monitoring investment restrictions 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.
<b>Investment Strategy</b>	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.
<b>Plans and Options</b>	Growth (Growth) & Dividend (Payout & Reinvestment)	Growth Plan (Growth Option & Bonus Option), Dividend Plan ( Dividend Payout Option & Dividend Reinvestment Option)
<b>Minimum Application Amount</b>	Rs.500 & in multiples of Rs.500 thereafter	Rs.5000 and in multiples of Re. 1 thereafter
<b>Minimum Additional Purchase Amount</b>	Rs.500 & in multiples of Rs.500 thereafter	Rs.1000 (plus in the multiple of Re.1)
<b>Minimum Redemption</b>	Redemptions can be for any amount or any number of units.	Redemptions can be for any amount or any number of units.
<b>Benchmark</b>	BSE 100 Index	BSE Small Cap Index
<b>Fund Manager</b>	<b>Ashwani Kumar</b> (Fund Manager), <b>Viral Berawala</b> (Assistant Fund Manager), <b>Jahnvee Shah</b> (Dedicated Fund Manager for Overseas Investments)	<b>Sunil Singhania, Jahnvee Shah</b> (Dedicated Fund Manager for Overseas Investments)
<b>Performance</b>	Please refer Scheme Performance Snapshot	Please refer Scheme Performance Snapshot
<b>Expenses of the Scheme</b>		
<b>(i) Load Structure</b>		
<b>Entry Load</b>	Nil. In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor	Nil. In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor
<b>Exit Load</b>	Nil	2%- If redeemed or switched out on or before completion of 12 months from the date of allotment of units. 1%- If redeemed or switched out after 12 months but on or before completion of 24 months from the date of allotment of units. Nil - If redeemed or switched out after the completion of 24 months from the date of allotment of units.
<b>(ii) Recurring Expenses</b>	The total expenses of the scheme including the investment management and advisory fee shall not exceed the limits (i.e. % of the daily or average weekly net assets) stated in Regulation 52(6) of SEBI (Mutual Funds) Regulations, 1996. (i) On the first Rs. 100 crore - 2.50%; (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 or average weekly net assets outstanding in each financial year in respect of a scheme investing in bonds.	The total expenses of the scheme including the investment management and advisory fee shall not exceed the limits (i.e. % of the daily or average weekly net assets) stated in Regulation 52(6) of SEBI (Mutual Funds) Regulations, 1996. (i) On the first Rs. 100 crore - 2.50%; (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 or average weekly net assets outstanding in each financial year in respect of a scheme investing in bonds.
<b>Actual expenses</b> (For the previous financial year (2011-2012) Year to date Ratio to Average AUM)	<b>1.90%</b>	<b>2.24%</b>

# 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:			
	<b>Instruments</b>	<b>Indicative allocations (% of total assets)</b>		<b>Risk Profile</b>
		<b>Maximum</b>	<b>Minimum</b>	
	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.			
	<b>Instruments</b>	<b>Indicative allocations (% of total assets)</b>		<b>Risk Profile</b>
		<b>Maximum</b>	<b>Minimum</b>	
	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
	#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. ** including securitized debt up to 30% 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. 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. 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.			
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.			
Quarterly AAUM as on 31/03/2012	Rs.2 Cr			
No of Folios as on 31st March 2012	285			
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 (Dividend Payout Option & Dividend Reinvestment 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 for any amount or any number of units.			
Benchmark	Crisil Liquid Fund Index			
Fund Manager	Krishan Daga			
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	<b>Retail Plan &amp; Institutional Plan</b> <ul style="list-style-type: none"><li>• 1% if redeemed/switched on or before completion of 12 months from the date of allotment of units</li><li>• Nil if redeemed/switched after completion of 12 months from the date of allotment of units</li></ul>			
(ii) Recurring Expenses	The total expenses of the scheme including the investment management and advisory fee shall not exceed the limits (i.e. % of the daily or average weekly net assets) stated in Regulation 52(6) of SEBI (Mutual Funds) Regulations, 1996. (i) On the first Rs.100 crore - 2.50%; (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 or average weekly net assets outstanding in each financial year in respect of a scheme investing in bonds.			
Actual expenses (For the previous financial year (2011-2012) Year to date Ratio to Average AUM)	0.35%			



## SCHEME PERFORMANCE SNAPSHOT

<b>Fund Manager</b>	<b>Ashwani Kumar &amp; Sailesh Raj Bhan, Jahnvee Shah</b>
<b>Reliance Top 200 Fund (Formerly as Reliance Equity Advantage Fund)</b>	
<b>Performance of the Scheme as on 30/03/12</b>	Reliance Top 200 Fund- Retail Plan - Growth Inception date- 26/8/11

### Performance as on 25/08/2011

Compounded Annualised Returns				
Period	1 Year	3 Years	5 Years	Returns Since Inception
Scheme Returns %	-11.25	5.74	N.A.	3.58
Benchmark Returns%(S&P CNX Nifty)	-11.40	3.74	N.A.	3.19
Inception Date : 09/08/2007				

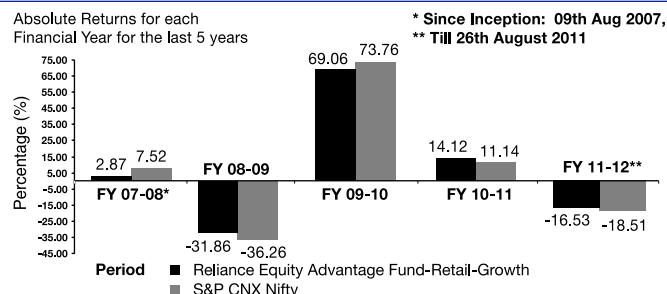
### Absolute Returns

Period	1 Year	3 Years	5 Years	Returns Since Inception
Scheme Returns %	N.A.	N.A.	N.A.	12.84
Benchmark Returns%(S&P CNX Nifty)	N.A.	N.A.	N.A.	9.86
Inception Date : 26/08/2011				

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. Accordingly, above the performance of Reliance Top 200 Fund have been provided from August 26, 2011 and Reliance Equity Advantage Fund from August 9, 2007.

### Performance of the Scheme as on 31/03/2011

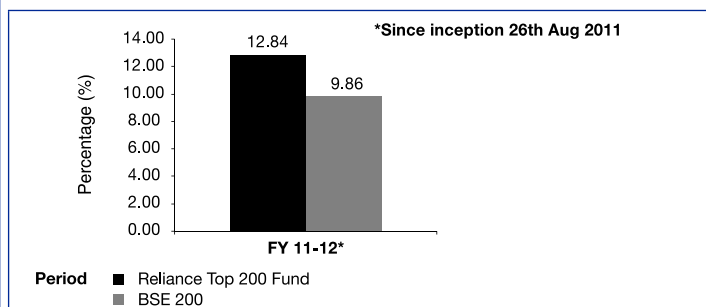
(Absolute returns for each Financial Year for the last 4 years)



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

Past performance may or may not be sustained in future.

### Performance of the Scheme as on 30/03/2012



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

Past performance may or may not be sustained in future.

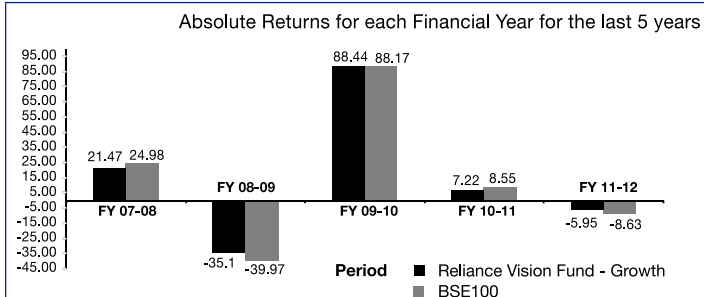
<b>Fund Manager</b>	<b>Ashwani Kumar, Jahnvee Shah</b>
<b>Reliance Vision Fund</b>	
<b>Performance of the Scheme as on 30/03/12</b>	Reliance Vision Fund - Retail Plan - Growth Inception date- 08/10/95

### Compounded Annualised Returns

Period	1 Year	3 Years	5 Years	Returns Since Inception
Scheme Returns %	-5.95	24.37	8.39	21.68
Benchmark Returns%	-8.63	23.51	6.82	11.01

### Performance of the Scheme as on 30/03/2012

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



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

Past performance may or may not be sustained in future.

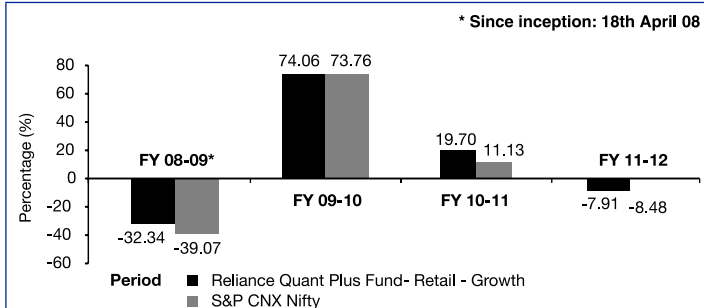
<b>Fund Manager</b>	<b>Krishan Daga, Jahnvee Shah</b>
<b>Reliance Quant Plus Fund</b>	
<b>Performance of the Scheme as on 30/03/12</b>	Reliance Quant Plus Fund - Retail Plan- Growth Inception date - 18/04/08

### Compounded Annualised Returns

Period	1 Year	3 Years	5 Years	Returns Since Inception
Scheme Returns %	-7.91	24.66	N.A.	6.60
Benchmark Returns%	-8.48	21.13	N.A.	1.68

### Performance of the Scheme as on 30/03/2012

(Absolute returns for each Financial Year for the last 4 years)



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

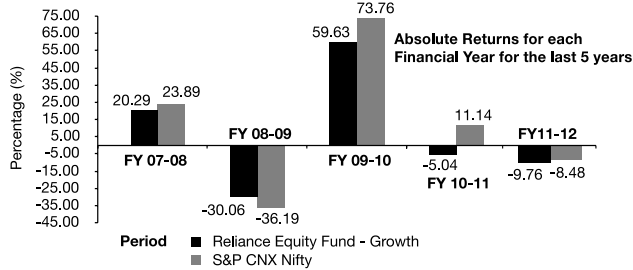
Past performance may or may not be sustained in future.

## SCHEME PERFORMANCE SNAPSHOT

<b>Fund Manager</b>	<b>Omprakash Kuckian, Jahnvee Shah</b>
<b>Reliance Equity Fund</b>	
<b>Performance of the Scheme as on 30/03/12</b>	Reliance Equity Fund - Retail Plan - Growth Inception date-30/03/06

Compounded Annualised Returns				
Period	1 Year	3 Years	5 Years	Returns Since Inception
Scheme Returns %	-9.76	11.45	2.81	3.78
Benchmark Returns%	-8.48	21.13	6.73	7.56

**Performance of the Scheme as on 30/03/2012**  
(Absolute returns for each Financial Year for the last 5 years)

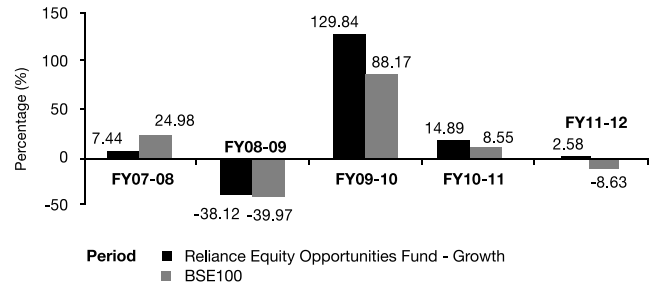


Calculation assume that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV. All the returns are of Retail Plan - Growth Plan - Growth Option  
**Past performance may or may not be sustained in future.**

<b>Fund Manager</b>	<b>Sailesh Bhan, Viral Berawala, Jahnvee Shah</b>
<b>Reliance Equity Opportunities Fund</b>	
<b>Performance of the Scheme as on 30/03/12</b>	Reliance Equity Opportunities Fund- Retail Plan-Growth Inception date- 31/03/05

Compounded Annualised Returns				
Period	1 Year	3 Years	5 Years	Returns Since Inception
Scheme Returns %	2.58	40.23	12.33	20.37
Benchmark Returns%	-8.63	23.51	6.82	14.82

**Performance of the Scheme as on 30/03/2012**  
(Absolute returns for each Financial Year for the last 5 years)

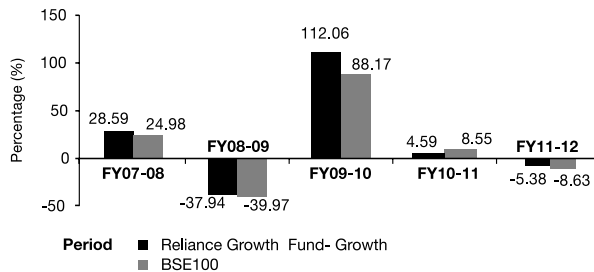


Calculation assume that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV. All the returns are of Retail Plan- Growth Plan - Growth Option  
**Past performance may or may not be sustained in future.**

<b>Fund Manager</b>	<b>Sunil Singhania, Jahnvee Shah</b>
<b>Reliance Growth Fund</b>	
<b>Performance of the Scheme as on 30/03/12</b>	Reliance Growth Fund-Retail Plan-Growth Inception date- 08/10/95

Compounded Annualised Returns				
Period	1 Year	3 Years	5 Years	Returns Since Inception
Scheme Returns %	-5.38	28.58	10.81	25.69
Benchmark Returns%	-8.63	23.51	6.82	11.01

**Performance of the Scheme as on 30/03/2012**  
(Absolute returns for each Financial Year for the last 5 years)

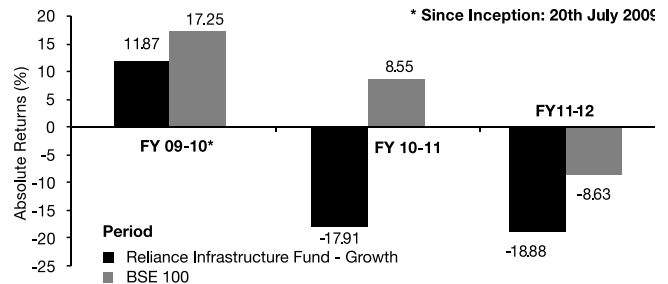


Calculation assume that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV. All the returns are of Retail Plan - Growth Plan - Growth Option  
**Past performance may or may not be sustained in future.**

<b>Fund Manager</b>	<b>Sunil Singhania, Jahnvee Shah</b>
<b>Reliance Infrastructure Fund</b>	
<b>Performance of the Scheme as on 30/03/12</b>	Reliance Infrastructure Fund-Retail Plan-Growth Inception date-20/07/09

Compounded Annualised Returns				
Period	1 Year	3 Years	5 Years	Returns Since Inception
Scheme Returns %	-18.88	N.A.	N.A.	-10.44
Benchmark Returns%	-8.63	N.A.	N.A.	5.50

**Performance of the Scheme as on 30/03/2012**  
(Absolute returns Since inception)



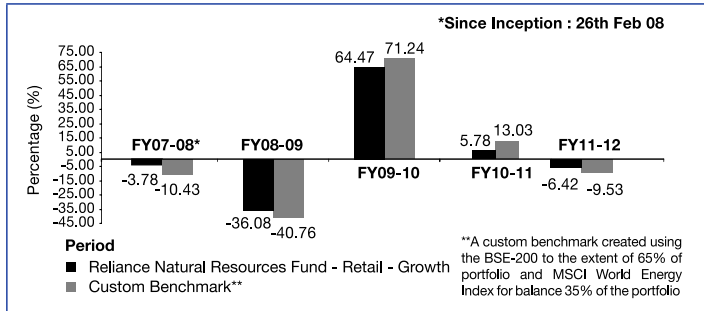
Calculation assume that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV. All the returns are of Retail Plan- Growth Plan - Growth Option  
**Past performance may or may not be sustained in future.**

# SCHEME PERFORMANCE SNAPSHOT

<b>Fund Manager</b>	<b>Ashwani Kumar, Jahnvee Shah</b>
<b>Reliance Natural Resources Fund</b>	
<b>Performance of the Scheme as on 30/03/12</b>	Reliance Natural Resources Fund - Retail Plan-Growth Plan-Growth Option Inception date - 26/02/08

Compounded Annualised Returns				
Period	1 Year	3 Years	5 Years	Returns Since Inception
Scheme Returns %	-6.42	17.87	N.A.	-0.41
Benchmark Returns %	-9.53	20.95	N.A.	-1.85

**Performance of the Scheme as on 30/03/2012**  
(Absolute returns for each Financial Year for the last 5 years)

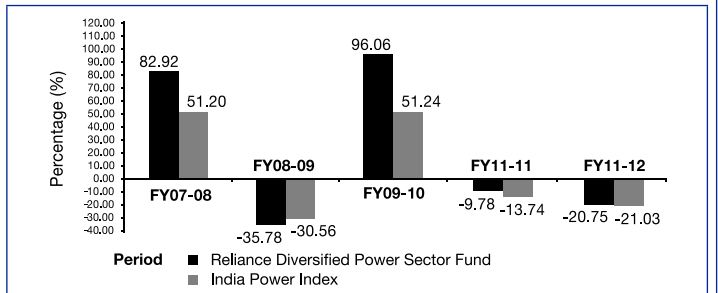


Calculation assume that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV. All the returns are of Retail Plan- Growth Plan - Growth Option  
**Past performance may or may not be sustained in future.**

<b>Fund Manager</b>	<b>Sunil Singhania, Jahnvee Shah</b>
<b>Reliance Diversified Power Sector Fund</b>	
<b>Performance of the Scheme as on 30/03/12</b>	Reliance Diversified Power Sector Fund Retail Plan- Growth Inception date- 10/05/04

Compounded Annualised Returns				
Period	1 Year	3 Years	5 Years	Returns Since Inception
Scheme Returns %	-20.75	12.24	10.36	24.41
Benchmark Returns%	-21.03	0.88	1.11	10.44

**Performance of the Scheme as on 30/03/2012**  
(Absolute returns for each Financial Year for the last 5 years)

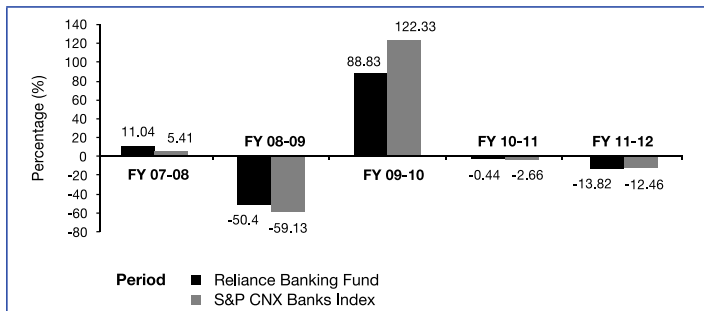


Calculation assume that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV. All the returns are of Retail Plan - Growth Plan - Growth Option.  
**Past performance may or may not be sustained in future.**

<b>Fund Manager</b>	<b>Sanjay Parekh, Shrey Loonker, Jahnvee Shah</b>
<b>Reliance Banking Fund</b>	
<b>Performance of the Scheme as on 30/03/12</b>	Reliance Banking Fund - Retail Plan - Growth Inception date- 28/05/03

Compounded Annualised Returns				
Period	1 Year	3 Years	5 Years	Returns Since Inception
Scheme Returns %	-13.82	38.85	21.31	28.79
Benchmark Returns%	-12.46	39.16	15.05	24.35

**Performance of the Scheme as on 30/03/2012**  
(Absolute returns for each Financial Year for the last 5 years)

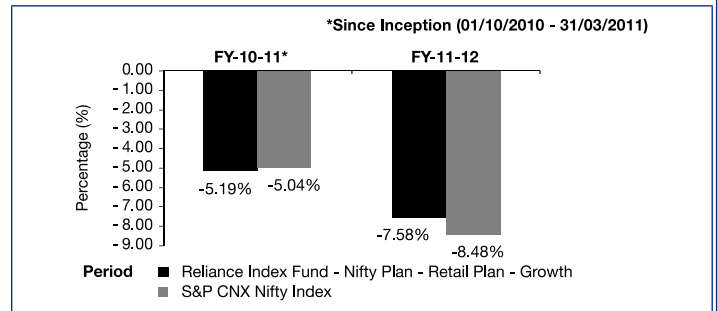


Calculation assume that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV. All the returns are of Retail Plan - Growth Plan - Growth Option.  
**Past performance may or may not be sustained in future.**

<b>Fund Manager</b>	<b>Krishan Daga</b>
<b>Reliance Index Fund - Nifty Plan</b>	
<b>Performance of the Scheme as on 30/03/12</b>	Reliance Index Fund - Nifty Plan - Growth Inception date- 01/10/2010

Compounded Annualised Returns				
Period	1 Year	3 Years	5 Years	Returns Since Inception
Scheme Returns %	-7.58	N.A.	N.A.	-8.95
Benchmark Returns %	-8.48	N.A.	N.A.	-9.45

**Performance of the Scheme as on 30/03/2012**  
(Absolute returns for each Financial Year for the last 5 years)



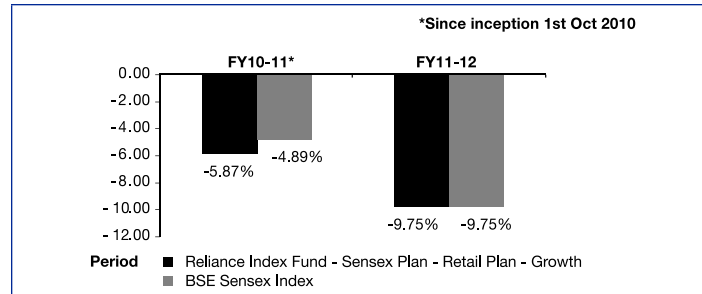
Calculation assume that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV. All the returns are of Growth Plan - Growth Option.  
**Past performance may or may not be sustained in future.**

# SCHEME PERFORMANCE SNAPSHOT

<b>Fund Manager</b>	<b>Krishan Daga</b>
<b>Reliance Index Fund - Sensex Plan</b>	
<b>Performance of the Scheme as on 30/03/12</b>	Reliance Index Fund - Sensex Plan - Growth Inception date- 01/10/2010

Compounded Annualised Returns				
<b>Period</b>	<b>1 Year</b>	<b>3 Years</b>	<b>5 Years</b>	<b>Returns Since Inception</b>
Scheme Returns %	-9.75	N.A.	N.A.	-10.80
Benchmark Returns %	-9.75	N.A.	N.A.	-10.21

**Performance of the Scheme as on 30/03/2012**  
**Performance of the Scheme (Absolute returns for each Financial Year )**

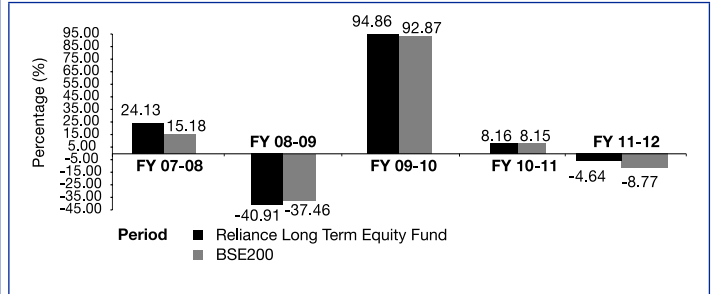


Calculation assume that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV. All the returns are of Growth Plan - Growth Option.  
**Past performance may or may not be sustained in future.**

<b>Fund Manager</b>	<b>Sunil Singhania, Samir Rachh, Jahnvee Shah</b>
<b>Reliance Long Term Equity Fund</b>	
<b>Performance of the Scheme as on 30/03/12</b>	Reliance Long Term Equity Fund - Growth Plan - Growth Option Inception date - 27/12/06

Compounded Annualised Returns				
<b>Period</b>	<b>1 Year</b>	<b>3 Years</b>	<b>5 Years</b>	<b>Returns Since Inception</b>
Scheme Returns %	-4.64	26.38	7.44	6.50
Benchmark Returns%	-8.77	24.38	6.74	5.17

**Performance of the Scheme as on 30/03/2012**  
**(Absolute returns for each Financial Year for the last 5 years)**

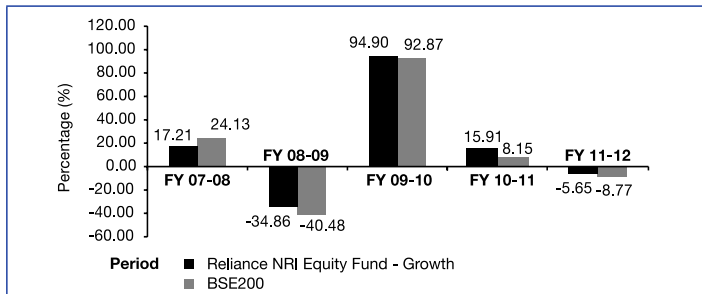


Calculation assume that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV. All the returns are of Growth Plan - Growth Option.  
**Past performance may or may not be sustained in future.**

<b>Fund Manager</b>	<b>Omprakash Kuckian, Jahnvee Shah</b>
<b>Reliance NRI Equity Fund</b>	
<b>Performance of the Scheme as on 30/03/12</b>	Reliance NRI Equity Fund- Growth Inception date- 16/11/04

Compounded Annualised Returns				
<b>Period</b>	<b>1 Year</b>	<b>3 Years</b>	<b>5 Years</b>	<b>Returns Since Inception</b>
Scheme Returns %	-5.65	29.53	10.17	19.77
Benchmark Returns%	-8.77	24.38	6.74	14.72

**Performance of the Scheme as on 30/03/2012**  
**(Absolute returns for each Financial Year for the last 5 years)**

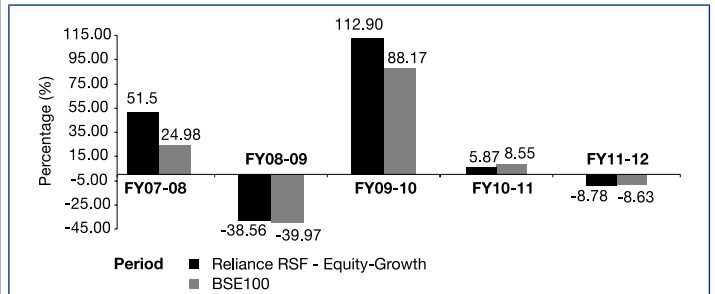


Calculation assume that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV. All the returns are of Growth Plan - Growth Option.  
**Past performance may or may not be sustained in future.**

<b>Fund Manager</b>	<b>Omprakash Kuckian, Jahnvee Shah</b>
<b>Reliance Regular Savings Fund - Equity Option</b>	
<b>Performance of the Scheme as on 30/03/12</b>	Reliance Regular Savings Fund - Equity Option - Growth Plan Inception date- 09/06/2005

Compounded Annualised Returns				
<b>Period</b>	<b>1 Year</b>	<b>3 Years</b>	<b>5 Years</b>	<b>Returns Since Inception</b>
Scheme Returns %	-8.78	28.14	13.87	16.08
Benchmark Returns%	-8.63	23.51	6.82	14.37

**Performance of the Scheme as on 30/03/2012**  
**(Absolute returns for each Financial Year for the last 5 years)**



Calculation assume that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV. All the returns are of Growth Plan - Growth Option.  
**Past performance may or may not be sustained in future.**

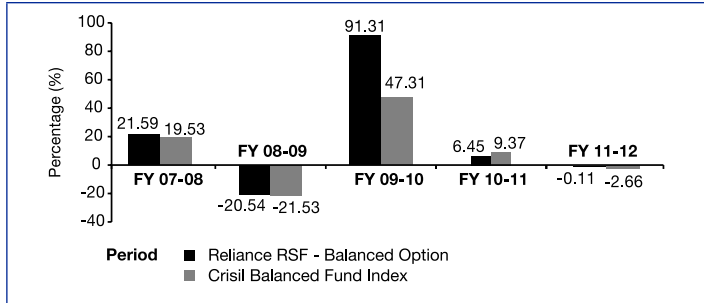


# SCHEME PERFORMANCE SNAPSHOT

<b>Fund Manager</b>	Sanjay Parekh, Amit Tripathi, Jahnvee Shah
<b>Reliance Regular Savings Fund- Balanced Option</b>	
<b>Performance of the Scheme as on 30/03/12</b>	Reliance Regular Savings Fund - Balanced Option - Growth Plan Inception date - 13/01/2007

Compounded Annualised Returns				
Period	1 Year	3 Years	5 Years	Returns Since Inception
Scheme Returns %	-0.11	27.38	14.45	12.93
Benchmark Returns%	-2.66	16.34	7.90	6.79

**Performance of the Scheme as on 30/03/2012**  
(Absolute returns for each Financial Year for the last 5 years)



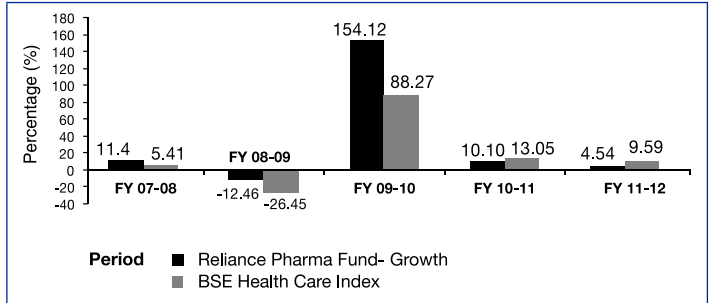
Calculation assume that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV. All the returns are of Growth Plan - Growth Option.

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

<b>Fund Manager</b>	Sailesh Raj Bhan, Jahnvee Shah
<b>Reliance Pharma Fund</b>	
<b>Performance of the Scheme as on 30/03/12</b>	Reliance Pharma Fund - Growth Inception date- 08/06/2004

Compounded Annualised Returns				
Period	1 Year	3 Years	5 Years	Returns Since Inception
Scheme Returns %	4.54	44.89	23.17	24.65
Benchmark Returns%	9.59	34.05	12.65	14.86

**Performance of the Scheme as on 30/03/2012**  
(Absolute returns for each Financial Year for the last 5 years)



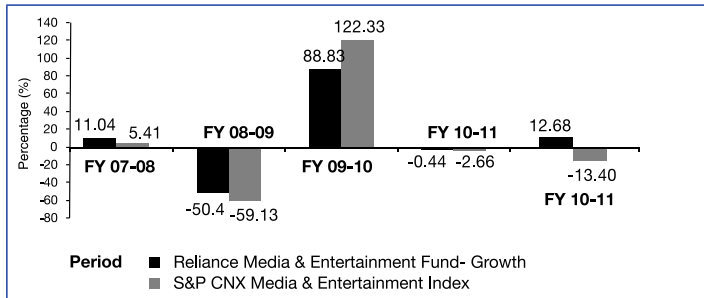
Calculation assume that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV. All the returns are of Growth Plan - Growth Option.

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

<b>Fund Manager</b>	Sailesh Raj Bhan, Jahnvee Shah
<b>Reliance Media &amp; Entertainment Fund</b>	
<b>Performance of the Scheme as on 30/03/12</b>	Reliance Media & Entertainment Fund - Growth Inception date - 07/10/04

Compounded Annualised Returns				
Period	1 Year	3 Years	5 Years	Returns Since Inception
Scheme Returns %	12.68	28.16	3.28	15.10
Benchmark Returns%	-13.40	24.64	-5.85	8.14

**Performance of the Scheme as on 30/03/2012**  
(Absolute returns for each Financial Year for the last 5 years)



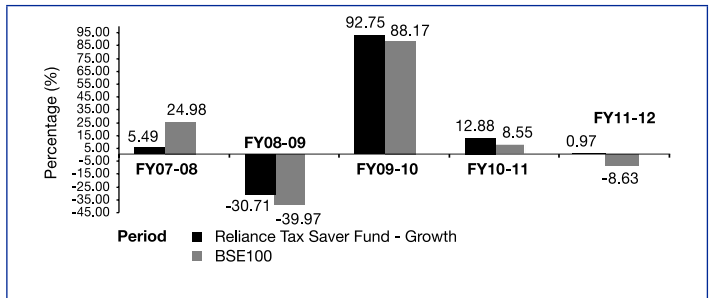
Calculation assume that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV. All the returns are of - Growth Plan - Growth Option.

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

<b>Fund Manager</b>	Ashwani Kumar, Viral Berawala, Jahnvee Shah
<b>Reliance Tax Saver (ELSS) Fund</b>	
<b>Performance of the Scheme as on 30/03/12</b>	Reliance Tax Saver (ELSS) Fund - Growth Inception date- 22/09/2005

Compounded Annualised Returns				
Period	1 Year	3 Years	5 Years	Returns Since Inception
Scheme Returns %	0.97	30.52	9.88	12.38
Benchmark Returns%	-8.63	23.51	6.82	12.10

**Performance of the Scheme as on 30/03/2012**  
(Absolute returns for each Financial Year for the last 5 years)



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

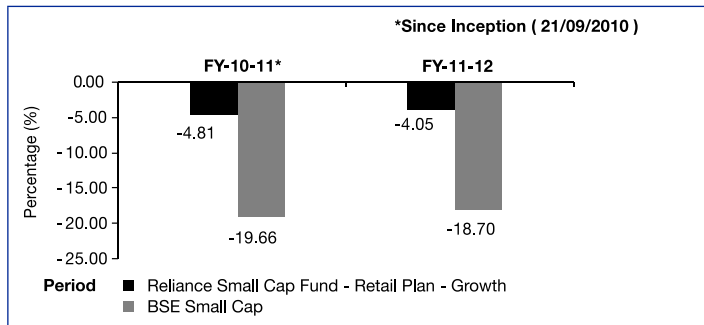
**Past performance may or may not be sustained in future.**

## SCHEME PERFORMANCE SNAPSHOT

<b>Fund Manager</b>	<b>Sunil Singhania, Jahnvee Shah</b>
<b>Reliance Small Cap Fund</b>	
<b>Performance of the Scheme as on 30/03/12</b>	Reliance Small Cap Fund - Growth Inception date- 21/09/2010

Absolute Returns				
Period	1 Year	3 Years	5 Years	Returns Since Inception
Scheme Returns %	-4.05	N.A.	N.A.	-5.82
Benchmark Returns %	-18.70	N.A.	N.A.	-24.52

**Performance of the Scheme as on 30/03/2012**  
(Absolute returns for each Financial Year for the last 5 years)



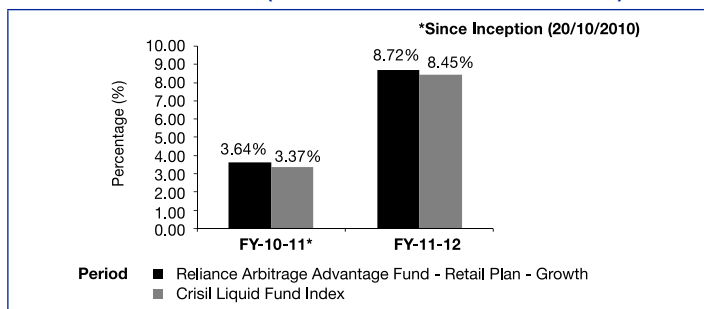
Calculation assume that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV. All the returns are of Growth Plan - Growth Option.

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

<b>Fund Manager</b>	<b>Krishan Daga</b>
<b>Reliance Arbitrage Advantage Fund</b>	
<b>Performance of the Scheme as on 30/03/12</b>	Reliance Arbitrage Advantage Fund - Growth Inception Date - 20/10/2010

Compounded Annualised Returns				
Period	1 Year	3 Years	5 Years	Returns Since Inception
Scheme Returns %	8.72	N.A.	N.A.	8.62
Benchmark Returns %	8.45	N.A.	N.A.	8.23

**Performance of the Scheme as on 30/03/2012**  
**Performance of the Scheme (Absolute returns for the Financial Year)**



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.**

### COMMON INFORMATION TO ALL SCHEMES

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

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

**Applicable NAV (Applicable for all Equity Schemes except Reliance Index Fund - Nifty Plan & Reliance Index Fund - Sensex Plan)**

**Sale of units by Reliance Mutual Fund :**

In respect of valid applications received upto 3 p.m. by the Mutual Fund alongwith

a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the day on which application is received shall be applicable. In respect of valid applications received after 3 p.m. by the Mutual Fund alongwith a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the next business day shall be applicable.

(Business Day shall have the same meaning as working day, wherever used)

#### **Repurchase including Switch-out :**

In respect of valid applications received upto 3 p.m. by the Mutual Fund, same day's closing NAV 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.

#### **Applicable for Reliance Index Fund - Nifty Plan & Reliance Index Fund - Sensex Plan Subscriptions/Purchases including switch - ins**

a) valid applications upto Rs.1 lac & switches (of all values) , applications received through electronic mode (of all values) including our website, transaction through Channel Partners and through Stock Exchange Platform, upto 3 pm.

b) valid applications of & above Rs 1 lac received upto 1 pm by the Mutual Fund alongwith a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the day on which application is received shall be applicable. In respect of valid applications received after 3 pm by the Mutual Fund alongwith a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the next Business Day shall be applicable. Any Fresh/Additional Purchase of and above Rs 1 lac would be accepted only through confirmed status of RTGS mode and Transfer Cheques. The cut off timing for accepting subscriptions through RTGS mode and Transfer cheques shall be up to 1 pm.

#### **Redemptions including switch - outs**

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.

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

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

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

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

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

#### **Tax treatment for the Investors (Unit holders)**

Investors will be advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.

**Waiver of Entry Load:** 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.

#### **For Investor Grievances Please Contact**

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

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

Customer Care: 1800-300-11111 (Toll free) / 3030 1111

Email : [customer\\_care@reliancemutual.com](mailto:customer_care@reliancemutual.com)

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



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

IFSC Code	For Credit via RTGS	9 Digit MICR Code*	For Credit via NEFT
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 ✓	SB Current NRO NRE FCNR
Branch Address		Branch City	
PIN			

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.

**8. 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) PAYMENT BY CASH IS NOT PERMITTED.**

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

**SIP ENROLLMENT DETAILS** Opted for SIP: ☐ Yes ☐ No

(Mandatory if opted for SIP) Type of SIP: ☐ Normal SIP ☐ Micro SIP Mode of SIP: ☐ PDC ☐ Auto Debit / ECS (Refer Ins No. I-12)

Note : 1. In case you have opted for SIP through ECS / Auto Debit mode it is mandatory to submit SIP Enrolment Cum Auto Debit / ECS Mandate Form

2. In case you have opted for SIP through Post dated cheques (PDC) it is mandatory to submit SIP Enrolment Form for Post dated cheques. The form is available on RMF website / DISC of RMF.

**STP ENROLLMENT DETAILS** Opted for STP: ☐ Yes ☐ No (In case you have opted for STP it is mandatory to submit STP Enrolment Form)
**9. I WISH TO APPLY FOR TRANSACT ONLINE** Yes ☐ No ☐ **OR** **I WISH TO APPLY FOR INVEST EASY FOR INDIVIDUALS** Yes ☐ No ☐  
 (Mandatory Enclosure : ECS MANDATE REGISTRATION FORM)

Note : 1) If you have opted for Transact Online facility IPIN will be issued to you which can be used for transacting seamlessly through Online Mode.

2) If you have opted for Invest Easy facility IPIN will be issued to you which can be used to transact through Online mode on RMF website, transact through Call Center & through Mobile. Further, in order to transact through Call Centre and / or Transact through Mobile investor has to mandatorily fill and submit "ECS Mandate Registration form - Invest Easy". The form is available on RMF website / DISC of RMF.

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

(Mandatory if mode of holding is single) In case of existing investor, nomination details mentioned in the below table will replace the existing details registered in the folio

Applicant Details	Nomination Required	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 Name:	<input type="checkbox"/> Yes							1st App.
2nd App Name:	<input type="checkbox"/> No							2nd App.
3rd App Name:								3rd App.

**11. 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 Capital Asset Management Limited (RCAM) liability. I understand that the RCAM may, at its absolute discretion, discontinue any of the services completely or partially without any prior notice to me. I agree RCAM can debit from my folio for the service charges as applicable from time to time. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I hereby declare that the above information is given by the undersigned and particulars given by me/us are correct and complete. 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. **Applicable for NRI Investors:** 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.

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**ACKNOWLEDGMENT SLIP**

(To be filled in by the Applicant)

Please collect your time stamped acknowledged slip for future references

Received from Mr/Ms/M/s : \_\_\_\_\_ APP No.: \_\_\_\_\_ an application for allotment of

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

<input type="checkbox"/> Growth Option	<input type="checkbox"/> Bonus Option	<input type="checkbox"/> Dividend Reinvestment	<input type="checkbox"/> Dividend Payout
--	---------------------------------------	--	--

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

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

Time Stamp & Date  
of receiving office



IVR. "Self Help" Option  
(24 x 7)

Investor can avail below facilities

- NAV
- Account balance
- Account statement
- Last 5 transactions
- Latest Dividend declared

For more details :

Call : Toll free : 1800-300-1111 | 30301111



### SIP ENROLMENT cum AUTO DEBIT/ECS MANDATE FORM

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

#### DISTRIBUTOR / BROKER INFORMATION

Name & Broker Code / ARN	Sub Broker / Sub Agent Code	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.
ARN - (ARN stamp here)		

#### APPLICANT DETAILS

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

#### Unitholding Option - ☐ Demat Mode ☐ Physical Mode

**DEMAT ACCOUNT DETAILS** - (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.) Demat Account details are compulsory if demat mode is opted above.

National Securities Depository Limited	Depository participant Name	Central Depository Securities Limited	Depository participant Name
DP ID No.	<input type="text"/>	Target ID No.	<input type="text"/>
Beneficiary Account No.	<input type="text"/>		

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

#### INITIAL INVESTMENT DETAILS (Refer Instruction No.13)

Cheque/ DD No.	Cheque/ DD Date	DD Charge Rs.	Cheque/ DD Net Amount Rs.
Bank Name:	Branch:	City:	

#### SCHEME DETAILS (In case you are investing in Reliance Regular Savings Fund please mention the Option details mandatorily i.e Equity, Debt or Balanced.)

SCHEME NAME	Plan	Option
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#### SIP DETAILS

Frequency	Enrollment Period: (Please ✓ any one)	SIP Date	SIP Amount
<input type="checkbox"/> Monthly (default)	<input type="checkbox"/> REGULAR From: <input type="text"/> To: <input type="text"/>	<input type="checkbox"/> 2 <input type="checkbox"/> 10 (default)	(in figures) <input type="text"/>
<input type="checkbox"/> Quarterly (Please ✓ any one)	<input type="checkbox"/> PERPETUAL From: <input type="text"/> To: <input type="text"/>	<input type="checkbox"/> 18 <input type="checkbox"/> 28	(in words) <input type="text"/>

#### BANK ACCOUNT DETAILS

1st/Sole Accountholder Name as in Bank Records	
2nd Accountholder Name as in Bank Records	
3rd Accountholder Name as in Bank Records	
A/c. Type ✓ <input type="checkbox"/> SB <input type="checkbox"/> Current <input type="checkbox"/> NRO <input type="checkbox"/> NRE <input type="checkbox"/> FCNR	
Bank Name	
Account No.	(Core Banking Account Number)
Branch Address	City
PIN	9 Digit MICR Code
	IFSC Code

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

#### Mandatory Enclosures:

☐ Blank cancelled cheque ☐ Copy of cheque

#### DECLARATION

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

I/We would like to invest in Reliance  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. 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 Capital Asset Management Limited (RCAM) liability. I understand that the RCAM may, at its absolute discretion, discontinue any of the services completely or partially without any prior notice to me. I agree RCAM can debit from my folio for the service charges as applicable from time to time. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I hereby declare that the above information is given by the undersigned and particulars given by me/us are correct and complete. 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. **Applicable for NRI Investors:** I confirm that I am resident of India. I/We confirm that I am/I/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/S AS PER RELIANCE MUTUAL FUND RECORDS (MANDATORY)

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

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

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

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

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

**SYSTEMATIC TRANSFER PLAN (STP) ENROLMENT FORM**

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

**DISTRIBUTOR / BROKER INFORMATION**

Name & Broker Code / ARN	Sub Broker / Sub Agent Code	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.
ARN- (ARN stamp here)		

**2. EXISTING UNIT HOLDER INFORMATION** FOLIO NO. 
**3. APPLICANT DETAILS**

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

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

Name of 'Transferor' Scheme/Plan/Option	
Name of 'Transferee' Scheme/Plan/Option	

**5. STP DETAILS (Refer Instruction No.6)**

<input type="checkbox"/> <b>Fixed Transfer STP (Refer Instruction No.7&amp;9)</b> <b>STP Frequency</b> (Please ✓ any one)					<b>OR</b> <input type="checkbox"/> <b>Capital Appreciation STP (Refer Inst No.8&amp;9)</b> <b>STP Frequency</b> (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	<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 <sup>st</sup> , 8 <sup>th</sup> , 15 <sup>th</sup> & 22 <sup>nd</sup> of every month	1 <sup>st</sup> & 15 <sup>th</sup> of every month	* of every month <small>*Incase the Investor has not specified any date then the default date would be 10th</small>	* of the starting month of every Quarter	1 <sup>st</sup> of every Month	1 <sup>st</sup> of the starting month of every Quarter
Amount of Transfer per Instalment <b>Rs.</b> <input type="text"/>						

<b>Enrolment Period</b> (Please ✓ any one)			
<input type="checkbox"/> <b>REGULAR</b> From: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> To: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/> <b>PERPETUAL</b> From: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> To: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (Default)		
<b>Only for Daily STP Enrolment Period</b> From: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> To: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>			

**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. **APPLICABLE TO NRIs ONLY**; I am a 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.

 Place: 

 Date: 
**SIGNATURE**

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

**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 Rs. \_\_\_\_\_

From Scheme / Plan / Option \_\_\_\_\_

to Scheme / Plan / Option \_\_\_\_\_

Mode &amp; Frequency of STP \_\_\_\_\_

Stamp of receiving branch

&amp; Signature

## 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. Transaction charges of Rs 100 (existing investor) or Rs 150 (new investor) will be deducted for investment of Rs 10000 and above for investments being made through distributors having valid ARN and opted in for transaction charges. The units will be allotted to the investor on the net subscription amount. In case of investment through SIP with total amount aggregating to Rs 10000 and above, the transaction charge will be recovered in 3-4 installments.
10. 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.
11. 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.
12. In case the new investor has selected Auto debit/ECS mode for SIP then a separate SIP Enrolment cum Auto debit /ECS mandate form has to be submitted along with Common Application Form. In case an existing investor has selected Auto debit/ECS mode for SIP then only SIP Enrolment cum Auto debit/ECS mandate form has to be submitted.

### II. APPLICANT'S INFORMATION:

1. In case the application is made under a Power of Attorney (PoA), a duly certified copy thereof, duly notarised should be submitted with the application. The POA document should contain the signatures of both the Applicant & the constituted Attorney.
2. Application made by a limited company or by a body corporate or a registered society or a trust, should be accompanied by a copy of the relevant resolution or authority to make the application, as the case may be, alongwith a certified copy of the Memorandum and Articles of Association or Trust Deed / Bye Laws / Partnership Deed, whichever is applicable.
3. In case of non-individual applicants, i.e. HUF / Companies / AOP / BOI / Trusts / Societies / FIs etc. the name, email-ID and telephone number of the contact person to should be provided.
4. 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 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 KYC Acknowledgement copy 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. Please contact any of the Investor Service Centres/ Karvy/ Distributors or visit our website [www.reliancecmutual.com](http://www.reliancecmutual.com) for further details.

### 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").

- i) **Requirement for the existing investors in mutual funds (upto December 31, 2011):** For the existing investors in mutual funds who have already complied with the KYC requirement (defined for the purpose of this addendum as KYC compliant) and have the KYC compliance letter issued to them by CDSL Ventures Limited are exempt from following the new KYC procedure effective January 01, 2012 for the purpose of making additional investment with any SEBI registered mutual fund. If, however, the KYC compliant investors would like to deal with any SEBI registered intermediary other than mutual funds, they will have to follow the new KYC compliance procedure.

- ii) **Requirement for the new investors in mutual funds (From January 1, 2012):** With effect from January 01, 2012, all investors other than KYC compliant investors as defined above are required to follow the new KYC compliance procedure while making any investing with the Fund:

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.reliancecmutual.com](http://www.reliancecmutual.com) or on the website of Association of Mutual Funds In India i.e. [www.amfiindia.com](http://www.amfiindia.com) or on the website of any authorised KRA's.

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, POSwill extend the services of effecting such changes. For Further details investors are requested to refer SAI.

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 an employer on behalf of the employee under Systematic Investment Plans through Payroll deductions or (iii) 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 / 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.

### 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).

If the Scheme name on the application form and on the cheque is different, then RCAM will endeavor to reject the application however in case the application gets accepted then the same will be processed as per the scheme name mentioned on the application form.

**PAYMENT BY CASH IS NOT PERMITTED.** 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.)

## INSTRUCTIONS TO HELP YOU COMPLETE THE MAIN APPLICATION FORM

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. TRANSACTION CHARGES

- 1) In accordance with SEBI Circular No. IMD/ DF/13/ 2011 dated August 22, 2011, with effect from November 1, 2011, Reliance Capital Asset Management Limited (RCAM)/ 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. Distributors shall be able to choose to 'opt out' of charging the transaction charge. However, the 'opt-out' shall be at distributor level and not investor level i.e. a distributor shall not charge one investor and choose not to charge another investor. 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) RCAM 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.

### V. 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, BOPs 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, nonexpression of desire to change or substitute the nominee by surviving unitholder shall be deemed to be the consent of surviving unitholder for the existing nomination.
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 SAI.
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 - 10 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.

### VI. Communication for the investors. :

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

The investor(s) may request for a physical account statement by writing or calling RMF's Investor Service Center/ Registrar & Transfer Agent. In case of specific request received from the investor(s), RMF shall endeavor to provide the account statement to the investor(s) within 5 working days from the receipt of such request.

With effect from October 1, 2011, in accordance with SEBI Circular No. Cir/ IMD/ DF/16/ 2011 dated September 8, 2011, the investor whose transaction has been accepted by the RCAM/RMF shall receive the following:

- (i) On acceptance of the application, a confirmation by way of email and/or SMS within 5 Business Days from the date of receipt of transaction request will be sent to the Unit holders registered e-mail address and/or mobile number.
- (ii) Thereafter, a Consolidated Account Statement (CAS) shall be issued for each calendar month 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 by physical/e-mail mode. CAS shall contain details relating to all the transactions carried out by the investor across all schemes of all mutual funds during the month and holding at the end of the month including transaction charges paid to the distributor. The word 'transaction' shall include purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal plan, systematic transfer plan and bonus transactions.
- (iii) For the purpose of sending CAS, common investors across mutual funds shall be identified by their Permanent Account Number (PAN). In case of a specific request received from the Unit holders, RCAM / RMF will provide the account statement to the investors within 5 Business Days from the receipt of such request. In the event the account has more than one registered holder, the first named Unit holder shall receive the CAS/account statement. CAS shall not be received by the Unit holders for the folio(s) not updated with PAN details. The Unit holders are therefore requested to ensure that the folio(s) are updated with their PAN. For Micro SIP and Sikkim based investors whose PAN details are not mandatorily required to be updated Account Statement will be dispatched by RCAM/RMF for each calendar month on or before 10th of the immediately succeeding month. Further, CAS detailing holding of investment across all schemes of all mutual funds at the end of every six months (i.e. September/ March), shall be sent by mail/e-mail on or before 10th day of succeeding month as the case may be, to all such Unit holders in whose folios no transaction has taken place during that period. The half yearly consolidated account statement will be sent by e-mail to the Unit holders whose e-mail address is available, unless a specific request is made to receive in physical. The statement of holding of the beneficiary account holder for units held in Demat will be sent by the respective DPs periodically.
- (iv) Investor has to mandatorily provide either Email Id or Mobile No.

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

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

### VIII. Benefits

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 and when you transact with Reliance Mutual Fund.
3. IFSC/Micro Code: With Reliance E-dividend you can have your dividend credited in your account through the Electronic Clearing Service (ECS) / National Electronic Fund Transfer (NEFT).

### IX. MICRO SIP

1. Pursuant to SEBI letter dated June 19, 2009 addressed to AMFI, and in compliance with AMFI Guidelines dated July 14, 2009, investment in Micro Schemes such as Systematic Investment Plan (SIP) where aggregate of installments in a rolling 12 months period or in a financial year i.e. April to March does not exceed Rs 50,000 per year per investor ( hereinafter referred as "Micro SIP"), will be exempted from the requirement of Permanent Account Number (PAN) with effect from August 01, 2009. This exemption will be applicable only to investments by individuals (including Joint Holders who are individuals, NRIs but not PIOs), Minors and Sole proprietary firms. HUFs and other categories will not be eligible for Micro SIPs. However pursuant to SEBI circular MIRS/SE/Cir-21/2011 dated October 05, 2011, MIRS/ Cir-23/2011 dated December 02, 2011 and MIRS/ Cir-26/2011 dated December 23, 2011 Micro SIP investors will have to mandatorily provide the KYC Acknowledgement copy.
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.

### X. 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 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. This option will not be available to NRI investors.



## CHECKLIST

### Please ensure that:

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

Document	Comp-anies	Trusts	Socie-ties	Partner-ship Firms	Flls	Investments through Consti-tuted Attorney
1. Resolution/Authorisation to invest	✓	✓	✓	✓	✓	
2. List of Authorised Signatories with Speci men Signatures(S)	✓	✓	✓	✓	✓	✓
3. Memorandum & Articles of As-sociation	✓					
4. Trust Deed		✓				
5. Bye-Laws			✓			
6. Partnership Deed				✓		
7. Overseas Auditor's Certificate					✓	
8. Notarised Power of Attorney						✓
9. Proof of PAN	✓	✓	✓	✓	✓	✓
10. KYC	✓	✓	✓	✓	✓	✓

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

## INSTRUCTIONS TO FILL THE SIP ENROLMENT CUM AUTO DEBIT /ECS MANDATE FORM

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

### LIST OF CITIES FOR SIP FACILITY VIA ECS (DEBIT CLEARING) (87 CENTERS)

Agra, Ahmedabad, Allahabad, Amritsar, Anand, Aurangabad, Asansol, Bangalore, Bardwan, Baroda, Belgaum, Bhavnagar, Bhillwara, Bhopal, Bhubaneshwar, bijapur, Bikaner, Calicut, Chandigarh, Chennai, Cochin, Coimbatore, cuttak, Davangere, Dehradun, Delhi, dhanbad, Durgapur, Erode, Gadag, GANGTOK, Gorakhpur, Guwahati, Gulbarga, Gwalior, Hasan, Hubli, Hyderabad, Indore, Jabalpur, Jaipur, Jalandhar, Jammu, Jamnagar, Jamshedpur, Jodhpur, Kanpur, kakinada, Kolhapur, Kolkata,Kota, Lucknow, Ludhiana, madurai, Mandya, Mangalore, Mumbai, Mysore, Nagpur, Nasik, Nellore, Panjim, Patna, Pondicherry, Pune, Raipur, Raichur, Rajkot, Ranchi, Salem, Shimla, SHIMOGA, Sholapur, Siliguri, Surat, Thirupur, Tirupati, Tirunelveli, Trichur, trichy, Trivandrum,Tumkur, Udaipur, udupi, Varanasi, Vijaywada, Vizag

- Auto Debit facility is offered only to the investors maintaining their bank accounts with Bank of Baroda/ Bank of India/ Punjab National Bank/ Kotak Mahindra Bank/ING Vysya Bank/ Citibank NA/HDFC Bank/ ICICI Bank/ AXIS Bank/ HSBC/ IDBI Bank/ State Bank of India / Union Bank Of India / Corporation Bank / Allahabad Bank / Federal Bank. The above list is subject to change from time to time. The list may undergo changes from time to time.
- Electronic Clearing System (ECS) facility will be available in the selected cities. A city where ECS facility is available presently is mentioned above. The list may be modified/ updated/ changed/ removed at any time in future entirely at the discretion of Reliance Capital Asset Management Limited (RCAM) without assigning any reasons or prior notice. If any city is removed, SIP instructions for investors in such cities via ECS (Debit) route will be discontinued without prior notice. In such a case, the RCAM at its sole discretion may accept Post Dated Cheques (PDC's) from the investors for the balance period.
- The bank account provided for ECS should participate in local MICR clearing. Incase MICR code is not provided or incorrect code is mentioned on the application form, the application for SIP will be liable to be rejected.
- The investor agrees to abide by the terms and conditions of ECS/Auto Debit facility of Reserve Bank of India/Banks. Reliance Mutual Fund (RMF) / RCAM, its registrars and other service providers shall not be held responsible or will not be liable for any damages and will not compensate for any loss, damage etc. incurred to the investor. The investor assumes the entire risk of using this facility and takes full responsibility. Investor will not hold RMF / RCAM, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles of Auto Debit /ECS / local holidays.
- Please read the Key Information Memorandum, Statement of Additional Information (SAI) and Scheme Information Document (SID) of respective Scheme(s) carefully before investing.
- Investors are required to submit following documents atleast 21 working days before the first SIP Installment date for Auto Debit & ECS Clearing.:  
New Investors are required to submit the following documents:
  - Common Application Form with SIP Enrolment & Auto Debit/ECS Mandate Form.
  - The Initial investment amount cheque should be issued from the same bank account which is to be debited under ECS/Auto Debit for SIP installments
  - A photo copy/cancelled cheque from ECS Debit Account (as mentioned on the application form should be submitted along with other requirements).**Existing Investors are required to submit SIP Enrolment cum Auto Debit/ECS Mandate Form.**
- An investor can opt for Monthly or Quarterly frequency. In case the investor has not specified the frequency then by default the frequency will be treated as Monthly.
- SIP Auto debit / ECS facility is available only on specific dates of the month i.e. 2nd or 10th or 18th or 28th. An investor shall have the option of choosing for 1 or more than 1 SIP in the same scheme and in the same month however more than one SIP on the same debit date is not allowed. To register multiple SIPs in the same scheme /same month, please submit separate Auto Debit and ECS Mandate Form. 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 of every month/quarter as per the frequency defined by the investor.
- The first SIP cheque /draft could be of any Business day but subsequent cheques or ECS / Auto Debit Transactions should be dated 2nd, 10th, 18th or 28th and there should be minimum gap at least 21 business Days between th 1st SIP and the 2nd SIP or as specified by RCAM from time to time. In case the criteria are not met the SIP would start on the same date from the next month. Investors should check the same at the Designated Investor Service Centre of Reliance Mutual Fund before investing. If the date on the cheque/draft/ECS/Auto Debit Transactions is a non - Business Day for the scheme ,then the units shall be allotted on the next Business Day.
- Investors can also start an SIP directly without any initial investment. In this option the Investors can submit the application for SIP on any working day but the subsequent installment date of SIP shall be 2nd / 10th / 18th / 28th with a minimum gap of at least 21 working days between the submission of application form and the 1st SIP, as may be specified by RCAM from time to time.
- Please refer the SID of the respective schemes for minimum SIP Application amount.
- For MICRO SIP maximum SIP amount can be Rs.4000/- Per Month or Rs. 12000/- Per Quarter.
- SIP is available in selected schemes of Reliance Mutual Fund. The initial cheque should be drawn in favour of the respective scheme and marked "Account Payee" payable locally in the city where the application is submitted. Post dated or outstation cheques/draft are not permitted. Application received with outstation cheque/demand draft shall be rejected.
- If an investor does not mention SIP start date or the SIP start date is unclear in the application form/SIP Mandate, the SIP date will by default start from the next subsequent month after meeting the minimum registration requirement of 21 working days. If an investor does not mention SIP end date or the SIP end date is not expressly mentioned/ unclear in the application form/SIP Mandate, 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.
- In case of three consecutive failures due to insufficient balance in bank account while processing request for SIP, RCAM shall reserve the right to terminate the SIP without any written request from the investor.
- In case an investor wishes to change the bank account details for the existing SIP registered through Auto debit mode, then he has to provide a cancellation for the existing SIP and re-register fresh SIP with the new bank details.
- The provisions mentioned in the respective SID regarding Applicable NAV, Risk Factors, Load etc. shall be applicable. The provision for "Minimum Application Amount" as specified in the respective SID will not be applicable for SIP Investments.
- Allotment of units would be subject to realisation of credit.
- If the date of the subsequent SIP installment is a non-transaction day for the scheme, then the units shall be allotted on the next / following transaction day.
- The Unit holders can choose to opt out from the SIP at any point of time by submitting a written request to the nearest DISC. Such request for discontinuation should be received at least 15 days prior to the next due date of the SIP. On receipt of such a request, the SIP will be discontinued for the respective scheme(s).
- For Direct Investment Please Mention "Direct in the Column "Name & Broker Code/ARN.
- The ECS Mandate Form along with common Application Form in all respects should be submitted at any of the Designated Investor Service Centre (DISCs) of RCAM or Karvy Computershare Pvt. Ltd.
- Existing unit holders should note that unit holders' details and mode of holding (single, jointly, anyone or survivor) will be as per the existing Account.
- RCAM reserves the right to reject any application without assigning any reason thereof. RCAM in consultation with Trustees reserves the right to withdraw these offerings, modify the procedure, frequency, dates, load structure in accordance with the SEBI Regulations and any such change will be applicable only to units transacted pursuant to such change on a prospective basis.
- In accordance with the requirements specified by the SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009 no entry load will be charged with effect from August 1, 2009. Exit Load as applicable in the respective Scheme at the time of enrolment of SIP will be applicable.

## INSTRUCTIONS TO FILL THE STP ENROLMENT FORM

- 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.
- 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.reliancecmutual.com](http://www.reliancecmutual.com) carefully before investing.
- 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.
- Please submit separate enrolment form for more than one Transferor and / or Transferee schemes.
- An investor whether existing or new is required to select any one of the Transferor Scheme and any one 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.
- An investor has to opt between the Fixed Systematic Transfer Plan & Capital Appreciation Systematic Transfer Plan. Incase none of the plans or options are mentioned in the application form or incase of an ambiguity the application for enrolment will be rejected. Further incase plans are not mentioned but options are mentioned, the plan will be selected on the

## INSTRUCTIONS TO FILL THE STP ENROLMENT FORM

- 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 unitholder. If an investor does not mention any frequency or ticks on multiple frequencies or the frequency is unclear on the STP application form, the default frequency shall be considered as monthly.
  - (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) The minimum balance amount that an unitholder (new or existing) has to maintain in his folio to opt for STP facility for all the eligible schemes is Rs 5,000 or the minimum application amount as stated in the SID of the respective Transferor scheme, whichever is higher. In case of insufficient balance in the account / folio, the application for enrolment of STP will be rejected.
  - (13) Unitholder 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 rejected. However, future STPs will continue to be active. Also if the investor continues to have insufficient balance /unclear units for three consecutive months, RCAM will have the right to discontinue the future STPs at its own discretion.
  - (14) 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.
  - (15) Minimum number of transfers required for a STP shall be two. In case of Daily STP, minimum number of transfer is one month.
  - (16) 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).
  - (17) 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.
  - (18) 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.
  - (19) The Enrolment form completed in all respects can be submitted at any of the Designated Investor Service Centre (DISC) of RCAM 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.
  - (20) 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.
  - (21) STP facility is available for all sub options except for Daily Dividend Option (wherever applicable) of the mentioned Transferor Scheme
  - (22) 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.
  - (23) For Direct Investments, please mention "Direct" in the column "Name & Broker Code / ARN".
  - (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 atleast 7 calendar days (excluding day of submission) prior to the due date of the next transfer date. The following information need to be mentioned while submitting a cancellation request (a) Folio holder Name (b) Folio Number (c) Transferor Scheme (d) Transferee Scheme (e) STP Amount (f) 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) RCAM 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.

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

**Adayar:** Shop No. 3, Ground Floor, Anu Arcade, No. 1, 15th Cross Street, Shashtri Nagar, Adyar, Chennai - 600 020. **Agra:** Block No. 50, Anupam Plaza, Opp FCI, Sanjay Place, Agra-282002. **Ahmedabad:** 4th Floor, Megha House, Mithakhali, Law Garden Road, Ellis Bridge, Ahmedabad – 380 006. **Ahmednagar:** 1st Floor, Excel Arcade, Near hotel Amar, Laltaki, Sarjepura, Ahmednagar – 414001. **Ajmer:** 3rd Floor, India Square, India Motor Circle, Kutchery Road, Ajmer 305001. **Alappuzha:** 3rd Floor, Chandra Square, Cullen Road, Alappuzha - 688011. **Aligarh:** 1st Floor, B - 101, Center Point Market, Samad Road, Aligarh - 202001. **Allahabad:** 3rd Floor, House No. 31/59, Shiv Mahima Complex, Civil Lines, Allahabad - 211 001. **Alwar:** 1st Floor, Office No 137, Jai Complex, Plot No. 1, Near Canara Bank, Road No. 2, Alwar - 301001. **Ambala:** Shanti Complex, 4307/12, 2nd Floor, Opp. Civil Hospital Jagadhari Road, Ambala Cannt - 133001". **Amravati:** Vimaco Towers, C Wing 4,5,6, Amravati - 444601, Maharashtra. **Amritsar:** SF-1, 4th Floor, 10, Eminent Mall, The Mall, Amritsar - 143 001. **Anand:** 2nd Floor, 204, Maruti Sharnam, Anand Vidhyanager Road, Anand - 388001. **Andheri:** Shop no. 3, ground floor, Mona shopping centre, J P Road, Near Navrang Cinema, Andheri (W), Mumbai - 400058. **Anna Nagar:** No.338/7,First Floor, New Sunshine Apartment, Second Avenue, Anna Nagar, Chennai-600040. **Asansol:** 2nd Floor, Laxi Narayan Avenue,Room No -30,Murgasol, G.T Road ,Asansol - 713301. **Aurangabad:** C-8,2nd floor,Aurangabad, Business center,Adalat Road,Aurangabad-431001. **Bangalore:** N-111-112-114, 1st floor, north block, Manipal centre, Dickenson Road, Bangalore - 560 042. **Bardoli:** 1st Floor, Office No 68,69,70, Mudrit 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, Shevashram Road, Panch Batti, Bharuch - 392001. **Bhatinda:** Jindal Complex, 2nd Floor, G T Road, Bathinda - 151001. **Bhavnagar:** 3rd Floor, Corporate House, Plot No. 11B, Waghawadi Road, Bhavnagar - 364004. **Bhilai:** 2nd Floor, Priyadarshani Panisar, above dominos pizza,Nehru Nagar, Near Railway Crossing, Bhilai - 490020. **Bhilwara:** 1st Floor, 101, S K Plaza, Pur road, bhilwara - 311001. **Bhopal:** Kartar towers, 2nd floor, E/2/20, Arera Colony Opp Habibganj railway station, next to hotel sangeet Bhopal - 462 016". **Bhubaneswar:** 2nd Floor, Near Kalsi Petrol Pump, 5 - Janpath Karvil Nagar, Bhubaneshwar - 751001. **Bhuj:** Ground Floor, Office No. 1, Pooja Complex, Next to ICICI Bank, Station Road, Bhuj – 3700 01. **Bikaner:** 1st Floor, near M.R.M. Office, Modern Market Circle, Bikaner - 334001. **Bokaro:** GB-20, City Center , Sector-4 Bokaro-827004. **Borivali:** Premise No 101, Vraj Deep,Junction of Chandavarkar Road & Eksar Road,Borivali West,Opp to Megh Mayur Tower,Mumbai - 400091. **Burdwan:** Ground Floor, 10 G T Road, Opp. Officers Colony, Kali Mandir, Burdwan- 713101. **Calicut:** 6/1002M, 4th Floor, City Mall, Kannur Road (Opp Y.M.C.A), Calicut – 673 001. **Chandigarh:** 1st Floor, SCO No 449-450, Sector 35-C, Chandigarh – 160034. **Chennai:** Reliance House, No. 6 Haddows Road, Opp Shastri Bhavan, Chennai 600006. **Cochin:** 3rd Floor,Chicago Plaza, Rajaji Road,Ernakulam,Cochin - 682 035. **Coimbatore:** Second Floor, Ahuja Towers, 42/15, T.V.Swamy Road (West), R.S.Puram, Coimbatore- 641002." **Dadar:** 5th Floor, Office No.1, Laxmi Commercial Premises, Opp. Dadar Railway Station, Dadar (W), Mumbai - 400 028. **Dalhousie:** 14B, 18, British Indian Street, GF Shop No. 14, Kolkata - 700 001. **Dehradun:** 2nd Floor, NCR Corporate Plaza, New Cantt Road, Dehradun - 248001. **Dhanbad:** 4th Floor, Shree Laxmi Complex, Bank Mode, Dhanbad - 826001. **Dindigul:** 2/2, 1st Floor, Surya Tower, Above ICICI Bank, Salai Road, Dindigul - 624001.**Durgapur:** Plot No 848, City Centre, Near Rose Valley Hotel, 2nd Floor, Durgapur - 713216. **Erode:** Samy's Nest, No.63, Musuvanna Street EVN Road, Erode -638011". **Faridabad:** Booth no. 112-P, Sector-15, Urban Estate, Faridabad - 121 007. **Firozabad:** 1st Floor, Plot No 9/1, Raniwala Market, Agra Road, Above UCO Bank, Firozabad - 283203. **Gandhinagar:** Office No 313, Meghmalhar, Sector 11, Ch Road, Gandhinagar - 382 017. **Ghaziabad:** C-78, Sudesh Plaza, 3rd Floor,RajJNagar District Centre, Ghaziabad - 201010. **Godhra:** 2nd Floor, Gurukrupa Complex, LIC Road, Near SBI, Godhara – 389001. **Goarakhpur:** 1st Floor, Radhika Complex, Medical Road, Goarakhpur - 273409. **Guntur:** Pranavam Plaza, Door No. 5-35-69, 4/9, Brodipet, Guntur - 522002. **Gurgaon:** Palm Court Building, Ground Floor, Unit No 4 & 5, Sector 14, Gurgaon - 122001. **Guwahati:** 2E, 2nd Floor, Dihang Arcade, ABC, Rajiv Bhavan, G S Road, Guwahati - 781 005. **Gwalior:** 3rd Floor, Alaknanda Tower, City Centre, Gwalior - 474002. **Haldwani:** 1st Floor, J K Tower, Nainital Road, Teri Puliya , Kathgodam, Haldwani – 263139. **Haridwar:** 2nd Floor, Shyam Tower, Near Nandpur gate, Jwalapur, haridwar - 249407. **Himmatnagar:** Office No 1,2,3, Ground Floor, Rajkamal Chambers, Near LIC, Highway Road, Polo Ground, Vistar, Himmatnagar - 383001. **Hissar:** 1st Floor, 149, Red square market, CUE-I, Hissar - 125001 ". **Hoshiyarpur:** 2nd Floor, Eminent Mall, Plot No. B-XX/214, Main Court, Hoshiyarpur - 146001. **Howrah:** 2/1, Bhajan Lal Lohia Lane, Krishna Enclave , Howrah -711011. **Hubli:** Eureka Junction, 1st Floor, Above ICICI Bank, Travellers Bunglow Road, Hubli-580029. **Hyderabad:** 2nd Floor,"Shobhan, 6-3-927/A & B, Somajiguda, Raj Bhawan Road, Hyderabad –500082. **Indore:** 303 & 304, D M Towers,21/1 Race Course Road, Near Janjirwala Square, Indore - 452 001. **Jabalpur:** 1st Floor, Raj Leela Tower, 1276 Wight Town, Allahabad Bank, Jabalpur 482001. **Jaipur:** Durga Business Corner, 201 to 204, P-5/2, Opposite Gangaar Hotel, M.I. Road, Jaipur - 302001. **Jalandhar:** 4th Floor, The Axis, Plot No.1, Badri Dass Colony, BMC Chowk, G. T. Road, Jalandhar-144001. **Jalgaon:** 18, 2nd Floor, Dhake Colony, Dhake Corporate Centre, Jalgaon – 425 001. **Jammu:** Banu Plaza, B-2, 206, South Block, Railway Head, Jammu, Jammu & Kashmir - 180001. **Jamnagar:** Shop no. 2, 3, 4 & 5, Ground Floor, Shilp, Indira Nagar, Jamnagar - 361 140. **Jamshedpur:** Office No. 310 ,3rd Floor, Yashkamal Complex, Bistupur , Jamshedpur -831001. **Janakpuri:** B-25, 3rd Floor, B Block Community Centre, Janakpuri, Delhi-110058. **Jaunpur:** 2nd Floor, RN Complex, 119G, Umarpur, Haribandhanpur, Post Sadar, Jaunpur - 222002. **Jayanagar:** 118/1,First Floor, Venkat Elegance, 6th C Main Road, 4th Block, Jayanagar, Bangalore-560011". **Jhansi:** 1st Floor, 493, "Stephen House", Civil Lines, Opp. Munnalal Power House, Gwalior Road, Jhansi - 284001. **Jodhpur:** Dhir Jhankar, 3rd Floor, Opp. Gulab Halwa Wala, Ilird B Road, Sardarpura, Jodhpur – 342003". **Junagarh:** 1st Floor, Moti Palace Building, Opposite Rajji Baug, Moti Baug, Junagarh – 362001. **Kakinada:** 13-1-51,1st Floor, Golden Complex, Surya Rao Pet, Kakinada - 533 001. **Kalyan:** Shop No 4, Gr Floor, Santoshi Mata road, Mahavir Complex, Kalyan (W) 421301. **Kalyani:** 1st Floor, B-8/25(CA), KALYANI NADIA ,WB-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 - 208 001. **Kharagpur:** Atwal Real Estate, M S Towers, O T Road, INDA, Kharagpur - 721305. **Kolhapur:** Upper Ground Floor,Gemstone - RD Vichare Complex, Near Central ST stand, New Shahupuri, Kolhapur - 416 001. **Kolkata:** Unit no. 10,11 & 12, 5th floor, FMC Fortuna,A J C Bose, Kolkata 700 020. **Kollam:** 1st Floor,(Near side), Dharussalam Complex, Private Bus stand road,Thamarakulam, Kollam-691001. **Kota:** Ground Floor, Mewara Plaza,344, Shopping Centre, rawatbhata gumanpura road, Kota -324007. **Kottayam:** 1st floor,Kariyamparambali Arcade, Shastri Road, Kottayam – 686001. **Lajpat Nagar:** 1st Floor, E-100, (Above Corporation Bank), Lajpat Nagar - II, New Delhi - 110024". **Lucknow:** 3rd Floor, Halwasiyas Commerce House, Habibullah estate, hazratganj, 11 M G marg, Lucknow - 226001. **Ludhiana:** Lower Ground Floor, SCO 127-128-129, Feroze Gandhi Market, Ludhiana - 141001. **Madurai:** 1st Floor, Suriya Towers, 272, 273, Goods Shed Street, Madurai - 625001. **Malappuram:** 1st Floor, Dr.Aboos Arcade, Kunnummel,Near St.James Girls High school,Malappuram - 676505. **Malleswaram:** Door No.89 (Old no.36), Ground Floor, 3rd Cross, Sampige Road, Malleswaram, Bangalore - 5600 003. **Mangalore:** 4th Floor , Maximus Commercial Complex,LHH Road, Opp KMC, Mangalore - 575001. **Margao:** Shop No. 3, Mira Building ,Pajifond, Near Jain Mandir, Margao, Goa - 403601. **Mathura:** 1st Floor, Tera Tower, Bhuteshwar Road, Mathura - 281004. **Meerut:** Ground Floor, G-14, Rama Plaza, Bachha Park, CKK Road, Meerut - 250001. **Mehsana:** F – 9, F – 10, F – 11,1st Floor, Wide Angle, Mehvana Highway, Near Khari Bridge, Mehvana – 384002. **Moradabad:** 1st Floor, Brass City Buildcon , Opp Cross Road Mall, Avas Vikas, Civil Lines, Moradabad – 244001. **Corporate:** 12th Floor, Tower 1, One Indiabulls Center, Tower One, Jupiter Mills Compound, 841, Senapati Bapat Marg, Elphinstone Road (West), Mumbai - 400 013. **Mittal Branch:** 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. **Nagpur:** Office No 101, 1st Floor, Ramdaspath, behind SBI Bank , Thapar Inclave 2 , Nagpur- 440010. **Nanded:** Office no 4, Ali bhai Tower, Shivaji Nagar Corner, Nanded - 431602. **Nashik:** Ground Floor 57, Karamkala Building, Opp. Old Corporation Building, New Pandit Colony, Sharanpur Road, Nasik-422002. **Navsari:** Chinmay Arcade, 3rd Floor, (3/1&2), opp Sattapir Sayaji Road, Navsari -396445. **Nehru Place:** SF-17,18,19, ground floor,Devika Tower, 6, Nehru Place, New Delhi - 110 019. **New Delhi:** 807, 8th floor,Ashoka Estate, 24, Barakhamba Road, New Delhi - 110 001. **Noida:** Shop No. 1, Gound Floor, Ansal Fortune Arcade, Secotor, 18,Noida, - 201301. **Pali:** 1st Floor, Srinath Complex, 87B, Veer Dugra Das Nagar, Pali - 306401. **Panaji:** 1st Floor, Block "D", Office No F17, F18, F19 & F20, Alfranz Plaza, Mahatma Gandhi Road, Panjim - 403001. **Panipat:** 2nd Floor, Harpreet Plaza, batakh chowk, 510-514, G T Road, Panipat-132103. **Pathankot:** 2nd floor, LML, Mahajan Sales, Dhangu Road, Near Power House, Pathankot – 145001. **Patiala:** Gr. Floor, SCF No 109, Choti Baradari,Nabha Gate(West) Patiala - 147001, Punjab. **Patna:** 4th Floor, Shahi Building, Exhibition Road,Opposite Chanakya Cinema Hall, Patna-800001. **Phagwara:** 1st Floor, Shop no. 106, Arora Prime Tower, Singhla market, G T Road, Phagwarah - 144401. **Pondicherry:** Jayalakshmi Complex, R.S No. 34/5pt, Block No - 5, Thiruvalluvar – Salai, Kuyavarpalayam, Pondicherry - 605005. **Pune:** 201, 202, 2nd Floor & 301, 3rd floor, Sanas Memories, F C Road, Shivaji Nagar, Pune - 411 004. **Raipur:** 1st floor, D M Plaza, Chhotta Para, Fire Brigade chowk, Raipur- 492 001. **Rajmahendary:** Jetty Enclave, Door No. 79-2-9/3, Tilak Road, Opposite Saibaba Temple, Rajamundry – 533 103. **Rajkot:** 2nd Floor, Plus Point, Opp Haribhai Hall, Dr. Yagnik Road, Rajkot - 360001. **Ranchi:** Office No. 317, 3rd Floor, "Panchwati Plaza", Kutchery Road, Ranchi – 834001. **Rohtak:** 2nd Floor, Ashoka Plaza, Delhi Road, Rohtak – 124001. **Rourkela:** 4th Floor, Triveni Complex, Madhusudan Marg, Rourkela, Orissa-769001. **Sagar:** 1st Floor, 10 Civil Lines, Yadav Complex, Sagar – 470 002. **Saharanpur:** 1st Floor, Plot No.5/2, Survey No. 649/A/1/17/2,CTS No. - 6862, Kulkarni Garden, Saharanpur Road, Nashik - 422002. **Salem:** 2nd Floor, Kandaswarna Mega Mall, Survey No. 186/2E, Alagapuram, opp Saradha College, Fairlands, Salem - 636016. **Salt lake city:** B D 25, Salt Lake, Sector - 1, Kolkata - 700064. **Satna:** Second Floor, Shree TMD Complex, Reva Road, Opposite Hotel Saveria, Satna – 485 001. **Shillong:** Reena Enterprises Pvt Ltd, Quinton Road European Ward Shillong -793001. **Shimla:** 17, Alle no. 9, Middle Bazar,The Mall, Shimla -171001. **Siliguri:** Gitanjali Complex, 1st Floor, Sevoke Road, Siliguri - 734001. **Solapur:** 4th Floor, Sun Plaza, 8516/11, Murarji Peth, Solapur – 413 001. **Sriganganagar:** 1st Floor, Plot No 4, NH-15, Opposite Bihani Petrol Pump, Sri Ganganagar - 335001. **Srinagar:** 4th Floor, Chinair Commercial Complex, The Bund Residency Road, Srinagar - 190001. **Surat:** No.118, 1st Floor, Jolly Plaza, Opp. Athwagate Police Chowki, Athwagate Circle, Surat - 395001. **T Nagar:** Old No. 31 & 32, New no. 52 & 54, TVL Boag Willa, North Boag Road, T Nagar, Chennai – 600 017. **Thane:** Shop No 4, Ground Floor, Satyam Apartment, M G Road, Near Naupada Police Station, Thane - 400 602. **Thanjavur:** 2nd Floor, Shop No (3A), No. 70, Srinivasan Pillai Road, Thanjavur - 613001. **Thiruvalla:** 2nd Floor, Eriinjery Building, M C Road, Thiruvalla - 689107. **Thrissur:** 4th floor, Pathayapura Building, Round South, Thrissur - 680001. **Tinsukia:** 1st Floor, Satyam Towers , S.R Iohia Road (SBI Gali) Near ICICI Bank Tinsukia - 786125. **Tirupati:** 1st Floor, 20-1-136/D,Maruthi Nagar,Tirumala By Pass Road,Tirupati - 517501. **Tiruppur:** 1st Floor, No.2, JK Tower, Main Road, Binny Compound, Tiruppur-646101. **Tiruchirappalli:** Ground Floor, Plot No. D-27, Door No. D-27, 7thCross (East), Thillainagar, Tiruchirappalli – 620 018. **Trivandrum:** 1st flr,Uthradam, Panavila Junction, Trivandrum - 695001. **Udaipur:** 2nd Floor, 1(2)A, K P Arcade, Fatehpura, Opposite UTI Office, Udaipur – 313001. **Udupi:** 3rd Floor, Nanda Commercial & Health Centre Door No.6-2-105 D2, Court Road, Udupi – 576101". **Ujjain:** 3rd Floor, Office No 309 and 310, Mani Trade Centre, Shanku Freeganj, Ujjain - 546006. **Baroda:** Office No. 101-102, 1st Floor, Tilak Complex, Jetalpur Road, Alkapuri, Vadodara - 390 005. **Valsad:** 1st Floor, Tarang Complex, Opposite GPO, Tithal Char Rasta, 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, Arianth Complex, Sigra Varanasi - 221 010. **Vasco da gama:** Shop No. S-1, Our Lady of Mercies Building, Opp. K.T.C Bus Stand, Mundvel, Vasco Da Gama, Goa - 403802. **Vashi:** Thacker Tower, 702 & 703, Sector No. 17, Vashi, Navi Mumbai – 400 705. **Vellore:** 2nd Floor, 19/A, Corporate House, Officers Line, Vellore - 632001. **Vijayawada:** 3rd floor, Surya tower,Above Icon showroom, M G Road, Labbipet, Vijayawada - 520 010. **Visakhapatnam:** 2nd Floor, VRC Complex, Dwarika Nagar, Vishakhapatnam-530016. **Warangal:** Ground Floor, H No. 5-9-130,130/1&130/2, Sikhwadi,Hanamkonda,Warangal - 506001. **Yamunanagar:** 1st Floor, 514,515 A, Model Town, Govindpuri road, Yamunanagar - 135001. **Bilaspur:** 1st Floor, Krishna, Sonchhatra Compound, Shiv Talkies – Tarbahar Road, Near RNT Square, Bilaspur – 495004. **Ichalkaranji:** 2nd Floor, Ward No 16, H No 1545, Ichalkaranji – Kolhapur Main Road, Near Central Bus Stand, Ichalkaranji - 416115. **Satara:** Ground Floor, Sai Plaza, Near Powai Naka, Satara – 415001. **Sangli:** Ground Floor, Office No G 4, Siddhivinayak Forum Opp. Zilla Parishad, Miraj Road, Sangli - 416416. **Ghatkopar:** Office No. 305, 3rd Flr, Monte Rossa Building, 90 Feet Road, Near Ganesh Mandir, Ghatkopar (E), Mumbai – 400 077.

## KARVY COMPUTERSHARE PRIVATE LIMITED

**Agartala:** Jagannath Bari Road,Bidur Karta Chowmuhani, Agartala - 799001. **Agra:** Deepak Wasan Plaza, Behind Holiday Inn, Opp Megdoot Furnitures, Sanjay Place, Agra -282002 (U.P). **Ahmedabad:** 201,Shail Building, Opp : Madhusudhan House, Nr. Navrangpura Telephone Exchange, Navrangpura, Ahmedabad - 380 006. **Ajmer:** 1-2, II Floor, Ajmer Tower, Kutchary Road, Ajmer - 305 001. **Akola:** Shop No-30, Ground Floor, Yamuna Tarang Complex, N.H. No.-06, Murtizapur Road, Akola-444004. **Aligarh:** 1St Floor, Kumar Plaza, Aligarh - 202001, Uttar Pradesh. **Allahabad:** RSA Towers, 2nd Floor, Above Sony TV Showroom, 57, S P Marg, Civil Lines, Allahabad - 211001. **Alleppy:** 2nd Floor, JP Towers, Near West Of zilla Court Bridge, Mullakkal, Alleppy - 688011. **Alwar:** 101, 1st Floor, Saurabh Towers, Opp. UTI, Road No # 2, Bhagat Singh Circle, Alwar-301001. **Amaravathi:** Shop No. 13 & 27, First Floor, Gulshan Plaza, Raj Peth, Badnera Road, Amaravathi - 444605. **Ambala:** 6349, Nicholson Road, Adjacent Kos Hospital, Ambala Cantt, Ambala - 133001. **Amritsar:** 72-A, Taylor'S Road,Aga Heritage Gandhi Ground, Amritsar - 143 001. **Anand:** F-6, Chitrangana Complex,Opp: Motikaka Chawl ; V V Nagar, Anand - 388 001. **Ananthapur:** # 15-149, 1st Floor, S.R.Towers, Opp: Lalithakala Parishat; Subash Road, Anantapur - 515 001. **Angul:** Durga Shankar



Road, Main Road, Infront of AXIS bank, Angul -759122. **Ankleshwar:** L/2, Keval Shopping Center, Old National Highway, Ankleshwar - 393 002. **Asansol:** 114 / 71, G.T. Road, Near Sony Centre, Bhanga Pachil, Asansol - 713303. **Aurangabad:** Ramkunj, Railway Station Road,Near Osmanpura Circle, Aurangabad-431005. **Azamgarh:** 1st Floor Alkal Building, Opp. Nagaripalika Civil Line, Azamgarh-276 001. **Balasure:** M S Das Street, Gopalgaon, Balasure - 756001. **Bangalore:** No : 51/25, 1 St Floor, Surya Building, Ratna Avenue, Richmond Road, Bangalore - 560 025. **Bankura:** Ambika Market, Natunganj, Bankura - 722101. **Bareilly:** 1st Floor, 165, Civil Lines, Opp.Hotel Bareilly Plaza, Near Rly Station Road, Bareilly - 243 001. **Berhampur (WB):** Thakur Market Complex, 72, Naya Sarak Road, Gorabazar, PO. Berhampur, DIST. Murshidabad, Barhampur -742101. **Baroda:** SB-485, Mangaldeep Complex, Opposite Mesonic Hall. Productivity Road, Alkapuri, Vadodara - 390007. **Begusarai:** Hotel Diamond Surbhi Complex, Near I.O.C Township Gate, Kapasiya Chowk, Begusarai - 851117. **Belgaum:** CTS No 3939/ A2 A1, Above Raymonds Show Room, Beside Harsha Appliances,Club Road, Belgaum - 590001. **Bellary:** No.1 Khb Colony, Gandhinagar, Bellary - 583101. **Berhampur (OR):** Ramlingam Tank Road, Berhampur-760002. **Beetul:** 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 - 392 002. **Bhatinda:** #2047- A, 2nd Floor, Above Max New York Life Insurance, The Mall Road, Bhatinda - 151001. **Bhavnagar:** Surabhi Mall, 301, 3rd Floor, Waghawadi Road, Bhavnagar - 364001. **Bhilai:** Shop No-1, First Floor, Plot NO-1, Old Sada Office Block, Commercial Complex, Near HDFC Atm, Nehru Nagar- East, Post - BHILAI, Pin - 490020. **Bhilwara:** 27-28, 1St Floor, Hira-Panna Complex, Pur Road, Bhilwara-311001. **Bhopal:** Kay Kay Busniss Centre,133, Zone I, M P Nagar, Bhopal-462011. **Bhubaneswar:** Plot No-104/105(P), Jaydev Vihar, Besides Hotel Pal Heights, Bhubaneswar-751013. **Bikaner:** 2Nd Floor, Plot No 70 & 71,Panchshati Circle, Sardul Gunj Scheme,Bikaner-334003. **Bilaspur:** Shop No 201/202, V.R.Plaza, Link Road, Bilaspur-495001. **Bokaro:** B-1, 1St Floor, Near Sona Chandi Jewellers, City Centre, Sector - 4, Bokaro Steel City - 827 004. **Burdwan:** 63 G T Road, Birhata,,Halder Complex, 1st Floor,,Burdwan - 713101. **Calicut:** Sowbhagya Shopping Complex, Areyadathupalam, Mavoor Road, Calicut - 673 004. **Chandigarh:** Sco-371-372; First Floor; Above Hdfe Bank; Sector 35B, Chandigarh - 160 022. **Chandrapur:** Shop No.5, Office No.2, 1St Floor, Routs Raghuvanshi Complex, Beside Azad Garden, Main Road, Chandrapur-442402. **Chennai:** Flat No F11, First Floor, Akshya Plaza, (Erstwhile Harris Road), Opp Chief City Metropolitan Court, # 108, Adhithanar Salai, Egmore, Chennai - 600002. **Chinsura:** JC Ghosh Sarani, Near Bus Stand ,Chinsura - 712101. **Cochin:** Building Nos.39 Al Arcade ,1st floor, Near Atlantis Junction, Kizhvana Road, Panampilly Nagar, Cochin-682 036. **Coimbatore:** 29/1, 2 ND Floor, Chinthamani Nagar, Opp To Indian Overseas Bank, Nsr Road, Saibaba Colony, Coimbatore- 641011. **Coonoor:** 76 Cammellia Terrace, Grays Hills,,Coonoor-643101. **Cuttack:** Dargha Bazar, Opp. Dargha Bazar Police Station, Buxibazar, Cuttack - 753001. **Darbhanga:** Jaya Complex, 2nd Floor, above furniture planet, Donar chowk, Darbhanga-846 003. **Davangere:** # 15/9, Sobagu Complex, 1St Floor, 2Nd Main Road, P J Extension, Davangere : 577002. **Dehradun:** Kaulgarh Road, Near Simour Marg ,Above Reliance Webworld, Dehradun - 248 001. **Deoria:** 1St Floor, Shanti Niketan, Opp. Zila Panchayat, Civil Lines, Deoria-274001. **Dewas:** 27 Rmo House, Station Road, Dewas-455001.**Dhanbad:** 208, New Market, 2Nd Floor, Katras Road, Bank More, Dhanbad - 826001. **Dharwad:** G7 & 8, Sri Banashankari Avenue, Ramnagar , Opp Nttfpb Road, Dharward - 580 001. **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 - 624 001. **Durgapur:** MWAV-16 Bengal Ambuja, 2ndFloor, City Centre, Durgapur- 713216. **Eluru:** D.NO:23B-5-93/1, Savithri Complex, Adaravari Street, Near Dr.Prabhavathi Hospital,R.P.Ret, Eluru-534 002. **Erode:** No. 4,KMY Salai, Veerappan Traders Complex, Opp : Erode Bus Stand, Sathy Road, Erode - 638 003. **Faridabad:** A-2B, 1st Floor, Nehru Ground, Neelam Bata Road, Nit, Faridabad - 121 001. **Ferozpur:** 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 - 370 201. **Gandhinagar:** Plot No. - 945/2, Sector - 7/C, Gandhinagar - 382 007. **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-233 001. **Gonda:** Shree Markit, Sahabgunj, Near Nuramal Mandir, Station Road Gonda, Gonda-271 001. **Gondia:** Shop No. : 9, Raj Laxmi Complex, Rail Toly, Gondia- 441 614. **Gorakhpur:** Above V.I.P. House, Ajdacent A.D. Girls Inter College, Bank Road,Gorakpur - 273 001. **Gulbarga:** CTS No. 2913, First Floor, Asian Tower, Next To Hotel Aditya, Jagat Station Main Road, Gulbarga : 585105. **Guntur:** Door No : 6- 10-18 , Sai House, 10 / 1, Arundelpet, Guntur - 522 002. **Gurgaon:** Shop No. 18, Ground Floor, Sector - 14, Opp. AKD Tower, Near Huda Office, Gurgaon - 122001. **Guwahati:** 54 Sagarkia Bhawan, R G Baruah Road, (AIDC Bus Stop), Guwahati 781024. **Gwalior:** Shindi Ki Chawani, Nadi Gate Pul, MLB Road, Gwalior - 474 001. **Hajipur:** Ramraja Complex, Kacheri Road, Near Canara Bank, Hajipur - 844101. **Haldwani:** Above Kapilaz Sweet House,Opp LIC Building, Piliikothi,Haldwani - 263139, Uttarakhand. **Haridwar:** 8, Govind Puri, Opp. LIC - 2, Above Vijay Bank, Main Road, Ranipur More, Haridwar-249 401. **Hassan:** St.Anthony's Complex, Ground Floor; H N Pura Road, Hassan - 573201. **Hazaribagh:** C/O Hemlata Jain, Kalibari Road, Hazaribagh - 825301. **Hissar:** Sco 71, 1st Floor, Red Square Market, Hissar - 125001. **Hoshiarpur:** Ist Floor, The Mall Tower, Opp Kapila Hospital,,Sutheri Road, Near Maharaj Palace, Hoshiarpur - 146001. **Hubli:** 22 & 23, 3rd Floor, Eureka Junction, T B Road, Hubli - 580029. **Hyderabad:** 8-2-596 Karvy Plaza, Avenue 4, Street No.1 ,Banjara Hills, Hyderabad - 500 034, **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.) 482 001. **Jaipur:** S-16 A, 3Rd Floor, Land Mark, Opposite Jaipur Club, Mahavir Marg, C- Scheme, Jaipur - 302 001. **Jalandhar:** Lower Ground Floor, Office No : 3, Arora Prime Tower, Plot No : 28, G T Road, Jalandhar - 144 004. **Jalgaon:** 148 Navi Peth, Opp. Vijaya Bank, Near. Bharat Dudhshaley , Jalgaon ,Jalgaon - 425 001. **Jalpaiguri:** D.B.C. Raod, Near Rupasree Cinema Hall, Beside Kalamandir, Po & Dist Jalapiguri, 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 Dayajli @ Sons,3-S B Shop Area, ( Near Traffic Signal ), Main Road, Bistupur, **Jaunpur:** 119,R N Complex, 2nd Floor, Near Jay Ceer Crossing, Ummarpur, Jaunpur-222 002. **Jhansi:** 371/01, Narayan Plaza, Gwalior Road, Near Jeevan Shah Chauraha, Jhansi - 284 001. **Jodhpur:** 203, Modi Arcade; Chupasni Road, Jodhpur - 342 001. **Jorhat:** New Medical Store Complex, 3Rd Floor, A T Road, Opp. Chowk Bazar, Jorhat - 785001. **Junagadh:** 124/125, Punit Shopping Center, Ranavatt Chowk, Junagadh,Gujarat 362001. **Kanchipuram:** New No. 357, Old No. 230, Gandhi Road, Next To IDBI Bank, Kanchipuram-631501. **Kannur:** 2nd Floor, Prabhat Complex, Fort Road, Kannur - 670001. **Kanpur:** 15/46, Ground Floor, Opp: Muir Mills, Civil Lines, Kanpur - 208001. **Karaikudi:** Gopi Arcade,100 Feet Road, Karaikudi - 630 001. **Karimnagar:** H.No.4-2-130/131, Above Union Bank, Jafri Road, Rajeev Chowk, Karimnagar-505001. **Karnal:** 18/369, Char Chaman, Kunjpura road, Karnal-132001. **Karur:** No.6, Old No.1304,Thiru-Vi-Ka Road , Near G.R.Kalyan Mahal, Karur - 639 001. **Keonjhar:** 2nd Floor, Maruti Arcade, Thanna Square, Keonjhar-758001. **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 Dhakerwari Bastralaya, OPP- Fortis Hospital, Kolkata-700029. **Kollam:** Ground floor, Vigneshwara Bhavan, Below Reliance Web World, Kadapakkada, Kollam - 691008. **Korba:** 1St Floor, 35 Indira Complex, T P nagar, Korba (C.G.) - 495677. **Kota:** H.No. 29, First Floor, Near Lala Lajpat Rai Circle, Shopping Center, Kota - 324007. **Kottayam:** 1St Floor , Csi Ascension Church Complex, Kottayam - 686 001. **Krishnagar:** 52 R N Tagore Road High Street, Krishnagar Nadia, Nadia - 741101. **Kurnool:** Shop No.43, 1St Floor, S V Complex, Railway Station Road, Kurnool-518 004. **Lucknow:** Usha Sadan, 24, Prem Nagar, Ashok Marg, Lucknow - 226001. **Ludhiana:** SCO - 136 , First Floor, Above Airtel Show Room, Feroze Gandhi Market, Ludhiana - 141001. **Madurai:** Rakesh Towers, 30-C, Bye Pass Road, Ist Floor, Opp Nagappa Motors, Madurai - 625010. **Malappuram:** First Floor Cholakkal Building, Near A U P School, Up Hill, Malappuram - 676505. **Malda:** Sahistuli Under Ward, No-6, English Bazar Municipality, No-1 Govt Colony, Malda - 732101. **Mangalore:** Ground Floor, Mahendra Arcade, Kodial Bai, Mangalore - 575 003. **Mandi:** House No.149/11, School Bazar, City Mandi-175 001. Himachal Pradesh. **Margao:** 2Nd Floor, Dalal Commercial Complex, Opp: Hari Mandir, Pajifond, Margao-Goa -403601. **Mathura:** 3538-3540; Infront of BSA College, Gaushala Road, Mathura - 281004. **Meerut:** 1St Floor, Medi Centre Complex, Opp. Ici Bank, Hapur Road, Meerut - 250 002. **Mehsana:** Ul -47, Appolo Enclave;, Opp Simandhar Temple, Modhera Char Rasta; Highway, Mehsana-384002. **Mirzapur:** Girja Sadan, Dankin Gunj, Mirzapur-231001. **Moga:** Near Dhamrashala Brat Ghar, Civil Line; Dutt Road, Moga-142001. **Moradabad:** Om Arcade, Parker Road, Above Syndicate Bank, Tari Khana Chowk, Moradabad - 244 001. **Morena:** Moti Palace, Near Ramjanki Mandir, Jiwaaji Ganji, Morena -476 001. **Mumbai:** Office number: 01/04, 24/B, Raja Bahadur Compound, Ambalal Doshi Marg, Behind Bombay Stock Exchange, Fort, Mumbai - 400001.**Muzaffarpur:** 1St Floor, Uma Market, Near Thana Gumti, Motijheel, Muzaffarpur, Bihar - 842001. **Mysore:** L - 350, Silver Tower, Clock Tower, Ashoka Road, Mysore - 570 001. **Nadiad:** 105 Gf City Point, Near Paras Cinema, Nadiad - 387001. **Nagarkoil:** 3A, South Car street, Parfan Complex, Nr The Laxmi Villas Bank,, Nagarcoil - 629001. **Nagpur:** Plot No.2/1, House No. 102/1, Mangaldeep Apartment, Mata Mandir Road, Opp. Khandelwal Jewellers, Dharampet, Nagpur - 440 010. **Namakkal:** 105/2, Arun Towers, Paramathi Street, Namakkal 637 001. **Nanded:** Shop No. 4, First Floor, Opp. Bank Of India, Santkrupa Market, Gurudwara Road, Nanded-431602. **Nasik:** S-12, Second Floor, Suyojit Sankul, Sharanpur Road, Nasik - 422 002. **Navsari:** 1St Floor, Chinmay Arcade, Opp. Sattapir, Tower Road, Navsari - 396 445. **Nellore:** 207, Il 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-110 001 **Nizamabad:** H No. 4-9-55, 1St Floor, Uppala Rameshwara Complex, Jawahar Road, Nizamabad-503 001. **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 Hdfe Bank, Opp. Railway Road, G T Road, Panipat - 132103. **Panjim:** City Business Center, 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 - 147 001 **Patna:** 3A, 3rd floor, Anand tower, Beside chankya cinema hall; Exhibition road, Patna - 800001. **Pollachi:** S S Complex, New Scheme Road, Pollachi 642002. **Pondicherry:** First Floor, No.7, Thiagarajar Street, Pondicherry - 605 001. **Proddatur:** Beside SBI ATM, Near Syndicate bank, Araveti Complex, Mydukur Road, Kadappa Dist, Proddatur-516 360. **Pudukottai:** Sundaram Masilamani Towers, Ts No. 5476 , 5479, Pm Road, Old Tirumayam Salai, Near Anna Statue, Jublie Arts, Pudukottai-622 001. **Pune:** Shop No. 16, 17 & 18, Ground Floor, Sreenath Plaza, Dyaneshwar Paduka Chowk, F C Road, Pune - 411004. **Puri:** Ground Floor, Vip Road, Near Pkda Office, P.S.Puri, Puri-752001. **Raipur:** Room No. TF 31, 3 RD FLOOR, Millennium Plaza, Behind Indian Coffee House, G E Road, Raipur - 492 001. **Rajahmundry:** Dr.No: 6-1-4, first floor, Rangachary street, Tnagar, Rajahmundry-533101. **Rajapalayam:** Professional Couriers Building, 40/C (1), Hospital Road, Rajapalayam-626 117. **Rajkot:** 104, Siddhi Vinayak Complex, Dr Yagnik Road, Opp Ramkrishna Ashram, Rajkot - 360 001. **Ranchi:** Room No. 307, 3Rd Floor, Commerce Towers, Beside Mahabir Towers, Main Road, Ranchi - 834 001. **Ratlam:** 1 Nagpal Bhavan, Freeganj Road, Tobatti, Ratlam-457001. **Renukoot:** Shop No. 18, Near Complex Birla Market, Renukoot-231 217. **Rewa:** Ist Floor, Angoori Building, Besides Allahabad Bank, Trans University Road, Civil Lines, Rewa-485 001. **Rohtak:** 1St Floor, Ashoka Plaza, Delhi Road, Rohtak - 124001. **Roorkee:** Shree Ashadeep Complex, 16 Civil Lines, Near Income Tax Office, Roorkee, Uttaranchal - 247 667. **Rourkela:** 1St Floor, Sandhu Complex, Kanchery Road, Uditi Nagar, Rourkela - 769 012. **Sagar:** Above Poshak garments, 5 Civil Lines, Opposite Income Tax Office, Sagar-470002. **Sahanpuram:** 18 Mission Market, Court Road, Saharanpur - 247001, Uttar Pradesh. **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-768 001. **Satna:** 1St Floor, Gopal Complex, Near Busstand Rewa Road, Satna (M.P.) -485 001. **Shaktinagar:** 1stA-375, V V Colony, Dist. Sonebhadra, Shaktinagar-231 222. **Shillong:** Mani Bhawan, Thana Road, Lower Police Bazar, Shillong - 793 001. **Shimla:** Triveni Building, By Pas Chowk; Khallini, Shimla - 171 002. **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 626 123. **Solan:** Sahni Bhawan, Adjacent Anand Cinema Complex, The Mall, Solan-173 212. **Solapur:** Siddeshwar Securities, No 6, Vaman Road, Vijaypur Road, Vaman Nagar, Solapur-413 004. **Sonepat:** 205 R Model Town, Above Central Bank Of India, Sonepat-131001. **Sri Ganganagar:** 35-E-Block, Opp., Sheetla Mata Vatika, Sri Ganga Nagar - 335001. **Srikakulam:** 4-1-28/1, Venkateshwara Colony, Day & Night Junction, Srikakulam-532001. **Sultanpur:** Rama Shankar Complex, Civil Lines, Faizabad Road, Sultanpur-228 001. **Surat:** G-6 Empire State Building, Near Parag House, Udhna Darwaja,Ring Road, Surat-395002. **Tezpur:** 1St Floor Mayur Bhawan, Binraj Road, Tezpur-784001. **Thanjavur:** Nalliah Complex, No.70, Srinivasam Pillai Road, Thanjavur - 613001. **Theni:** Siva Tower, 265, Subban Chetty Street, Cumbum Road, Theni-625531. **Thodupuzha:** First Floor, Pulimoottil Pioneer, Pala Road, Thodupuzha - 685584. **Tirunelveli:** Jeney Building, 55/18, S N Road, Near Arvind Eye Hospital, Tirunelveli - 627 001. **Tirupattur:** Plot No.16 (south part), First Floor, R C Road, Tirupati - 517502. **Tirupur:** First Floor, 224 A, S, Selvakumar Departmental Stores, Ist Floor, Kamaraj Road, Opp To Cotton Market Complex, Tirupur - 641 604. **Tiruvallur:** 2nd Floor, Erijury Complex, Near Kotak Secuties, Ramanchira, Tiruvalla - 689107. **Trichur:** 2'Nd Floor, Brother'S Complex, Near Dhana Laxmi Bank Head Office, Naikkanal Junction, Trichur - 680 001. **Trichy:** Sri krishna Arcade, 1St Floor; 60 Thennur High Road, Trichy - 620 017. **Trivandrum:** 2Nd Floor, Akshaya Towers, Above Jetairways, Sasthamangalam, Trivandrum - 695 010. **Tuticorin:** 4 B, A34, A37, Mangalmal, Mani Nagar, Opp: Rajaji Park, Palayamkottai Road, Tuticorin - 628003. **Udaipur:** 201-202, Madhav Chambers, Opp. G.P.O, Chetak Circle, Madhuban, Udaipur-313001. **Ujjain:** 101, Aastha Tower, 13/1,, Dhanwantri Marg, Free Gunj, Ujjain-456010. **Valsad:** Shop No 2, Phiroza Corner, Opp Next Showroom; Tithal Road, Valsad - 396001. **Vapi:** Shop No 5, Phikhaji Residency, Opp Dcb Bank, Vapi Silvassa Road, Vapi - 396195. **Varanasi:** D-64/132,KA 1st Floor, Anant Complex, Sigra, Varanasi - 221 010. **Vellore:** No.1, M.N.R. Arcade, Officer'S Line, Krishna Nagar, Vellore - 632001. **Vijayawada:** 39-10-7 Opp: Municipal Water Tank, Labbipet, Vijayawada - 520 010. **Visakhapatnam:** 47-14-5/1 Eswar Paradise, Dwaraka Nagar; Main Road, Visakhapatnam - 530 016. **Vijayanagaram:** "Soubhagya", 19-6-13/1,, Il nd floor, Near Sbi Fort Branch, Vizianagaram-535 002. **Warangal:** 5-6-95, 1 st floor , opp: B.Ed college, Lashkar Bazar, Chandra Complex, Hanmakonda, Warangal - 506001. **Yamunanagar:** Jagdhari Road, Above Uco Bank, Near D.A.V. Grils College, Yamuna Nagar-135 001.

## Key Information Memorandum cum Common Application Form

**Debt, Liquid & Interval Schemes**

Continuous offer of Open-Ended Debt, Liquid &amp; Interval Schemes at NAV based prices.

**Reliance  
Money Manager Fund**

An open-ended Income Scheme

**Reliance  
Medium Term Fund**An open-ended Income Scheme  
with no assured returns**Reliance  
Liquidity Fund**

An open-ended Liquid Scheme

**Reliance Liquid Fund  
- Treasury Plan**

An open-ended Liquid scheme

**Reliance Liquid Fund  
- Cash Plan**

An open-ended Liquid scheme

**Reliance Floating  
Rate Fund -  
Short Term Plan**

An open-ended Income Scheme

**Reliance  
Short Term Fund**

A open-ended Income Scheme

**Reliance Regular  
Savings Fund  
-Debt Option**

An open-ended scheme

**Reliance  
Income Fund**

A open-ended Income Scheme

**Reliance  
Dynamic Bond Fund**

A open-ended Income Scheme

**Reliance Gilt  
Securities Fund**An open-ended Government  
Securities Scheme**Reliance Monthly  
Income Plan**An open-ended Fund. Monthly Income  
is not assured & is subject to the  
availability of distributable surplus**Reliance  
Interval Fund**

A debt oriented Interval Scheme

**SPONSOR****Corporate Office**Reliance Capital Limited  
'H' Block, 1st Floor  
Dhirubhai Ambani Knowledge City  
Koparkhairne, Navi Mumbai - 400 710  
Tel: 022-3032 7000, Fax: 022-3032 7202**TRUSTEE****Corporate Office**Reliance Capital Trustee Co. Limited  
One Indiabulls Centre, Tower 1,  
11th & 12th Floor, Jupiter Mill Compound,  
841, Senapati Bapat Marg  
Elphinstone Road, Mumbai-400 013  
Tel No. +91 022 30994600  
Fax No. +91 022 30994699**INVESTMENT MANAGER****Corporate Office**Reliance Capital Asset Management Limited  
One Indiabulls Centre, Tower 1, 11th & 12th Floor,  
Jupiter Mill Compound, 841, Senapati Bapat Marg  
Elphinstone Road, Mumbai-400 013  
Tel No. +91 022 30994600 Fax No. +91 022 30994699  
Customer Care: 1800-300-11111 (Toll free) / 3030 1111  
www.reliancecmutual.com**REGISTRAR**Kavy Computershare Private Limited  
Madhura Estate, Municipal No 1-9/13/C  
Plot No 13 & 13C, Survey No 74 & 75  
Madhapur Village, Serlingampally Mandal & Municipality  
R R District, Hyderabad 500 081.  
Tel: 040-40308000 Fax: 040-23394828**REGISTERED OFFICE:**'H' Block, 1st Floor,  
Dhirubhai Ambani Knowledge City,  
Koparkhairne,  
Navi Mumbai - 400 710  
Maharashtra.**CUSTODIAN**Deutsche Bank AG  
Kodak House, Ground Floor,  
Mumbai-400 001.**AUDITORS TO THE SCHEMES**Haribhakti & Co.  
Chartered Accountants  
42, Free Press House  
Nariman Point  
Mumbai-400 021.

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. **For further details of the Scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations, etc., investors should, before investment, refer to the 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](http://www.reliancecmutual.com).**

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM. This KIM is dated April 30, 2012.



# KEY SCHEME FEATURES

NAME OF THE SCHEME	Reliance Money Manager Fund	Reliance Medium Term Fund
TYPE	An Open ended Income Scheme	An open ended Income Scheme with no assured returns
Investment objective	The investment objective of the Scheme is to generate optimal returns consistent with moderate levels of risk and liquidity by investing in debt securities and money market securities.,	The primary investment objective of the scheme is to generate regular income in order to make regular dividend payments to unitholders and the secondary objective is growth of capital.
Asset Allocation Pattern	Debt Instruments* including Government Securities, Corporate Debt, Other debt instruments and Money Market Instruments with average maturity less than equal to 12 months- 0-100%, Debt Instruments* including Government Securities, Corporate Debt and other debt Instruments with average maturity greater than 12 months- 0-50% *Securitized debt upto 60% of the corpus.	Money Market Instruments/Short Term debt Instruments/Floating Rate Notes with maturity/interest rate reset period not exceeding 3 months 0%- 80%. Money Market Instruments (CPs, T-Bills, CDs) and/or other Short Term debt instruments (Floating Rate Notes, Short Tenor NCDs, Securitized debt#) and any other instrument with duration of more than 3 months but not exceeding 3 years 20% - 100%#Securitized debt upto 80% of the corpus.
Differentiation	This fund belongs to the family of ultra short term debt funds with very low exposure to MTM instruments. The fund is managed with a relatively conservative approach to credit risk and duration as compared to Reliance Medium Term Fund & Reliance Floating Rate Fund - Short Term Plan. As a result of having a higher credit profile and a low MTM component, the returns may be less volatile than Reliance Medium Term Fund & Reliance Floating Rate Fund - Short Term Plan. The fund portfolio is designed to generate a moderate yield pick up over liquid funds and is suitable for investors with investment between 1 week to 1 month.	This fund belongs to the family of ultra short term debt funds, with moderate exposure to MTM assets. The portfolio is positioned at the shorter end of the yield curve but has a leeway to take marginal exposure to securities upto 1 year maturity in case value is identified at that part of the curve. This fund can marginally enhance the credit risk profile of the portfolio to enhance returns. The NAV of the fund may be a little more volatile than a liquid fund because of a higher MTM component in the fund. The fund is suitable for investors with an investment horizon of 1 month or more
Quarterly AAUM as on 31/03/2012	Rs.7279 Crs.	Rs.2213 Crs.
No of Folios as on 31st March 2012	51597	22600
Risk Mitigation Factors	Robust measures implemented to mitigate Risk include, adoption of internal policies on investments and valuations, rigorous procedures for monitoring investment restrictions, monitoring of rating transitions, and effective implementation of various norms prescribed by SEBI from time to time.	Robust measures implemented to mitigate Risk include, adoption of internal policies on investments and valuations, rigorous procedures for monitoring investment restrictions, monitoring of rating transitions, and effective implementation of various norms prescribed by SEBI from time to time.
Investment Strategy	The fund management team will endeavor to maintain a consistent performance in the scheme by maintaining a balance between safety, liquidity and profitability aspects of various investments. The fund manager will try to achieve an optimal risk return balance for management of the fixed income portfolios. The investments in debt instruments carry various risks like interest rate risk, liquidity risk, default risk, purchasing power risk etc. While they cannot be done away with, they can be minimized by diversification and effective use of hedging techniques. The fund management team will take an active view of the interest rate movement by keeping a close watch on various parameters of the Indian economy, as well as developments in global markets.,	The fund management team will endeavor to maintain a consistent performance in the scheme by maintaining a balance between safety, liquidity and profitability aspects of various investments. The fund manager will try to achieve an optimal risk return balance for management of the fixed income portfolios. The investments in debt instruments carry various risks like interest rate risk, liquidity risk, default risk, purchasing power risk etc. While they cannot be done away with, they can be minimized by diversification and effective use of hedging techniques. Income may be generated through the receipt of coupon payments, the amortisation of the discount on debt instruments, receipt of dividends or the purchase and sale of securities in the underlying portfolio. The Scheme will, under normal market conditions, invest its net assets primarily in fixed income securities, money market instruments, cash and cash equivalents, while at the same time maintaining a small exposure to the equity market. The fund management team will take an active view of the interest rate movement by keeping a close watch on various parameters of the Indian economy, as well as developments in global markets.
Plans and Options	Under both Retail and Institutional Plan: Growth option, Bonus Option & Dividend Option (Reinvestment & Payout option)	Growth Plan (Growth option) & Dividend Plan (Payout & Reinvestment options)
Dividend Frequency	Daily(reinvestment option),Weekly(reinvestment option & payout-option), under Monthly & Quarterly (both reinvestment option & payout option)	For both Dividend Payout & Reinvestment option - Weekly, Monthly & Quarterly. For Dividend Reinvestment Option only - Daily
Minimum Application Amount	<b>Retail Plan:</b> Rs. 5000 and in multiples of Re 1 thereafter <b>Institutional Plan:</b> Rs 1 crore and in multiples of Re 1 thereafter	Rs. 5,000 & in multiples of Re. 1 thereafter
Minimum Additional Purchase Amount	Rs. 1,000 & in multiples of Re. 1 thereafter	Rs. 1,000 & in multiples of Re. 1 thereafter
Minimum Redemption	Redemptions can be for any amount or any number of units.	Redemptions can be for any amount or any number of units.
Benchmark	Crisil Liquid Fund Index	Crisil Short Term Bond Fund Index
Fund Manager	<b>Amit Tripathi &amp; Anju Chajjer</b>	<b>Amit Tripathi &amp; Anju Chajjer</b>
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.	Nil.
(ii) Recurring Expenses	The total expenses of the scheme including the investment management and advisory fee shall not exceed the limits (i.e. % of the daily or average weekly net assets) stated in Regulation 52(6) of SEBI (Mutual Funds) Regulations, 1996. (i) On the first Rs. 100 crore - 2.25%; (ii) On the next Rs. 300 crore - 2.00%; (iii) On the next Rs. 300 crore - 1.75%; (iv) Balance 1.50%;	The total expenses of the scheme including the investment management and advisory fee shall not exceed the limits (i.e. % of the daily or average weekly net assets) stated in Regulation 52(6) of SEBI (Mutual Funds) Regulations, 1996. (i) On the first Rs. 100 crore - 2.25%; (ii) On the next Rs. 300 crore - 2.00%; (iii) On the next Rs. 300 crore - 1.75%; (iv) Balance 1.50%;
Actual expenses (For the previous financial year (2011-2012) Year to date Ratio to Average AUM)	<b>Retail Plan 0.80% Institutional Plan 0.47%</b>	<b>0.58%</b>

# KEY SCHEME FEATURES

NAME OF THE SCHEME	Reliance Liquidity Fund	Reliance Liquid Fund - Treasury Plan
<b>TYPE</b>	<b>An Open ended Liquid Scheme</b>	<b>An open ended Liquid Scheme</b>
<b>Investment objective</b>	The investment objective of the Scheme is to generate optimal returns consistent with moderate levels of risk and high liquidity. Accordingly, investments shall predominantly be made in Debt and Money Market Instruments.	The investment objective of the scheme is to generate optimal returns consistent with moderate levels of risk and high liquidity. Accordingly, investments shall predominantly be made in Debt and Money Market Instruments
<b>Asset Allocation Pattern</b>	Repo and Reverse Repo 0 - 35%, Money Market Instruments (Mibor linked instruments, CPs, T-Bills, CDs) and/or other Short Term debt instruments (Floating Rate Notes, Short Tenor NCDs, PTCs) and/or Less than 1 year maturity Gsecs- 65-100% Securitised debt upto 40% of the corpus	Call Money/Cash/Repo and Reverse Repo- 0 - 50%, Money Market Instruments (Mibor linked instruments,)CPs, T-Bills, Cds and/or other Short Term papers) 0 - 95%. Securitised debt may go upto 40% of the corpus.
<b>Differentiation</b>	The fund belongs to the family of Liquid Funds. It is designed to handle large ticket size investments with the minimum application amount being Rs. 1 crore. Since the fund is meant for large ticket size investors, therefore, on an average maintains low total expense ratio resulting from low marketing expense. The portfolio endeavors to maintain a larger proportion of assets in liquid, cash and near cash instruments to handle the possibility of larger volatility in a smooth manner.	This fund belongs to the family of Liquid Funds. It is targeted towards varied investor categories like retail/SMEs/HNIs due to which the minimum investment amount in the fund is Rs 5000. Since the fund is targeted towards a diverse investor base, the AUM of the fund is relatively more stable in nature. This is reflected in its portfolio wherein there is a relatively lower allocation to relative cash and cash like instruments. Also because of a more diversified investor base, the marketing expenses on an average are slightly higher than Reliance Liquidity Fund resulting in relatively higher expense charged.
<b>Quarterly AAUM as on 31/03/2012</b>	Rs.8439 Crs.	Rs.6853 Crs.
<b>No of Folios as on 31st March 2012</b>	187	39276
<b>Risk Mitigation Factors</b>	Robust measures implemented to mitigate Risk include, adoption of internal policies on investments and valuations, rigorous procedures for monitoring investment restrictions, monitoring of rating transitions, and effective implementation of various norms prescribed by SEBI from time to time.	Robust measures implemented to mitigate Risk include, adoption of internal policies on investments and valuations, rigorous procedures for monitoring investment restrictions, monitoring of rating transitions, and effective implementation of various norms prescribed by SEBI from time to time.
<b>Investment Strategy</b>	The fund management team will endeavor to maintain a consistent performance in the scheme by maintaining a balance between safety, liquidity and profitability aspects of various investments. The fund manager will try to achieve an optimal risk return balance for management of the fixed income portfolios. The investments in debt instruments carry various risks like interest rate risk, liquidity risk, default risk, purchasing power risk etc. While they cannot be done away with, they can be minimized by diversification and effective use of hedging techniques. The fund management team will take an active view of the interest rate movement by keeping a close watch on various parameters of the Indian economy, as well as developments in global markets.	The fund management team will endeavor to maintain a consistent performance in the scheme by maintaining a balance between safety, liquidity and profitability aspects of various investments. The fund manager will try to achieve an optimal risk return balance for management of the fixed income portfolios. The investments in debt instruments carry various risks like interest rate risk, liquidity risk, default risk, purchasing power risk etc. While they cannot be done away with, they can be minimized by diversification and effective use of hedging techniques. The fund management team will take an active view of the interest rate movement by keeping a close watch on various parameters of the Indian economy, as well as developments in global markets.
<b>Plans and Options</b>	Growth option, Bonus option & Dividend option (Payout & Reinvestment option)	Under Retail & Institutional Plan: Growth option & Dividend option (Payout & Reinvestment option)
<b>Dividend Frequency</b>	For dividend reinvestment option - Daily, Weekly, Monthly, Quarterly; For dividend payout option - Monthly & Quarterly	Under Dividend Payout Option: Monthly & Quarterly; Under Dividend Reinvestment: Daily, Weekly, Monthly, Quarterly
<b>Minimum Application Amount</b>	Rs. 1 crore and in multiple of Re. 1 thereafter would be considered at the scheme level per investor (including all folios). Investor identification will be done based on first holder PAN or Guardian in case of minor.	<b>Retail Plan:</b> Rs. 5,000 and in multiples of Re. 1 thereafter <b>Institutional Plan:</b> Rs. 1,00,00,000 and in multiples of Re. 1 thereafter
<b>Minimum Additional Purchase Amount</b>	Additional purchase can be made any amount for all categories of investor under all the plans/options.	1,000 & in multiples of Re. 1 thereafter
<b>Minimum Redemption</b>	Redemptions can be for any amount or any number of units.	Redemptions can be for any amount or any number of units.
<b>Benchmark</b>	Crisil Liquid Fund Index	Crisil Liquid Fund Index
<b>Fund Manager</b>	<b>Amit Tripathi &amp; Anju Chajjer</b>	<b>Prashant Pimple</b>
<b>Performance</b>	Please refer Scheme Performance Snapshot	Please refer Scheme Performance Snapshot
<b>Expenses of the Scheme</b>		
<b>(i) Load Structure</b>		
<b>Entry Load</b>	Nil. In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor	Nil. In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor
<b>Exit Load</b>	Nil.	Nil.
<b>(ii) Recurring Expenses</b>	The total expenses of the scheme including the investment management and advisory fee shall not exceed the limits (i.e. % of the daily or average weekly net assets) stated in Regulation 52(6) of SEBI (Mutual Funds) Regulations, 1996. (i) On the first Rs. 100 crore - 2.25%; (ii) On the next Rs. 300 crore - 2.00%; (iii) On the next Rs. 300 crore - 1.75%; (iv) Balance 1.50%;	The total expenses of the scheme including the investment management and advisory fee shall not exceed the limits (i.e. % of the daily or average weekly net assets) stated in Regulation 52(6) of SEBI (Mutual Funds) Regulations, 1996. (i) On the first Rs. 100 crore - 2.25%; (ii) On the next Rs. 300 crore - 2.00%; (iii) On the next Rs. 300 crore - 1.75%; (iv) Balance 1.50%;
<b>Actual expenses</b> (For the previous financial year (2011-2012) Year to date Ratio to Average AUM)	<b>0.29%</b>	<b>Retail Plan: 0.78%      Institutional Plan: 0.33%</b>

# KEY SCHEME FEATURES

NAME OF THE SCHEME	Reliance Liquid Fund - Cash Plan	Reliance Floating Rate Fund – Short Term Plan (Formerly Reliance Floating Rate Fund)
TYPE	An open ended Liquid Scheme	An open ended income scheme
Investment objective	The investment objective of the scheme is to generate optimal returns consistent with moderate levels of risk and high liquidity. Accordingly, investments shall predominantly be made in Debt and Money Market Instruments	The primary investment objective of the scheme is to generate regular income through investment in a portfolio comprising substantially of Floating Rate Debt Securities (including floating rate securitised debt, Money Market Instruments and Fixed Rate Debt Instruments swapped for floating rate returns) The scheme shall also invest in Fixed Rate Debt Securities (including fixed rate securitised debt, Money Market Instruments and Floating Rate Debt Instruments swapped for fixed returns).
Asset Allocation Pattern	Money Market Instruments - 80% - 100% Debt Instruments (Corporate Debt, Financial Institutions & Banking Sector Bonds, Public Sector Bonds, Government Guaranteed Bonds and related instruments) - 0% - 20%.	Money market instruments and Floating Rate Debt Securities (including floating rate securitised debt & Fixed rate debt instruments swapped for Floating Rate returns) with tenure exceeding 3 months upto a maturity of 3 years 25% - 100%. Fixed Rate Debt Securities (including securitized debt, Money Market Instruments & Floating Rate Debt Instruments swapped for fixed rate returns) 0% - 75% Securitised debt will a part of debt securities upto 50% of the corpus
Differentiation	This fund also belongs to the family of Liquid Funds. The fund is managed with a relatively conservative approach to credit risk as compared to other liquid funds. Large part of the portfolio will be invested in the banks/financial institution space to achieve this objective. The fund is suitable to park very short term investment surplus for a duration ranging from a day to a month.	The fund belongs to the category of Ultra Short Term Funds. A significant portion of the fund is mandated to invest in a combination of debt securities, money market instruments and floating rate instruments with a maturity profile of three months and upto 2 years. This fund may have a slightly more aggressive credit and duration profile compared to Reliance Money Manager Fund and Reliance Medium Term Fund and therefore would be suitable for investors with minimum 6 months holding period.
Quarterly AAUM as on 31/03/2012	Rs.596 Crs.	Rs.218 Crs.
No of Folios as on 31st March 2012	3579	9864
Risk Mitigation Factors	Robust measures implemented to mitigate Risk include, adoption of internal policies on investments and valuations, rigorous procedures for monitoring investment restrictions, monitoring of rating transitions, and effective implementation of various norms prescribed by SEBI from time to time.	Robust measures implemented to mitigate Risk include, adoption of internal policies on investments and valuations, rigorous procedures for monitoring investment restrictions, monitoring of rating transitions, and effective implementation of various norms prescribed by SEBI from time to time.
Investment Strategy	The fund management team will endeavor to maintain a consistent performance in the scheme by maintaining a balance between safety, liquidity and profitability aspects of various investments. The fund manager will try to achieve an optimal risk return balance for management of the fixed income portfolios. The investments in debt instruments carry various risks like interest rate risk, liquidity risk, default risk, purchasing power risk etc. While they cannot be done away with, they can be minimized by diversification and effective use of hedging techniques. The fund management team will take an active view of the interest rate movement by keeping a close watch on various parameters of the Indian economy, as well as developments in global markets.	The fund management team will endeavor to maintain a consistent performance in the scheme by maintaining a balance between safety, liquidity and profitability aspects of various investments. The fund manager will try to achieve an optimal risk return balance for management of the fixed income portfolios. The investments in debt instruments carry various risks like interest rate risk, liquidity risk, default risk, purchasing power risk etc. While they cannot be done away with, they can be minimized by diversification and effective use of hedging techniques. The fund management team will take an active view of the interest rate movement by keeping a close watch on various parameters of the Indian economy, as well as developments in global markets.
Plans and Options	Growth option & Dividend option (Re-investment Option & Payout Option)	Growth Plan (Growth Option), Dividend Plan (Payout & Reinvestment option)
Dividend Frequency	Under Dividend Reinvestment option: Daily , Weekly, Monthly & Quarterly, Under Dividend Payout Option: Monthly & Quarterly	Under Payout Option (Weekly, Monthly, Quarterly), Under Reinvestment Option (Daily, weekly, Monthly, Quarterly)
Minimum Application Amount	Rs. 5,000 and in multiples of Re. 1 thereafter	Rs. 5000 and in multiples of Re 1 thereafter
Minimum Additional Purchase Amount	1,000 & in multiples of Re. 1 thereafter	Rs. 1,000 & in multiples of Re. 1 thereafter
Minimum Redemption	Redemptions can be for any amount or any number of units.	Redemptions can be for any amount or any number of units.
Benchmark	Crisil Liquid Fund Index	Crisil Liquid Fund Index
Fund Manager	Amit Tripathi	Amit Tripathi
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.	- 0.50 % if the units are redeemed within 6 months from the date of allotment of units - Nil thereafter - (Effective Date: 02 May,2012)
(ii) Recurring Expenses	The total expenses of the scheme including the investment management and advisory fee shall not exceed the limits (i.e. % of the daily or average weekly net assets) stated in Regulation 52(6) of SEBI (Mutual Funds) Regulations, 1996. (i) On the first Rs. 100 crore - 2.25%; (ii) On the next Rs. 300 crore - 2.00%; (iii) On the next Rs. 300 crore - 1.75%; (iv) Balance 1.50%;	The total expenses of the scheme including the investment management and advisory fee shall not exceed the limits (i.e. % of the daily or average weekly net assets) stated in Regulation 52(6) of SEBI (Mutual Funds) Regulations, 1996. (i) On the first Rs. 100 crore - 2.25%; (ii) On the next Rs. 300 crore - 2.00%; (iii) On the next Rs. 300 crore - 1.75%; (iv) Balance 1.50%;
Actual expenses (For the previous financial year (2011-2012) Year to date Ratio to Average AUM)	0.41%	0.64%

# KEY SCHEME FEATURES

NAME OF THE SCHEME	Reliance Short Term Fund	Reliance Regular Savings Fund - Debt Option
<b>TYPE</b>	<b>An open ended Income Scheme</b>	<b>An open ended scheme</b>
<b>Investment objective</b>	The primary investment objective of the scheme is to generate stable returns for investors with a short term investment horizon by investing in fixed income securities of a short term maturity	The primary investment objective of this option is to generate optimal returns consistent with a moderate level of risk. This income may be complemented by capital appreciation of the portfolio. Accordingly, investments will predominantly be made in Debt & Money Market Instruments.
<b>Asset Allocation Pattern</b>	Debt & Money market instruments with average maturity upto 1 year 60% - 100% Debt instruments with average maturity greater than a year and normally upto 7 years depending upon availability 0% - 40% Securitized debt may go upto 40% of the corpus.	Debt Instruments( including securitized debt) with maturity of more than 1 year - 65-100% Money Market Instruments (including Cash/ Call Money & Reverse Repo) and Debentures with maturity of less than 1 year - 0-35% (Securitized debt will be a part of the debt securities, upto 25% of the corpus)
<b>Differentiation</b>	The fund belongs to the family of income funds. It is suitable for investors with short to medium term investment horizon of 6 – 9 months and medium appetite for risk. The fund predominantly invests in various debt instruments like Government and Corporate bonds, Securitized Debt, Money Market Instruments etc and normally maintains a moderate maturity of the portfolio between 1- 2 years.	This fund also belongs to the family of income funds. This fund is positioned towards the retail/HNI/SME kind of fixed income investors. The fund basically seeks to benefit from any opportunity available in the debt market space at different points in time. Therefore, this fund invests based on short to medium term interest rate view and shape of the yield curve. It typically maintains a moderate duration between 1 – 2 years and invests in well researched credits/structures for yield enhancement. The fund is intended towards ensuring that the investors have a healthy holding period return over 1 - 2 years.
<b>Quarterly AAUM as on 31/03/2012</b>	Rs.994 Crs.	Rs.1540 Crs.
<b>No of Folios as on 31st March 2012</b>	6383	14907
<b>Risk Mitigation Factors</b>	Robust measures implemented to mitigate Risk include, adoption of internal policies on investments and valuations, rigorous procedures for monitoring investment restrictions, monitoring of rating transitions, and effective implementation of various norms prescribed by SEBI from time to time.	Robust measures implemented to mitigate Risk include, adoption of internal policies on investments and valuations, rigorous procedures for monitoring investment restrictions, monitoring of rating transitions, and effective implementation of various norms prescribed by SEBI from time to time.
<b>Investment Strategy</b>	Reliance Short Term Fund is positioned as an intermediate product positioned between the long term Income Fund (Reliance Income Fund) and the very short term liquid Fund (Reliance Liquid Fund). Accordingly, investments will be made mainly in short to medium term maturity debt instruments in line with the investment objective of the Scheme of achieving stable returns. The fund management team will endeavor to maintain a consistent performance in the scheme by maintaining a balance between safety, liquidity and profitability aspects of various investments. The fund manager will try to achieve an optimal risk return balance for management of the fixed income portfolios. The investments in debt instruments carry various risks like interest rate risk, liquidity risk, default risk, purchasing power risk etc. While they cannot be done away with, they can be minimized by diversification and effective use of hedging techniques.	The Fund Management Team will endeavor to maintain a consistent performance in the Scheme by maintaining a balance between safety, liquidity & profitability aspects of various investments. The Scheme will, under normal market conditions, invest its net assets in fixed income securities like Central Government securities, Treasury Bills, Corporate Bonds, and CBLO etc. The scheme may also invest its net assets in Derivatives like Interest rate swaps, Forward Rate agreements and other such instruments as permitted by RBI / SEBI. To reduce the volatility, the fund will keep a low government security exposure. The exposure in government securities will generally not exceed 50% of the corpus of the scheme. Some of the Debt Instruments may not be listed and investments will be made through public offer or private placement or secondary market open fund. The average maturity of the debt portfolio may normally be maintained between 1 and 7 years.
<b>Plans and Options</b>	Growth Plan(Growth option) & Dividend Plan (Payout & Reinvestment option)	Under both Retail & Institutional Plan: Growth Plan & Dividend Plan (Dividend Payout & Dividend Reinvestment Option)
<b>Dividend Frequency</b>	Under both dividend payout & Dividend reinvestment option: Monthly, Quarterly	Under both dividend payout & Dividend reinvestment option: Quarterly
<b>Minimum Application Amount</b>	Rs. 5,000 and in multiples of Re. 1 thereafter	<b>Retail Plan:</b> Rs. 500 per option & in multiples of Re. 1 thereafter <b>Institutional Plan:</b> Rs. 3 Crore per option & in multiples of Re. 1 thereafter
<b>Minimum Additional Purchase Amount</b>	Rs. 1,000 & in multiples of Re. 1 thereafter	<b>Retail Plan:</b> Rs. 500 & in multiples of Re. 1 thereafter <b>Institutional Plan:</b> Rs. 1lac per option & in multiples of Re. 1 thereafter
<b>Minimum Redemption</b>	Redemptions can be for any amount or any number of units.	Redemptions can be for any amount or any number of units.
<b>Benchmark</b>	Crisil Liquid Fund Index	Crisil Composite Bond Fund Index
<b>Fund Manager</b>	<b>Prashant Pimple</b>	<b>Prashant Pimple</b>
<b>Performance</b>	Please refer Scheme Performance Snapshot	Please refer Scheme Performance Snapshot
<b>Expenses of the Scheme</b>		
<b>(i) Load Structure</b>		
<b>Entry Load</b>	Nil. In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor	Under both Retail & Institutional Plan: Nil. In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor
<b>Exit Load</b>	Nil.	Nil. Under both Retail & Institutional Plan:1% if redeemed/switched out on or before completion of 1 year Nil, if redeemed/switched out after completion of 1year.
<b>(ii) Recurring Expenses</b>	The total expenses of the scheme including the investment management and advisory fee shall not exceed the limits (i.e. % of the daily or average weekly net assets) stated in Regulation 52(6) of SEBI (Mutual Funds) Regulations, 1996. (i) On the first Rs. 100 crore - 2.25%; (ii) On the next Rs. 300 crore - 2.00%; (iii) On the next Rs. 300 crore - 1.75%; (iv) Balance 1.50%;	The total expenses of the scheme including the investment management and advisory fee shall not exceed the limits (i.e. % of the daily or average weekly net assets) stated in Regulation 52(6) of SEBI (Mutual Funds) Regulations, 1996. (i) On the first Rs. 100 crore - 2.25%; (ii) On the next Rs. 300 crore - 2.00%; (iii) On the next Rs. 300 crore - 1.75%; (iv) Balance 1.50%;
<b>Actual expenses</b> (For the previous financial year (2011-2012) Year to date Ratio to Average AUM)	<b>0.82%</b>	<b>Retail Plan: 1.50% Institutional Plan: 0.95%</b>



# KEY SCHEME FEATURES

NAME OF THE SCHEME	Reliance Income Fund	Reliance Dynamic Bond Fund (Formerly Reliance NRI Income Fund)
TYPE	An open ended Income Scheme	An open ended Income Scheme
Investment objective	The primary investment objective of the scheme is to generate optimal returns consistent with moderate level of risk. This income may be complemented by capital appreciation of the portfolio. Accordingly, investments shall predominantly be made in Debt & Money Market Instruments	The primary investment objective of the scheme is to generate optimal returns consistent with moderate levels of risk. This income may be complemented by capital appreciation of the portfolio. Accordingly, investments shall predominantly be made in Debt and Money Market Instruments
Asset Allocation Pattern	Debt Instruments - 50 - 100%, Money Market Instruments - 0 - 50% The Fund will normally endeavor to keep Securitized Debt upto 40% of the corpus	Debt instruments: 0%-100%. Investment in securitised debt upto 40% may be undertaken.
Differentiation	This fund belongs to the family of income funds. It is suitable for investors with medium to longer term investment horizon of 12 months and more and medium to high appetite for risk. Income funds mainly invest in debt securities of varying maturity periods, i.e. both in short term and long term debt instruments like Government and Corporate bonds, Securitized Debt, Money Market Instruments etc, depending on the fund manager's view of the market.	The fund has a dynamic asset allocation structure enabling complete flexibility in investment in debt instruments which may include investments in corporate and PSU bonds, Government Securities, money market instruments, securitized debt etc of varying tenors and the quantum of investments in any of the above mentioned categories is also flexible. Therefore, the fund intends to take medium term calls on interest rates and take significant bets on the same. A significant portion of the fund's pie shall be invested in higher rate corporate bonds, money market instruments and gilts. Credit call, if at all, will be taken on low duration securities.
Quarterly AAUM as on 31/03/2012	Rs.305 Crs.	Rs.318 Crs.
No of Folios as on 31st March 2012	7087	3804
Risk Mitigation Factors	Robust measures implemented to mitigate Risk include, adoption of internal policies on investments and valuations, rigorous procedures for monitoring investment restrictions, monitoring of rating transitions, and effective implementation of various norms prescribed by SEBI from time to time.	Robust measures implemented to mitigate Risk include, adoption of internal policies on investments and valuations, rigorous procedures for monitoring investment restrictions, monitoring of rating transitions, and effective implementation of various norms prescribed by SEBI from time to time.
Investment Strategy	The fund management team will endeavor to maintain a consistent performance in the scheme by maintaining a balance between safety, liquidity and profitability aspects of various investments. The fund manager will try to achieve an optimal risk return balance for management of the fixed income portfolios. The investments in debt instruments carry various risks like interest rate risk, liquidity risk, default risk, purchasing power risk etc. While they cannot be done away with, they can be minimized by diversification and effective use of hedging techniques. The fund management team will take an active view of the interest rate movement by keeping a close watch on various parameters of the Indian economy, as well as developments in global markets.	The fund management team will endeavor to maintain a consistent performance in the scheme by maintaining a balance between safety, liquidity and profitability aspects of various investments. The fund manager will try to achieve an optimal risk return balance for management of the fixed income portfolios. The investments in debt instruments carry various risks like interest rate risk, liquidity risk, default risk, purchasing power risk etc. While they cannot be done away with, they can be minimized by diversification and effective use of hedging techniques. The fund management team will take an active view of the interest rate movement by keeping a close watch on various parameters of the Indian economy, as well as developments in global markets.
Plans and Options	Growth plan (Growth & Bonus options) & Dividend plan (Payout & Re-investment options)	Growth Plan (Growth option) & Dividend Plan (Payout & Reinvestment option)
Dividend Frequency	Dividend payout: Monthly, Quarterly, Half yearly, Annual & Dividend Reinvestment option: Monthly, Quarterly, Half yearly, Annual	N.A.
Minimum Application Amount	For Growth Plan (Growth & Bonus Option): Rs. 5,000 & in multiples of Re. 1 thereafter; Monthly Dividend option: Rs 25,000 & in multiples of Re. 1 thereafter; Quarterly Dividend option: Rs 10,000 & in multiples of Re. 1 thereafter; Half Yearly Dividend option: Rs 5,000 & in multiples of Re. 1 thereafter ; Annual Dividend option: Rs 5,000 & in multiples of Re. 1 thereafter	Rs. 5000 and 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 for any amount or any number of units.	Redemptions can be for any amount or any number of units.
Benchmark	Crisil Composite Bond Fund Index	Crisil Composite Bond Fund Index
Fund Manager	Prashant Pimple	Prashant Pimple
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"> <li>1% of the applicable NAV if redeemed or switched out on or before completion of 6 months from the date of allotment of units;</li> <li>0.50% of the applicable NAV if redeemed or switched out on or before completion of 6 months but on or before completion of 1 year from the date of allotment of units;</li> <li>Nil after completion of 1 year from the date of allotment of units.</li> </ul>	<ul style="list-style-type: none"> <li>1.00%, if the units are redeemed within 6 months from the date of allotment of units.</li> <li>Nil, if units are redeemed after 6 months from the date of allotment of units.</li> </ul>
(ii) Recurring Expenses	The total expenses of the scheme including the investment management and advisory fee shall not exceed the limits (i.e. % of the daily or average weekly net assets) stated in Regulation 52(6) of SEBI (Mutual Funds) Regulations, 1996. (i) On the first Rs. 100 crore - 2.25%; (ii) On the next Rs. 300 crore - 2.00%; (iii) On the next Rs. 300 crore - 1.75%; (iv) Balance 1.50%;	The total expenses of the scheme including the investment management and advisory fee shall not exceed the limits (i.e. % of the daily or average weekly net assets) stated in Regulation 52(6) of SEBI (Mutual Funds) Regulations, 1996. (i) On the first Rs. 100 crore - 2.25%; (ii) On the next Rs. 300 crore - 2.00%; (iii) On the next Rs. 300 crore - 1.75%; (iv) Balance 1.50%;
Actual expenses (For the previous financial year (2011-2012) Year to date Ratio to Average AUM)	1.69%	1.07%



# KEY SCHEME FEATURES

NAME OF THE SCHEME	Reliance Gilt Securities Fund	Reliance Monthly Income Plan
TYPE	An open ended Government Securities Scheme	An open ended Fund. Monthly Income is not assured & is subject to the availability of distributable surplus
Investment objective	The primary investment objective of the scheme is to generate optimal credit risk-free returns by investing in a portfolio of securities issued and guaranteed by the Central Government and State Government	The primary investment objective of the scheme is to generate regular income in order to make regular dividend payments to unitholders and the secondary objective is growth of capital
Asset Allocation Pattern	Gilts - 70 - 100%, Money Market Instruments 0 - 30%	Equity and Equity related Securities-0%-20%, Fixed Income Securities (Debt & Money Market Instruments) 80%-100%. Securitised debt will be a part of debt Securities up to 25% of corpus
Differentiation	This fund belongs to the family of Gilt Funds. It predominantly invests in a portfolio comprising of securities issued and guaranteed by the Central Government and State Government, hence has a higher credit profile. It has a very low credit risk profile. However, it can run extremely long durations and therefore, have a higher interest rate risk profile. It is suitable for investors with an investment horizon of 12 months and longer who have a positive view on falling interest rates.	This is a hybrid fund with a marginal allocation to equity which may go up to maximum 20%. This is ideal for a predominantly fixed income investor with a marginal appetite for equity risk. The investment horizon in this fund should typically be 2 years or more so that the long term benefit of having a marginal exposure to equity pays off. The fund intends to offer a predominantly fixed income investor the power of equity along with the stability of debt.
Quarterly AAUM as on 31/03/2012	Rs.103 Crs.	Rs.4142 Crs.
No of Folios as on 31st March 2012	763	176723
Risk Mitigation Factors	Robust measures implemented to mitigate Risk include, adoption of internal policies on investments and valuations, rigorous procedures for monitoring investment restrictions, monitoring of rating transitions, and effective implementation of various norms prescribed by SEBI from time to time.	Robust measures implemented to mitigate Risk include, adoption of internal policies on investments and valuations, rigorous procedures for monitoring investment restrictions, monitoring of rating transitions, and effective implementation of various norms prescribed by SEBI from time to time.
Investment Strategy	The fund management team will endeavor to maintain a consistent performance in the scheme by maintaining a balance between safety, liquidity and profitability aspects of various investments. The fund manager will try to achieve an optimal risk return balance for management of the fixed income portfolios. The investments in debt instruments carry various risks like interest rate risk, liquidity risk, default risk, purchasing power risk etc. While they cannot be done away with, they can be minimized by diversification and effective use of hedging techniques. The fund management team will take an active view of the interest rate movement by keeping a close watch on various parameters of the Indian economy, as well as developments in global markets.	The fund management team will endeavor to maintain a consistent performance in the scheme by maintaining a balance between safety, liquidity and profitability aspects of various investments. The fund manager will try to achieve an optimal risk return balance for management of the fixed income portfolios. The investments in debt instruments carry various risks like interest rate risk, liquidity risk, default risk, purchasing power risk etc. While they cannot be done away with, they can be minimized by diversification and effective use of hedging techniques. The fund management team will take an active view of the interest rate movement by keeping a close watch on various parameters of the Indian economy, as well as developments in global markets.
Plans and Options	Under Retail & Institutional Plan Growth option(Growth option), Dividend option(Payout & Reinvestment option) & Provident Fund (PF) Option: Automatic Capital Appreciation Payout Option (ACAPO), Defined Maturity Date Option (DMDO), Automatic Annual Reinvestment Option (AARO).	Growth Plan & Dividend Plan (Payout & Reinvestment option)
Dividend Frequency	NA	Under both dividend payout & reinvestment option: Monthly, Quarterly
Minimum Application Amount	<b>Retail:</b> Rs. 10,000 & in multiples of Rs. 1 thereafter <b>Institutional Plan:</b> Rs. 1 crore & in multiples of Re. 1 thereafter	For All Plans & Options: Rs. 5000 and in multiples of Re. 1 thereafter.
Minimum Additional Purchase Amount	<b>Retail:</b> Rs.1000 & in multiples of Re. 1 thereafter <b>Institutional Plan:</b> Rs. 100,000 & in multiples of Re. 1 thereafter	Rs. 1000 & in multiples of Re. 1 thereafter
Minimum Redemption	Redemptions can be for any amount or any number of units.	Redemptions can be for any amount or any number of units.
Benchmark	I Sec - Li Bex	Crisil MIP Blended Index
Fund Manager	Prashant Pimple	Amit Tripathi & Sanjay Parekh
Performance	Please refer Scheme Performance Snapshot	Please refer Scheme Performance Snapshot
Expenses of the Scheme		
(i) Load Structure		
Entry Load	For Retail and Institutional Plan: Nil In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor	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	Retail Plan & Institutional Plan: Nil	<ul style="list-style-type: none"> <li>1% if the units are redeemed/switched out on or before completion of 1 year from the date of allotment of units.</li> <li>There shall be no exit load after completion 1 year from the date of allotment of units.</li> </ul>
(ii) Recurring Expenses	The total expenses of the scheme including the investment management and advisory fee shall not exceed the limits (i.e. % of the daily or average weekly net assets) stated in Regulation 52(6) of SEBI (Mutual Funds) Regulations, 1996. (i) On the first Rs. 100 crore - 2.25%; (ii) On the next Rs. 300 crore - 2.00%; (iii) On the next Rs. 300 crore - 1.75%; (iv) Balance 1.50%;	The total expenses of the scheme including the investment management and advisory fee shall not exceed the limits (i.e. % of the daily or average weekly net assets) stated in Regulation 52(6) of SEBI (Mutual Funds) Regulations, 1996. (i) On the first Rs. 100 crore - 2.25%; (ii) On the next Rs. 300 crore - 2.00%; (iii) On the next Rs. 300 crore - 1.75%; (iv) Balance 1.50%;
Actual expenses (For the previous financial year (2011-2012) Year to date Ratio to Average AUM)	<b>Retail 1.50% Institutional 1.40%</b>	<b>1.55%</b>

# KEY SCHEME FEATURES

NAME OF THE SCHEME	Reliance Interval Fund		
TYPE	A Debt Oriented Interval Scheme		
Investment objective	The primary investment objective of the scheme is to seek to generate regular returns and growth of capital by investing in a diversified portfolio of Central and State Government securities and Other fixed income/ debt securities		
Asset Allocation Pattern	<b>For Monthly &amp; Quarterly Series-</b> Money Market instruments(30-100%), Government Securities issued by Central &/or State Govt & other fixed income/ debt securities## including but not limited to Corporate bonds and securitised debt - (0-70%), <b>For Annual Series-</b> Money Market instruments (0-70%), Government Securities issued by Central &/or State Govt & other fixed income/ debt securities## including but not limited to Corporate bonds and securitised debt - (30-100%). #Debt Securities will also include Securitised Debt, which may go up to 70% of the portfolio. ## Debt securities will also include securitised debt, which may go up to 100% of the portfolio.		
Differentiation	Interval Fund is a debt oriented interval fund which opens for subscriptions/redemptions on specified transaction days without any load. On days other than the specified transaction day, the scheme remains closed for subscription. Moreover, the tenure each interval scheme is different from existing interval schemes. There are interval funds of different frequencies, viz. monthly, quarterly, half yearly annual etc. The Specified Transaction Period would be generally for one day on every month, quarter, half year or year and shall commence after the expiry of the respective frequency (one month, quarter, half year or a year) from the date of allotment.		
Quarterly AAUM as on 31/03/2012	Monthly Interval Series I-Rs.280.61 Crore., Monthly Interval Series II- Rs.114.27 Crore. Quarlerly Interval Series I- Rs.53.86 Crore., Quarlerly Interval Series II- Rs.349.65 Crore. Quarlerly Interval Series III- Rs.212.79 Crore Annual Interval Series I- Rs.71.23 Crore.		
No of Folios as on 31st March 2012	Monthly Interval Series I- 1018, Monthly Interval Series II- 511, Quarterly Interval Series I- 318, Quarterly Interval Series II- 511 Quarterly Interval Series III- 705, Annual Interval Series I- 291		
Risk Mitigation Factors	Robust measures implemented to mitigate Risk include, adoption of internal policies on investments and valuations, rigorous procedures for monitoring investment restrictions, monitoring of rating transitions, and effective implementation of various norms prescribed by SEBI from time to time.		
Investment Strategy	The fund management team will endeavor to maintain a consistent performance in the scheme by maintaining a balance between safety, liquidity and profitability aspects of various investments. The fund manager will try to achieve an optimal risk return balance for management of the fixed income portfolios. The investments in debt instruments carry various risks like interest rate risk, liquidity risk, default risk, purchasing power risk etc. While they cannot be done away with, they can be minimized by diversification and effective use of hedging techniques. The fund management team will take an active view of the interest rate movement by keeping a close watch on various parameters of the Indian economy, as well as developments in global markets.		
Plans and Options	Under Retail and Institutional Plan: Growth (Growth) & Dividend (Payout & Reinvestment)		
Minimum Application Amount	For Retail Plan : Rs. 5,000 and in multiples of Re. 1 thereafter , For Institutional Plan : Rs. 1,00,00,000/- and in multiples of Re. 1 thereafter		
Minimum Additional Amount	Rs. 1,000 & in multiples of Re. 1 thereafter		
Minimum Redemption	Redemptions can be for any amount or any number of units.		
Benchmark	For Monthly and Quarterly: Crisil Liquid Fund Index & For Annual Series: Crisil Composite Short Term Bond Fund Index		
Fund Manager	Amit Tripathi		
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	a. Durind the specified transaction period : Nil    b. Other than specified transaction period : Not Applicable. The Units under the respective scheme(s) cannot be directly redeemed with the Fund as the units will be listed on the Stock Exchange(s). These units can be sold on a continuous basis on the Stock Exchange(s) where the units are listed during the trading hours on all trading days. The AMC reserves the right to change/ alter the "Specified Transaction Period" and/or "Load Structure" depending upon the prevailing the market conditions and in the interest of the unit holders.		
	The Specified Date(s)/ Period on /during which subscription/ Redemption / Switch-out/ Switch-in may be made in the scheme without Load provided such a day is a 'Working Day'. In case such a day is a non-working day, then the immediate next working day shall be considered as the "Specified Transaction Period". The Specified Transaction Period is different for Monthly / Quarterly / Annual Interval Funds and will generally be two working days of every month / quarter/ year respectively. The Specified Transaction Period shall be as follows:		
	Fund	Frequency	Specified Transaction Period
	Monthly Interval Fund – Series I	Once every month	15th & 16th of every month
	Monthly Interval Fund – Series II	Once every month	29th & 30th of every month
	Quarterly Interval Fund – Series I	Once every quarter	3rd & 4th day of every 3rd month from the date of allotment. Hence the transaction periods shall be 3rd & 4th July, 3rd & 4th October, 3rd & 4th January etc.
	Quarterly Interval Fund – Series II	Once every quarter	7th & 8th day of every third month from the date of allotment. Hence the transaction periods shall be 7th & 8th August, 7th & 8th November, 7th & 8th February etc.
	Quarterly Interval Fund – Series III	Once every quarter	6th & 7th day of every third month from the date of allotment. Hence the transaction periods shall be 6th & 7th September, 6th & 7th December, 6th & 7th March etc.
	Annual Interval Fund – Series I	Once every year	370th & 371th day after every Specified Transaction Period.
	In case one or both of the specified transaction days is a non-business day(s), then the immediate next business day(s) shall be considered for the "Specified Transaction Period"		
	However, the AMC reserves the right to change/ alter the "Specified Transaction Period", depending upon the prevailing market conditions and to protect the interest of the investors.		
Recurring Expenses	The total expenses of the scheme including the investment management and advisory fee shall not exceed the limits ( i.e. % of daily or average weekly net assets ) stated in Regulation 52 (6) of SEBI (Mutual Funds ) Regulation , 1996 Up to Rs. 100 crores 2.25% Next Rs. 300 crores 2.00% Next Rs 300 crores 1.75% Balance 1.50%		
	Scheme	Retail Plan	Institutional Plan
Actual expenses as on 31/03/2012 (For the previous financial year (2011-2012) Year to date Ratio to Average AUM)	Reliance Interval Fund-Annual Interval Fund-Series I	0.47%	0.12%
	Reliance Interval Fund-Monthly Interval Fund-Series I	0.54%	0.32%
	Reliance Interval Fund-Monthly Interval Fund-Series II	0.43%	0.26%
	Reliance Interval Fund-Quarterly Interval Fund-Series I	0.54%	0.23%
	Reliance Interval Fund-Quarterly Interval Fund-Series II	0.44%	0.19%
	Reliance Interval Fund-Quarterly Interval Fund-Series III	0.45%	0.17%

# KEY SCHEME FEATURES

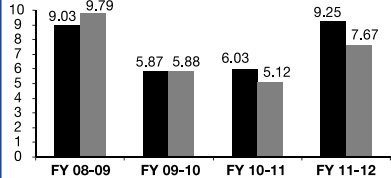
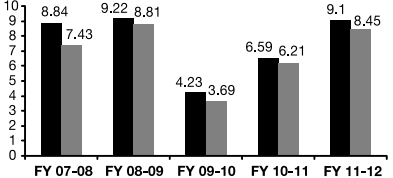
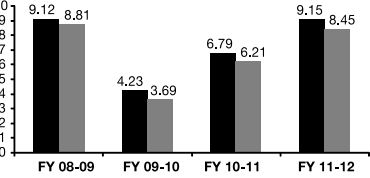
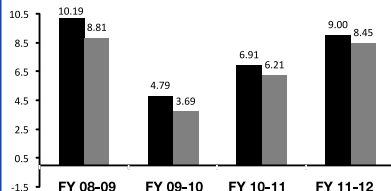
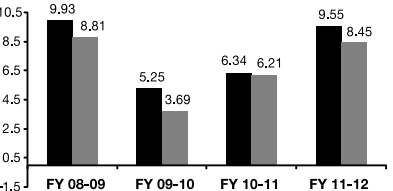
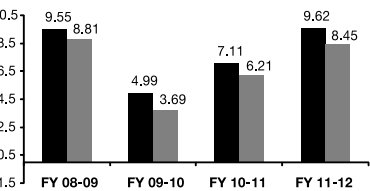
KEY SCHEME FEATURES			
Name of the Scheme	Reliance Liquid Fund - Treasury Plan	Reliance Liquid Fund - Cash Plan	Reliance Liquidity Fund
Cut off Time for Subscription & redemption	Subscription - 2.00 pm* Redemption - 3.00 pm	Subscription - 2.00 pm* Redemption - 3.00 pm	Subscription - 2.00 pm* Redemption - 3.00 pm
SIP	<input checked="" type="checkbox"/> (Retail Plan)	<input type="checkbox"/>	<input type="checkbox"/>
STP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
SWP	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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

**Asset allocation For all Liquid Schemes:** Pursuant to Circular SEBI/IMD/CIR No.13/150975 / 09 dated January 19, 2009, issued by SEBI, the asset allocation pattern of all the Liquid Schemes (Reliance Liquid Fund - Treasury Plan, Reliance Liquid Fund - Cash Plan, Reliance Liquidity Fund ) of Reliance Mutual Fund shall be as mentioned below: I. With effect from February 01, 2009 all Liquid Fund Schemes shall make investment in /purchase debt and money market securities with maturity of upto182 days only. II. With effect from May 01, 2009 all Liquid Fund Schemes shall make investment in /purchase debt and money market securities with maturity of upto 91 days only.

Name of the Scheme	Reliance Gilt Securities Fund	Reliance Monthly Income Plan	Reliance Income Fund	Reliance Dynamic Bond Fund	Reliance Medium Term Fund	Reliance Floating Rate Fund - Short Term Plan
Cut off Time for Subscription & redemption	3.00 pm	3.00 pm	3.00 pm	3.00 pm	3.00 pm	3.00 pm
SIP	<input checked="" type="checkbox"/> (Retail Plan)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
STP	<input checked="" type="checkbox"/> (Retail Plan)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
SWP	<input checked="" type="checkbox"/> (both Retail & Institutional Plans)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Name of the Scheme	Reliance Short Term Fund	Reliance Regular Saving Fund-Debt	Reliance Money Manager Fund	Reliance Interval Fund
Cut off Time for Subscription & redemption	3.00 pm	3.00 pm	3.00 pm	3.00 pm
SIP	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
STP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
SWP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> (both Retail & Institutional Plans)	<input checked="" type="checkbox"/>	<input type="checkbox"/>

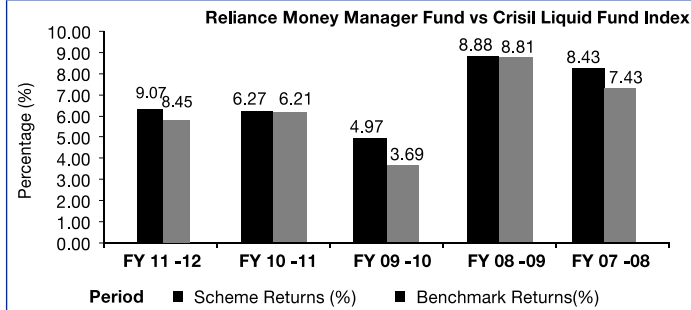
Fund Manager	Amit Tripathi					
Performance of the Scheme as on 30/03/12	Reliance Interval Fund - Annual Interval Fund - Series I Inception date- 03.05.07		Reliance Interval Fund - Monthly Interval Fund - Series I Inception date- 15.03.07		Reliance Interval Fund - Monthly Interval Fund - Series II Inception date- 29.03.07	
Period	Compounded Annualised Returns		Compounded Annualised Returns		Compounded Annualised Returns	
	Scheme Returns %	Benchmark Returns %	Scheme Returns %	Benchmark Returns %	Scheme Returns %	Benchmark Returns %
1 Year	9.25	7.67	9.1	8.45	9.15	8.45
3 Years	7.09	6.08	6.66	6.1	6.75	6.1
5 Years	N.A.	N.A.	7.61	6.91	7.69	6.91
Since Inception	8.11	7.52	7.62	6.94%	7.69	6.92
Performance of the Scheme as on 30/03/12	Absolute returns for each Financial Year					
						
	<p>Period ■ RelianceIntervalFund - AnnualIntervalFundSeries I ■ CrisilCompositeShortTerm BondFundIndex</p> <p>Past performance may or may not be sustained in future.</p>		<p>Period ■ RelianceIntervalFund - MonthlyIntervalFundSeries I ■ CrisilLiquidFundIndex</p> <p>Past performance may or may not be sustained in future.</p>		<p>Period ■ RelianceIntervalFund - MonthlyIntervalFundSeriesII ■ CrisilLiquidFundIndex</p> <p>Past performance may or may not be sustained in future.</p>	
Performance of the Scheme as on 30/03/12	Reliance Interval Fund - Quarterly Interval Fund - Series I Inception date- 03.04.07		Reliance Interval Fund - Quarterly Interval Fund - Series II Inception date- 07.05.07		Reliance Interval Fund - Quarterly Interval Fund - Series III Inception date- 06.06.07	
Period	Compounded Annualised Returns		Compounded Annualised Returns		Compounded Annualised Returns	
	Scheme Returns %	Benchmark Returns %	Scheme Returns %	Benchmark Returns %	Scheme Returns %	Benchmark Returns %
1 Year	9.00	8.45	9.55	8.45	9.62	8.45
3 Years	6.92	6.1	7.07	6.1	7.26	6.1
5 Years	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Since Inception	8.05	6.87	8.02	6.80	8.05	6.72
Performance of the Scheme as on 30/03/12	Absolute returns for each Financial Year					
						
	<p>Period ■ RelianceIntervalFund - QuarterlyIntervalFundSeriesI ■ CrisilLiquidFundIndex</p> <p>Past performance may or may not be sustained in future.</p>		<p>Period ■ RelianceIntervalFund - QuarterlyIntervalFundSeriesII ■ CrisilLiquidFundIndex</p> <p>Past performance may or may not be sustained in future.</p>		<p>Period ■ RelianceIntervalFund - QuarterlyIntervalFundSeriesIII ■ CrisilLiquidFundIndex</p> <p>Past performance may or may not be sustained in future.</p>	

# SCHEME PERFORMANCE SNAPSHOT

<b>Fund Manager</b>	<b>Amit Tripathi &amp; Anju Chajjer</b>
<b>Reliance Money Manager Fund</b>	
<b>Performance of the Scheme as on 30/03/12</b>	Based on NAV of Retail Plan-Growth Option. Date of Inception 21/03/2007

Compounded Annualised Returns				
<b>Period</b>	<b>1 Year</b>	<b>3 Years</b>	<b>5 Years</b>	<b>Returns Since Inception</b>
Scheme Returns %	9.07	6.75	7.52	7.56
Benchmark Returns %	8.45	6.10	6.91	6.93

**Performance of the Scheme as on 30/03/2012**  
**Absolute returns for each Financial Year for the last 5 years**



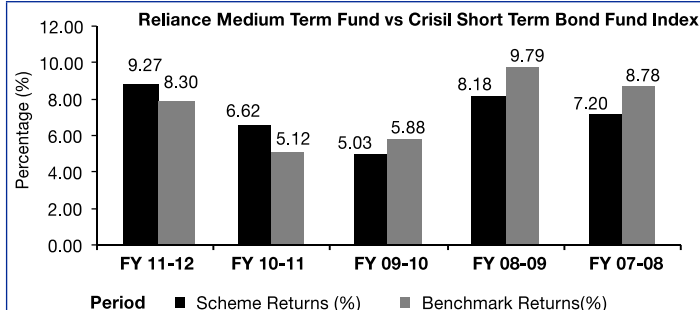
Calculation assume that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV. All the returns are of - Growth Plan - Growth Option.

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

<b>Fund Manager</b>	<b>Amit Tripathi &amp; Anju Chajjer</b>
<b>Reliance Medium Term Fund</b>	
<b>Performance of the Scheme as on 30/03/12</b>	Based on NAV of Retail Plan - Growth Plan - Growth Option. Date of Inception 25/09/2000

Compounded Annualised Returns				
<b>Period</b>	<b>1 Year</b>	<b>3 Years</b>	<b>5 Years</b>	<b>Returns Since Inception</b>
Scheme Returns %	9.27	6.90	7.21	7.12
Benchmark Returns%	8.30	6.45	7.56	N.A.*

**Performance of the Scheme as on 30/03/2012**  
**(Absolute returns for each Financial Year for the last 5 years)**



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

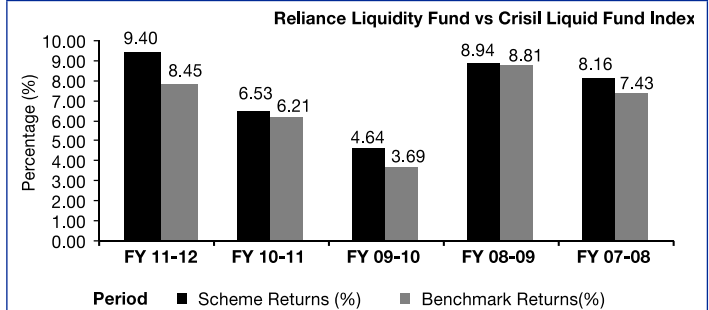
\*No comparable index available for benchmark returns since inception.

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

<b>Fund Manager</b>	<b>Amit Tripathi &amp; Anju Chajjer</b>
<b>Reliance Liquidity Fund</b>	
<b>Performance of the Scheme as on 30/03/12</b>	Based on NAV of Growth Plan-Growth Option. Date of Inception 16/06/2005

Compounded Annualised Returns				
<b>Period</b>	<b>1 Year</b>	<b>3 Years</b>	<b>5 Years</b>	<b>Returns Since Inception</b>
Scheme Returns %	9.40	6.84	7.53	7.32
Benchmark Returns%	8.45	6.10	6.91	6.60

**Performance of the Scheme as on 30/03/2012**  
**(Absolute returns for each Financial Year for the last 5 years)**



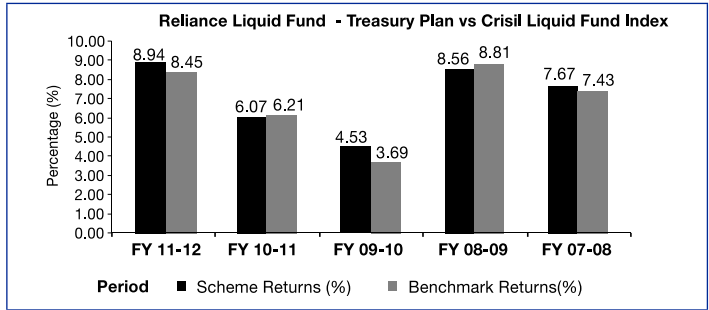
Calculation assume that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV. All the returns are of Growth Plan - Growth Option.

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

<b>Fund Manager</b>	<b>Prashant Pimple</b>
<b>Reliance Liquid Fund-Treasury Plan</b>	
<b>Performance of the Scheme as on 30/03/12</b>	Based on NAV of Retail Plan - Growth Plan - Growth option. Date of Inception 23/03/98

Compounded Annualised Returns				
<b>Period</b>	<b>1 Year</b>	<b>3 Years</b>	<b>5 Years</b>	<b>Returns Since Inception</b>
Scheme Returns %	9.36	6.77	7.44	6.72
Benchmark Returns%	8.45	6.10	6.91	6.16

**Performance of the Scheme as on 30/03/2012**  
**(Absolute returns for each Financial Year for the last 5 years)**



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

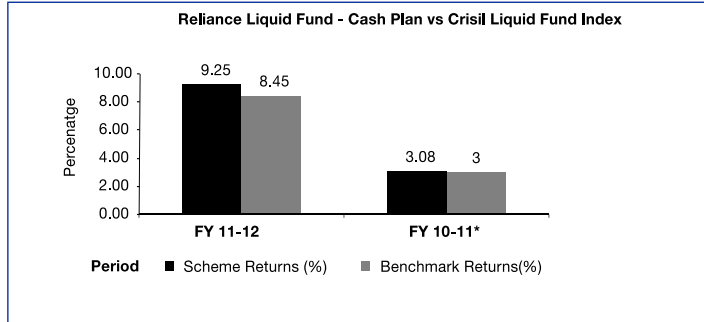
**Past performance may or may not be sustained in future.**

## SCHEME PERFORMANCE SNAPSHOT

<b>Fund Manager</b>	<b>Amit Tripathi</b>
<b>Reliance Liquid Fund-Cash Plan</b>	
<b>Performance of the Scheme as on 30/03/12</b>	Based on NAV of Growth Plan - Growth Option. Date of Inception 9/11/2010*

Compounded Annualised Returns				
Period	1 Year	3 Years	5 Years	Returns Since Inception
Scheme Returns %	9.25	N.A.	N.A.	8.92
Benchmark Returns%	8.45	N.A.	N.A.	8.29

### Performance of the Scheme as on 30/03/2012 (Absolute returns for the Financial Year)

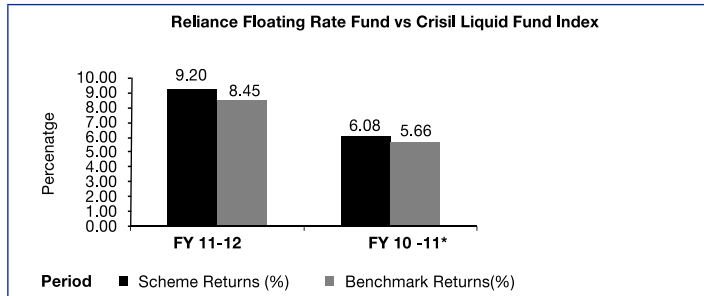


\*Since Inception (9/11/2010-31/03/2011)  
Calculation assume that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV. All the returns are of - Growth Plan - Growth Option.  
Reliance Liquid Fund - Cash Plan was launched on Dec 7,2001. Subsequently the key features of the Scheme have been changed w.e.f Nov 9, 2010. Accordingly, performance is calculated from November 9, 2010.  
**Past performance may or may not be sustained in future.**

<b>Fund Manager</b>	<b>Amit Tripathi</b>
<b>Reliance Floating Rate Fund – Short Term Plan</b> (Formerly Reliance Floating Rate Fund)	
<b>Performance of the Scheme as on 30/03/12</b>	Based on NAV of Growth Plan - Growth Option. Date of inception 24/05/2010

Compounded Annualised Returns				
Period	1 Year	3 Years	5 Years	Returns Since Inception
Scheme Returns %	9.20	N.A.	N.A.	8.10
Benchmark Returns%	8.45	N.A.	N.A.	7.63

### Performance of the Scheme as on 30/03/2012 (Absolute returns for each Financial Year for the last 5 years)

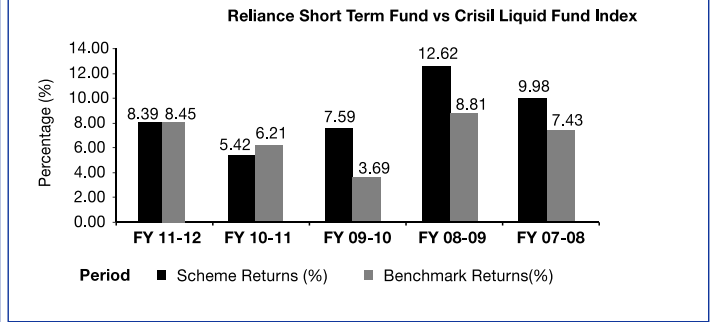


\*Since Inception (24/05/2010-31/03/2011)  
Calculation assume that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV. All the returns are of Retail Plan- Growth Plan - Growth Option.  
The Original inception date of the Scheme was September 02, 2004. The key features of Reliance Floating Rate Fund - Short Term Plan have been changed with effect from May 24, 2010. Consequently the Scheme has changed into an Income scheme from a Liquid Scheme. Accordingly, performance has been provided from 24th May 2010.  
**Past performance may or may not be sustained in future.**

<b>Fund Manager</b>	<b>Prashant Pimple</b>
<b>Reliance Short Term Fund</b>	
<b>Performance of the Scheme as on 30/03/12</b>	Based on NAV of Retail Plan-Growth Plan-Growth Option.Date of Inception 23/12/02

Compounded Annualised Returns				
Period	1 Year	3 Years	5 Years	Returns Since Inception
Scheme Returns %	8.39	7.16	8.75	7.67
Benchmark Returns%	8.45	6.10	6.91	6.00

### Performance of the Scheme as on 30/03/2012 (Absolute returns for each Financial Year for the last 5 years)

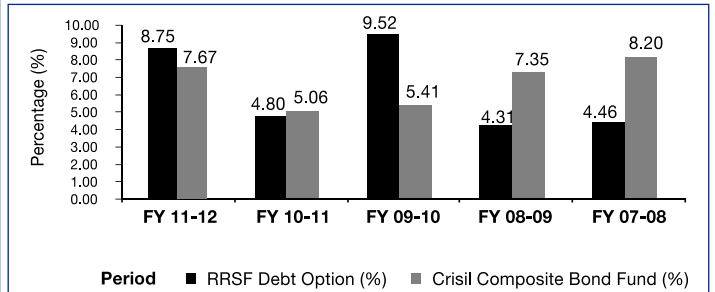


Calculation assume that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV. All the returns are of Growth Plan - Growth Option.  
**Past performance may or may not be sustained in future.**

<b>Fund Manager</b>	<b>Prashant Pimple</b>
<b>Reliance Regular Savings Fund- Debt Option</b>	
<b>Performance of the Scheme as on 30/03/12</b>	Based on NAV of Growth Plan-Debt Option. Date of Inception 09/06/2005

Compounded Annualised Returns				
Period	1 Year	3 Years	5 Years	Returns Since Inception
Scheme Returns %	8.75	7.70	6.33	5.46
Benchmark Returns %	7.67	6.08	6.74	5.79

### Performance of the Scheme as on 30/03/2012 (Absolute returns for each Financial Year for the last 5 years)



Calculation assume that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV. All the returns are of Retail Plan - Growth Plan - Growth Option.  
**Past performance may or may not be sustained in future.**

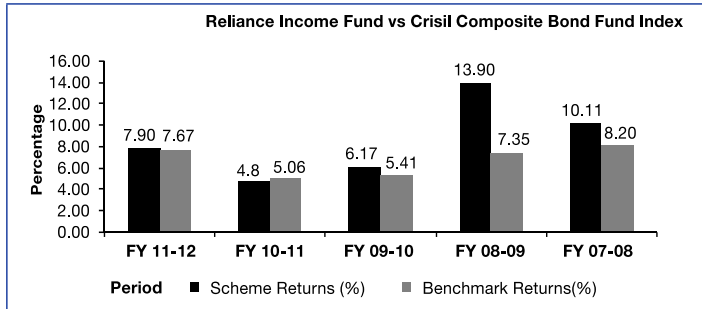


# SCHEME PERFORMANCE SNAPSHOT

<b>Fund Manager</b>	Prashant Pimple
<b>Reliance Income Fund</b>	
<b>Performance of the Scheme as on 30/03/12</b>	Based on NAV of Retail Plan - Growth Plan - Growth Option. Date of Inception 01/01/98

Compounded Annualised Returns				
Period	1 Year	3 Years	5 Years	Returns Since Inception
Scheme Returns %	7.90	6.33	8.48	9.17
Benchmark Returns%	7.67	6.08	6.74	N.A.*

**Performance of the Scheme as on 30/03/2012**  
(Absolute returns for each Financial Year for the last 5 years)



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

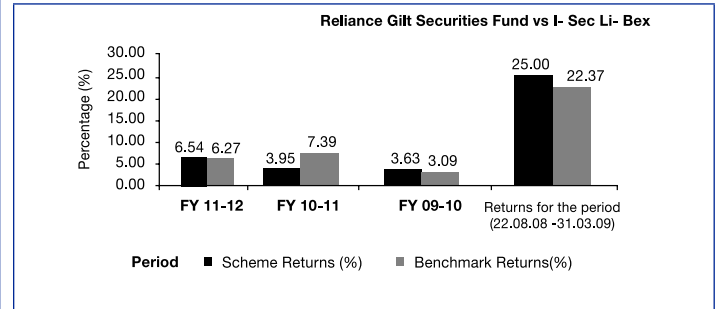
\*No comparable index available for benchmark returns since inception.

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

<b>Fund Manager</b>	Prashant Pimple
<b>Reliance Gilt Securities Fund</b>	
<b>Performance of the Scheme as on 30/03/12</b>	Based on the NAV of Retail Plan - Growth option. Date of Inception 22/08/08

Compounded Annualised Returns				
Period	1 Year	3 Years	5 Years	Returns Since Inception
Scheme Returns %	6.54	4.85	N.A.	7.52
Benchmark Returns %	6.27	5.47	N.A.	10.65

**Performance of the Scheme as on 30/03/2012**  
(Absolute returns for each Financial Year for the last 3 years )



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

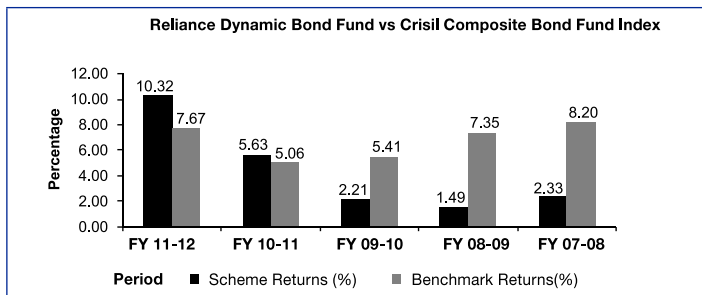
Reliance Gilt Securities Fund - Short Term Plan and Reliance Gilt Securities Fund - Long Term Plan was launched on 10/7/2003. The Key features of Reliance Gilt Securities Fund - Short Term Plan and Reliance Gilt Securities Fund - Long Term Plan has been changed w.e.f 22/08/2008. Accordingly performance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

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

<b>Fund Manager</b>	Prashant Pimple
<b>Reliance Dynamic Bond Fund</b> (Formerly Reliance NRI Income Fund)	
<b>Performance of the Scheme as on 30/03/12</b>	Based on NAV of Growth Plan-Growth Option. Date of Inception 16/11/2004

Compounded Annualised Returns				
Period	1 Year	3 Years	5 Years	Returns Since Inception
Scheme Returns %	10.32	5.95	4.32	4.71
Benchmark Returns%	7.67	6.08	6.74	5.96

**Performance of the Scheme as on 30/03/2012**  
(Absolute returns for each Financial Year for the last 5 years)



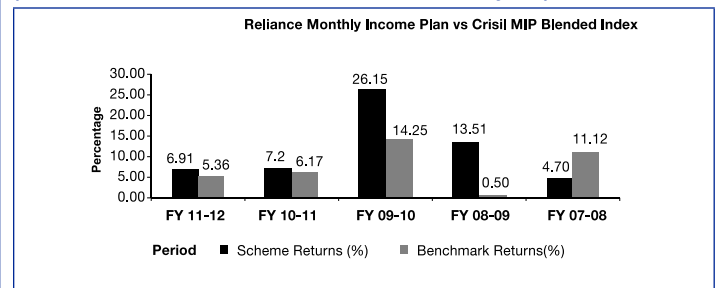
Calculation assume that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV. All the returns are of Growth Plan - Growth Option.

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

<b>Fund Manager</b>	Amit Tripathi & Sanjay Parekh
<b>Reliance Monthly Income Plan</b>	
<b>Performance of the Scheme as on 30/03/12</b>	Based on NAV of Growth Plan - Growth Option. Date of Inception 13/01/2004

Compounded Annualised Returns				
Period	1 Year	3 Years	5 Years	Returns Since Inception
Scheme Returns %	6.91	13.42	11.43	10.73
Benchmark Returns %	5.36	8.58	7.35	6.75

**Performance of the Scheme as on 30/03/2012**  
(Absolute returns for each Financial Year for the last 5 years)



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

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

## COMMON INFORMATION TO ALL SCHEMES

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

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

### **Applicable NAV :**

#### **For Liquid Schemes**

##### **1. For Purchases:**

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

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

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

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

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

##### **1. Purchases for an amount of Rs.1 crore 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 respective scheme and are available for utilization before the cut-off time, 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 respective 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 respective 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.1 crore and above from other schemes of RMF;**

- Application for switch-in is received before the applicable cut-off time;
- 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.1 crore:**

- 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;

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

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

**4. Applicable NAV in case of Multiple applications in Debt/Income oriented schemes of Reliance Mutual Fund:** In case of Debt/Income oriented schemes, multiple applications received on the same day from the same investor (identified basis the First Holder's PAN and Guardian's PAN in case of investor being Minor) with investment amount aggregating to Rs 1 crore and above, will be considered as a single application and applicable NAV will be based on funds available for utilization as per SEBI circular no. Cir/IMD/DF/19/2010 dated November 26, 2010 as amended from time to time.

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

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

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

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

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

**Unitholders' Information :** Accounts statement (on each transaction/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.

#### **Tax treatment for the Investors (Unit holders)**

Investors will be advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.

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

#### **For Investor Grievances Please Contact**

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

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

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

Customer Care: 1800-300-11111 (Toll free) / 3030 1111

Email : [customer\\_care@reliancemutual.com](mailto:customer_care@reliancemutual.com)

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



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

IFSC Code	For Credit via RTGS	9 Digit MICR Code*	For Credit via NEFT
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 ✓	SB Current NRO NRE FCNR
Branch Address	Branch City		
PIN			

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.

**8. 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) PAYMENT BY CASH IS NOT PERMITTED.**

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

**SIP ENROLLMENT DETAILS** Opted for SIP: ☐ Yes ☐ No

(Mandatory if opted for SIP) Type of SIP: ☐ Normal SIP ☐ Micro SIP Mode of SIP: ☐ PDC ☐ Auto Debit / ECS (Refer Ins No. I-12)

Note : 1. In case you have opted for SIP through ECS / Auto Debit mode it is mandatory to submit SIP Enrolment Cum Auto Debit / ECS Mandate Form

2. In case you have opted for SIP through Post dated cheques (PDC) it is mandatory to submit SIP Enrolment Form for Post dated cheques. The form is available on RMF website / DISC of RMF.

**STP ENROLLMENT DETAILS** Opted for STP: ☐ Yes ☐ No (In case you have opted for STP it is mandatory to submit STP Enrolment Form)**9. I WISH TO APPLY FOR RELIANCE ANY TIME MONEY CARD ("THE CARD")** Yes ☐ No ☐ (Please refer Instructions)

1) Name as you would like to appear on your card\*\*  M a n d a t o r y   
 (\*\*Please mention the name of the first holder) (Maximum of 24 characters)

2) Mother's maiden name in full\*  M a n d a t o r y

Note : 1) In case of Lumpsum Purchases Reliance Any Time Money Card shall be issued only if you have investments in Reliance Liquid Fund Treasury Plan or Reliance Money Manager Fund which will act as your primary scheme account.  
 2) In case of zero balance SIP, the card shall be issued before processing the first SIP installment (without investment balance being there in the primary scheme account i.e Reliance Liquid Fund-Treasury Plan or Reliance Money Manager Fund)  
 3) Mobile No, Email Id & Date of Birth of the First /Sole applicant is mandatory. Please fill the necessary details under Section 5 Applicant Information of the form. In case the details are not provided then the Reliance Any Time Money Card request will be rejected.

**10. I WISH TO APPLY FOR TRANSACT ONLINE** Yes ☐ No ☐ **OR** **I WISH TO APPLY FOR INVEST EASY FOR INDIVIDUALS** Yes ☐ No ☐  
 (Mandatory Enclosure : ECS MANDATE REGISTRATION FORM)

Note : 1) If you have opted for Transact Online facility IPIN will be issued to you which can be used for transacting seamlessly through Online Mode.

2) If you have opted for Invest Easy facility IPIN will be issued to you which can be used to transact through Online mode on RMF website, transact through Call Center & through Mobile. Further, in order to transact through Call Centre and / or Transact through Mobile investor has to mandatorily fill and submit "ECS Mandate Registration form - Invest Easy". The form is available on RMF website / DISC of RMF.

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

(Mandatory if mode of holding is single) In case of existing investor, nomination details mentioned in the below table will replace the existing details registered in the folio

Applicant Details	Nomination Required	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 Name:	<input type="checkbox"/> Yes							1st App.
2nd App Name:	<input type="checkbox"/> No							2nd App.
3rd App Name:								3rd App.

**12. 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 Capital Asset Management Limited (RCAM) liability. I understand that the RCAM may, at its absolute discretion, discontinue any of the services completely or partially without any prior notice to me. I agree RCAM can debit from my folio for the service charges as applicable from time to time. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I hereby declare that the above information is given by the undersigned and particulars given by me/us are correct and complete. 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. **Applicable for NRI Investors:** 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.

First / Sole Applicant / Guardian	Second Applicant	Third Applicant

**ACKNOWLEDGMENT SLIP**

(To be filled in by the Applicant)

Received from Mr/Ms/M/s : \_\_\_\_\_ APP No.: \_\_\_\_\_ an application for allotment of

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

☐ Growth Option ☐ Bonus Option ☐ Dividend Reinvestment ☐ Dividend Payout

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

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

Time Stamp & Date of receiving office

One Indiabulls Centre, Tower1, 11th & 12th Floor, JupiterMill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai-400 013



IVR. "Self Help" Option (24 x 7)

Investor can avail below facilities

- NAV
- Account balance
- Account statement
- Last 5 transactions
- Latest Dividend declared

For more details :

Call : Toll free : 1800-300-1111 / 30301111



**SIP ENROLMENT cum AUTO DEBIT/ECS MANDATE FORM**

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

**DISTRIBUTOR / BROKER INFORMATION**

Name & Broker Code / ARN	Sub Broker / Sub Agent Code	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.
ARN- (ARN stamp here)		

**APPLICANT DETAILS**

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

**Unitholding Option - ☐ Demat Mode ☐ Physical Mode**

**DEMAT ACCOUNT DETAILS** - (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.) Demat Account details are compulsory if demat mode is opted above.

<b>National Securities Depository Limited</b>	Depository participant Name	<b>Central Depository Securities Limited</b>	Depository participant Name
	DP ID No.		Target ID No.
	Beneficiary Account No.		

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

**INITIAL INVESTMENT DETAILS (Refer Instruction No.13)**

Cheque/ DD No.	Cheque/ DD Date	DD Charge Rs.	Cheque/ DD Net Amount Rs.
Bank Name:	Branch:	City	

**SCHEME DETAILS** (In case you are investing in Reliance Regular Savings Fund please mention the Plan details mandatorily i.e Equity, Debt or Balanced.)

SCHEME NAME	Plan	Option
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**SIP DETAILS**

Frequency	Enrollment Period: (Please ✓ any one)	SIP Date	SIP Amount
<input type="checkbox"/> Monthly (default)	<input type="checkbox"/> REGULAR From: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> To: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/> 2 <input type="checkbox"/> 10 (default)	(in figures)
<input type="checkbox"/> Quarterly (Please ✓ any one)	<input type="checkbox"/> PERPETUAL (Default) From: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> To: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/> 18 <input type="checkbox"/> 28	(in words)

**BANK ACCOUNT DETAILS**

1st/Sole Accountholder Name as in Bank Records	
2nd Accountholder Name as in Bank Records	
3rd Accountholder Name as in Bank Records	
A/c. Type ✓ <input type="checkbox"/> SB <input type="checkbox"/> Current <input type="checkbox"/> NRO <input type="checkbox"/> NRE <input type="checkbox"/> FCNR	
Bank Name	
Account No.	(Core Banking Account Number)
Branch Address	City
PIN	9 Digit MICR Code
	IFSC Code

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

**Mandatory Enclosures:**

☐ Blank cancelled cheque ☐ Copy of cheque

**DECLARATION**

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

I/We would like to invest in Reliance \_\_\_\_\_ 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. 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 Capital Asset Management Limited (RCAM) liability. I understand that the RCAM may, at its absolute discretion, discontinue any of the services completely or partially without any prior notice to me. I agree RCAM can debit from my folio for the service charges as applicable from time to time. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I hereby declare that the above information is given by the undersigned and particulars given by me/us are correct and complete. 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. **Applicable for NRI Investors:** I confirm that I am resident of India. I/We confirm that I am/I/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/S AS PER RELIANCE MUTUAL FUND RECORDS (MANDATORY)**

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

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

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

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

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

**SYSTEMATIC TRANSFER PLAN (STP) ENROLMENT FORM**

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

**DISTRIBUTOR / BROKER INFORMATION**

Name & Broker Code / ARN <b>ARN-</b> (ARN stamp here)	Sub Broker / Sub Agent Code	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.
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**2. EXISTING UNIT HOLDER INFORMATION** FOLIO NO.

**3. APPLICANT DETAILS**

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

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

Name of 'Transferor' Scheme/Plan/Option	<input type="text"/>
Name of 'Transferee' Scheme/Plan/Option	<input type="text"/>

**5. STP DETAILS (Refer Instruction No.6)**

<input type="checkbox"/> <b>Fixed Transfer STP (Refer Instruction No.7&amp;9)</b> <b>STP Frequency</b> (Please ✓ any one)					<b>OR</b> <input type="checkbox"/> <b>Capital Appreciation STP (Refer Inst No.8&amp;9)</b> <b>STP Frequency</b> (Please ✓ any one)	
<input type="checkbox"/> Daily (Minimum One Month) First execution date will be on or after 7 calendar days from the date of submission of the form (excluding date of submission)	<input type="checkbox"/> Weekly 1 <sup>st</sup> , 8 <sup>th</sup> , 15 <sup>th</sup> & 22 <sup>nd</sup> of every month	<input type="checkbox"/> Fortnightly 1 <sup>st</sup> & 15 <sup>th</sup> of every month	<input type="checkbox"/> Monthly (Default) * of every month *Incase the Investor has not specified any date then the default date would be 10th	<input type="checkbox"/> Quarterly * of the starting month of every Quarter	<input type="checkbox"/> Monthly (Default) 1 <sup>st</sup> of every Month	<input type="checkbox"/> Quarterly 1 <sup>st</sup> of the starting month of every Quarter
<b>Amount of Transfer per Instalment</b> Rs. <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. **APPLICABLE TO NRIs ONLY**; I am a 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.

Place:  Date:

SIGNATURE		
<b>SIGN HERE</b>	<b>SIGN HERE</b>	<b>SIGN HERE</b>
Sole/ 1 <sup>st</sup> applicant/Guardian Authorised Signatory	2 <sup>nd</sup> applicant / Authorised Signatory	3 <sup>rd</sup> applicant Authorised Signatory

**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 Rs. \_\_\_\_\_

From Scheme / Plan / Option \_\_\_\_\_

to Scheme / Plan / Option \_\_\_\_\_

Mode & Frequency of STP \_\_\_\_\_

Stamp of receiving branch

& Signature

## 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. Transaction charges of Rs 100 (existing investor) or Rs 150 (new investor) will be deducted for investment of Rs 10000 and above for investments being made through distributors having valid ARN and opted in for transaction charges. The units will be allotted to the investor on the net subscription amount. In case of investment through SIP with total amount aggregating to Rs 10000 and above, the transaction charge will be recovered in 3-4 installments.
10. 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.
11. 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.
12. In case the new investor has selected Auto debit/ECS mode for SIP then a separate SIP Enrolment cum Auto debit /ECS mandate form has to be submitted along with Common Application Form. In case an existing investor has selected Auto debit/ECS mode for SIP then only SIP Enrolment cum Auto debit/ECS mandate form has to be submitted.

### II. APPLICANT'S INFORMATION:

1. In case the application is made under a Power of Attorney (PoA), a duly certified copy thereof, duly notarised should be submitted with the application. The POA document should contain the signatures of both the Applicant & the constituted Attorney.
2. Application made by a limited company or by a body corporate or a registered society or a trust, should be accompanied by a copy of the relevant resolution or authority to make the application, as the case may be, alongwith a certified copy of the Memorandum and Articles of Association or Trust Deed / Bye Laws / Partnership Deed, whichever is applicable.
3. In case of non-individual applicants, i.e. HUF / Companies / AOP / BOI / Trusts / Societies / FIs etc. the name, email-ID and telephone number of the contact person to should be provided.
4. 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 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 KYC Acknowledgement copy 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. Please contact any of the Investor Service Centres/ Karvy/ Distributors or visit our website [www.reliancecmutual.com](http://www.reliancecmutual.com) for further details.

### 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").

- i) **Requirement for the existing investors in mutual funds (upto December 31, 2011):** For the existing investors in mutual funds who have already complied with the KYC requirement (defined for the purpose of this addendum as KYC compliant) and have the KYC compliance letter issued to them by CDSL Ventures Limited are exempt from following the new KYC procedure effective January 01, 2012 for the purpose of making additional investment with any SEBI registered mutual fund. If, however, the KYC compliant investors would like to deal with any SEBI registered intermediary other than mutual funds, they will have to follow the new KYC compliance procedure.

- ii) **Requirement for the new investors in mutual funds (From January 1, 2012):** With effect from January 01, 2012, all investors other than KYC compliant investors as defined above are required to follow the new KYC compliance procedure while making any investing with the Fund:

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.reliancecmutual.com](http://www.reliancecmutual.com) or on the website of Association of Mutual Funds In India i.e. [www.amfiindia.com](http://www.amfiindia.com) or on the website of any authorised KRA's.

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, POSwill extend the services of effecting such changes. For Further details investors are requested to refer SAI.

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 an employer on behalf of the employee under Systematic Investment Plans through Payroll deductions or (iii) 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 / 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.

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

**PAYMENT BY CASH IS NOT PERMITTED.** 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.

## INSTRUCTIONS TO HELP YOU COMPLETE THE MAIN APPLICATION FORM

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. TRANSACTION CHARGES

- 1) In accordance with SEBI Circular No. IMD/ DF/13/ 2011 dated August 22, 2011, with effect from November 1, 2011, Reliance Capital Asset Management Limited (RCAM)/ 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. Distributors shall be able to choose to 'opt out' of charging the transaction charge. However, the 'opt-out' shall be at distributor level and not investor level i.e. a distributor shall not charge one investor and choose not to charge another investor. 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) RCAM 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.

### V. 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, nonexpression of desire to change or substitute the nominee by surviving unitholder shall be deemed to be the consent of surviving unitholder for the existing nomination.
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 SAI.
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 - 11 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.

### VI. Communication for the investors. :

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

The investor(s) may request for a physical account statement by writing or calling RMF's Investor Service Center/ Registrar & Transfer Agent. In case of specific request received from the investor(s), RMF shall endeavor to provide the account statement to the investor(s) within 5 working days from the receipt of such request.

With effect from October 1, 2011, in accordance with SEBI Circular No. Cir/ IMD/ DF/16/

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

- (i) On acceptance of the application, a confirmation by way of email and/or SMS within 5 Business Days from the date of receipt of transaction request will be sent to the Unit holders registered e-mail address and/or mobile number.
- (ii) Thereafter, a Consolidated Account Statement (CAS) shall be issued for each calendar month 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 by physical/e-mail mode. CAS shall contain details relating to all the transactions carried out by the investor across all schemes of all mutual funds during the month and holding at the end of the month including transaction charges paid to the distributor.

The word 'transaction' shall include purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal plan, systematic transfer plan and bonus transactions.

- (iii) For the purpose of sending CAS, common investors across mutual funds shall be identified by their Permanent Account Number (PAN). In case of a specific request received from the Unit holders, RCAM / RMF will provide the account statement to the investors within 5 Business Days from the receipt of such request. In the event the account has more than one registered holder, the first named Unit holder shall receive the CAS/account statement. CAS shall not be received by the Unit holders for the folio(s) not updated with PAN details. The Unit holders are therefore requested to ensure that the folio(s) are updated with their PAN. For Micro SIP and Sikkim based investors whose PAN details are not mandatorily required to be updated Account Statement will be dispatched by RCAM/RMF for each calendar month on or before 10th of the immediately succeeding month.

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

The statement of holding of the beneficiary account holder for units held in Demat will be sent by the respective DPs periodically.

- (iv) Investor has to mandatorily provide either Email Id or Mobile No.

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

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

### VIII. Benefits

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/Micro Code: With Reliance E-dividend you can have your dividend credited in your account through the Electronic Clearing Service (ECS) / National Electronic Fund Transfer (NEFT).

### IX. MICRO SIP

1. Pursuant to SEBI letter dated June 19, 2009 addressed to AMFI, and in compliance with AMFI Guidelines dated July 14, 2009, investment in Micro Schemes such as Systematic Investment Plan (SIP) where aggregate of installments in a rolling 12 months period or in a financial year i.e. April to March does not exceed Rs 50,000 per year per investor ( hereinafter referred as "Micro SIP"), will be exempted from the requirement of Permanent Account Number (PAN) with effect from August 01, 2009. This exemption will be applicable only to investments by individuals (including Joint Holders who are individuals, NRIs but not PIOs), Minors and Sole proprietary firms. HUFs and other categories will not be eligible for Micro SIPs. However pursuant to SEBI circular 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 Micro SIP investors will have to mandatorily provide the KYC Acknowledgement copy.
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.

### X. 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 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. This option will not be available to NRI investors.



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

- The Card issued / to be issued by RMF is a Co-Branded debit Card, called as "Reliance Any Time Money Card" (a mutual fund linked debit card), which will be / is facilitating instant cash withdrawal / Purchase by unit holders of the eligible schemes offering this facility, at all VISA enabled ATMs and Merchant Establishments/ Point of Sale (PoS) terminals across the world. This Co-Branded Card is issued / being issued by RMF in collaboration with HDFC Bank Ltd.
- The card shall be issued only to Resident Individuals. The card shall not be issued to Minors, HUF, NRI, Pvt/Public Ltd Companies, Partnership Firms, Proprietorship Firms, Trusts etc. No card shall be issued for subscriptions through DDs/third party cheques.
- Only one card shall be issued per folio/ account. The card will be sent only after the realisation of the subscription cheque.
- In order to avail the Reliance Any Time Money Card facility, at the time of lumpsum purchases the investor needs to mandatorily have investments in Reliance Liquid Fund-Treasury Plan or Reliance Money Manager Fund. The investor can treat either of the schemes as Primary scheme account in the folio. In case of zero balance SIP, the card shall be issued before processing the first SIP installment (without investment balance being there in the primary scheme account i.e Reliance Liquid Fund-Treasury Plan or Reliance Money Manager Fund). The investor can also link other schemes to this folio.
- In case the investor has investments in both Reliance Liquid Fund Treasury Plan and Reliance Money Manager Fund and has not selected either of the schemes as the Primary Scheme Account then by default Reliance Liquid Fund Treasury Plan will become the Primary Scheme Account.
- In case the investor is KYC Non Compliant then request for Reliance Any Time Money Card will be processed only once the status of the KYC is changed to Compliant and the TAT for processing and issuance of the card would be 15 days from the updation of KYC. If the KYC status is not changed within 45 days of the receipt of the Card request then the request for the Card will be rejected.
- The card will offer instant liquidity to the unitholder upto a permissible limit as fixed/determined by the Bank for ATM/POS withdrawals or 50% of withdrawal limit as set by RMF, from time to time, whichever is lower.
- Processing the redemptions through any Point of Service or ATM (other than HDFC Bank ATMs) the withdrawals would be made from Primary Scheme Account (Reliance Liquid Fund -Treasury Plan / Reliance Money Manager Fund) .If the balance is not available in the primary scheme, the withdrawal/PoS transaction would be declined. Further, the investor will have an option to withdraw from any of the scheme of his choice linked to the card through HDFC Bank ATMs after knowing the consequences of such a withdrawal.
- The card shall be issued only to the 1st holder where the mode of holding is Single or any one or survivor. No card shall be issued where mode of operation is Joint.
- Cash withdrawal & Balance Enquiry at ATM and Transaction at POS terminals are currently not chargeable if transactions are done within India International transactions will be charged. Please refer to the Tariff Card in the Welcome Kit for the applicable charges.
- Redemption facility through this card will be purely optional and in addition to the conventional method of redemption i.e. physical redemption request to be submitted at the Designated Investor Service Centres of the Reliance Mutual Fund. Investor can opt for any mode of redemption as per his choice and convenience. SEBI guidelines on uniform cut off timings for redemption shall also be applicable to the aforesaid facility of alternative means of redemption.
- Your Personal Identification Number (PIN) shall be mailed to you separately. Please ensure that you receive the PIN after you receive your card. In case you do not receive the same it please contact the RCAM/ Karvy branch Investor Service Center or call 30301111 or send an e-mail to customer\_care@reliancecmutual.com. Please change your PIN immediately on receipt.
- Please sign on the reverse of the card on the signature panel.
- Withdrawals through ATM or POS terminals can be stopped temporarily or permanently for want of any statutory compliance.
- Please retain a copy of transaction slip generated by the ATM Machine after completion of transaction as confirmation of the transaction done.
- If your card ever gets lost or stolen, please contact us immediately on 3030 1111 or toll free no. 1800 300 1111. We will not list your card (no transactions shall be possible thereafter through the hot listed card).
- In order to receive the credit back on void transactions done on your card, you need to send/ fax a copy of void transaction slip to the address mentioned at the back of the card.
- Your card is valid in India and abroad. You cannot make foreign currency transactions in Nepal and Bhutan (i.e. transactions in currencies other than local currency of Nepal/ Bhutan or Indian Rupees).
- Please ensure that while using the card outside India, you are doing so strictly in accordance with RBI's Exchange Control Regulations, as prevailing from time to time. The onus of ensuring compliance with the regulations is on you, the holder of the card.
- Please read the terms and conditions carefully, which will be provided in the Welcome kit of the card.
- RMF/RCAM reserve the right to discontinue/modify/alter the said facility on a prospective basis subject to compliance with the prevailing SEBI guidelines and Regulations.

## CHECKLIST

### Please ensure that:

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

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

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

## INSTRUCTIONS TO FILL THE SIP ENROLMENT CUM AUTO DEBIT /ECS MANDATE FORM

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

### LIST OF CITIES FOR SIP FACILITY VIA ECS (DEBIT CLEARING) (87 CENTERS)

Agra, Ahmedabad, Allahabad, Amritsar, Anand, Aurangabad, Asansol, Bangalore, Bardwan, Baroda, Belgaum, Bhavnagar, Bhillwara, Bhopal, Bhubaneswar, bijapur, Bikaner, Calicut, Chandigarh, Chennai, Cochin, Coimbatore, cuttak, Davangere, Dehradun, Delhi, dhanbad, Durgapur, Erode, Gadag, GANGTOK, Gorakhpur, Guwahati, Gulbarga, Gwalior, Hasan, Hubli, Hyderabad, Indore, Jabalpur, Jaipur, Jalandhar, Jammu, Jamnagar, Jamshedpur, Jodhpur, Kanpur, kakinada, Kolhapur, Kolkata,Kota, Lucknow, Ludhiana, madurai, Mandya, Mangalore, Mumbai, Mysore, Nagpur, Nasik, Nellore, Panjim, Patna, Pondicherry, Pune, Raipur, Raichur, Rajkot, Ranchi, Salem, Shimla, SHIMOGA, Sholapur, Siliguri, Surat, Thirupur, Tirupati, Tirunelveli, Trichur, trichy, Trivandrum,Tumkur, Udaipur, udupi, Varanasi, Vijaywada, Vizag

- Auto Debit facility is offered only to the investors maintaining their bank accounts with Bank of Baroda/ Bank of India/ Punjab National Bank/ Kotak Mahindra Bank/ING Vysya Bank/ Citibank NA/HDFC Bank/ ICICI Bank/ AXIS Bank/ HSBC/ IDBI Bank/ State Bank of India / Union Bank Of India / Corporation Bank / Allahabad Bank / Federal Bank. The above list is subject to change from time to time. The list may undergo changes from time to time.
- Electronic Clearing System (ECS) facility will be available in the selected cities. A city where ECS facility is available presently is mentioned above. The list may be modified/ updated/ changed/ removed at any time in future entirely at the discretion of Reliance Capital Asset Management Limited (RCAM) without assigning any reasons or prior notice. If any city is removed, SIP instructions for investors in such cities via ECS (Debit) route will be discontinued without prior notice. In such a case, the RCAM at its sole discretion may accept Post Dated Cheques (PDC's) from the investors for the balance period.
- The bank account provided for ECS should participate in local MICR clearing. In case MICR code is not provided or incorrect code is mentioned on the application form, the application for SIP will be liable to be rejected.
- The investor agrees to abide by the terms and conditions of ECS/Auto Debit facility of Reserve Bank of India/Banks. Reliance Mutual Fund (RMF) / RCAM, its registrars and other service providers shall not be held responsible or will not be liable for any damages and will not compensate for any loss, damage etc. incurred to the investor. The investor assumes the entire risk of using this facility and takes full responsibility. Investor will not hold RMF / RCAM, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles of Auto Debit /ECS / local holidays.
- Please read the Key Information Memorandum, Statement of Additional Information (SAI) and Scheme Information Document (SID) of respective Scheme(s) carefully before investing. Investors are required to submit following documents atleast 21 working days before the first SIP Installment date for Auto Debit & ECS Clearing.:  
New Investors are required to submit the following documents:
- (a) Common Application Form with SIP Enrolment & Auto Debit/ECS Mandate Form.
- (b) The Initial investment amount cheque should be issued from the same bank account which is to be debited under ECS/Auto Debit for SIP installments
- (c) A photo copy/cancelled cheque from ECS Debit Account (as mentioned on the application form) should be submitted along with other requirements.
- Existing Investors are required to submit SIP Enrolment cum Auto Debit/ECS Mandate Form.**
- An investor can opt for Monthly or Quarterly frequency. In case the investor has not specified the frequency then by default the frequency will be treated as Monthly.
- SIP Auto debit / ECS facility is available only on specific dates of the month i.e. 2nd or 10th or 18th or 28th. An investor shall have the option of choosing for 1 or more than 1 SIP in the same scheme and in the same month however more than one SIP on the same debit date is not allowed. To register multiple SIPs in the same scheme /same month, please submit separate Auto Debit and ECS Mandate Form. 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 of every month/quarter as per the frequency defined by the investor.
- The first SIP cheque /draft could be of any Business day but subsequent cheques or ECS / Auto Debit Transactions should be dated 2nd, 10th, 18th or 28th and there should be minimum gap at least 21 business Days between the 1st SIP and the 2nd SIP or as specified by RCAM from time to time. In case the criteria are not met the SIP would start on the same date from the next month. Investors should check the same at the Designated Investor Service Centre of Reliance Mutual Fund before investing. If the date on the cheque/draft/ECS/Auto Debit Transactions is a non - Business Day for the scheme ,then the units shall be allotted on the next Business Day.
- Investors can also start an SIP directly without any initial investment. In this option the Investors can submit the application for SIP on any working day but the subsequent installment date of SIP shall be 2nd / 10th / 18th / 28th with a minimum gap of at least 21 working days

## INSTRUCTIONS TO FILL THE SIP ENROLMENT CUM AUTO DEBIT / ECS MANDATE FORM

- between the submission of application form and the 1st SIP, as may be specified by RCAM from time to time.
- (11) Please refer the SID of the respective schemes for minimum SIP Application amount.
  - (12) For MICRO SIP maximum SIP amount can be Rs.4000/- Per Month or Rs. 12000/- Per Quarter.
  - (13) SIP is available in selected schemes of Reliance Mutual Fund. The initial cheque should be drawn in favour of the respective scheme 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.
  - (14) If an investor does not mention SIP start date or the SIP start date is unclear in the application form/SIP Mandate, the SIP date will by default start from the next subsequent month after meeting the minimum registration requirement of 21 working days. If an investor does not mention SIP end date or the SIP end date is not expressly mentioned/ unclear in the application form/SIP Mandate, 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.
  - (15) In case of three consecutive failures due to insufficient balance in bank account while processing request for SIP, RCAM shall reserve the right to terminate the SIP without any written request from the investor.
  - (16) In case an investor wishes to change the bank account details for the existing SIP registered through Auto debit mode, then he has to provide a cancellation for the existing SIP and re-register fresh SIP with the new bank details.
  - (17) The provisions mentioned in the respective SID regarding Applicable NAV, Risk Factors, Load etc. shall be applicable. The provision for "Minimum Application Amount" as specified in the respective SID will not be applicable for SIP Investments.
  - (18) Allotment of units would be subject to realisation of credit.
  - (19) If the date of the subsequent SIP installment is a non-transaction day for the scheme, then the units shall be allotted on the next / following transaction day.
  - (20) The Unit holders can choose to opt out from the SIP at any point of time by submitting a written request to the nearest DISC. Such request for discontinuation should be received at least 15 days prior to the next due date of the SIP. On receipt of such a request, the SIP will be discontinued for the respective scheme(s).
  - (21) For Direct Investment Please Mention "Direct in the Column "Name & Broker Code/ARN".
  - (22) The ECS Mandate Form along with common Application Form in all respects should be submitted at any of the Designated Investor Service Centre (DISCs) of RCAM or Karvy Computershare Pvt. Ltd.
  - (23) 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.
  - (24) RCAM reserves the right to reject any application without assigning any reason thereof. RCAM in consultation with Trustees reserves the right to withdraw these offerings, modify the procedure, frequency, dates, load structure in accordance with the SEBI Regulations and any such change will be applicable only to units transacted pursuant to such change on a prospective basis.
  - (25) In accordance with the requirements specified by the SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009 no entry load will be charged with effect from August 1, 2009. Exit Load as applicable in the respective Scheme at the time of enrolment of SIP will be applicable.

## 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](http://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 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) The minimum balance amount that an unitholder (new or existing) has to maintain in his folio to opt for STP facility for all the eligible schemes is Rs 5,000 or the minimum application amount as stated in the SID of the respective Transferor scheme, whichever is higher. In case of insufficient balance in the account / folio, the application for enrolment of STP will be rejected.
- (13) Unitholder 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 rejected. However, future STPs will continue to be active. Also if the investor continues to have insufficient balance /unclear units for three consecutive months, RCAM will have the right to discontinue the future STPs at its own discretion.
- (14) 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.
- (15) Minimum number of transfers required for a STP shall be two. In case of Daily STP, minimum number of transfer is one month.
- (16) 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).
- (17) 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.
- (18) 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.
- (19) The Enrolment form completed in all respects can be submitted at any of the Designated Investor Service Centre (DISC) of RCAM 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.
- (20) 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.
- (21) STP facility is available for all sub options except for Daily Dividend Option (wherever applicable) of the mentioned Transferor Scheme
- (22) 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.
- (23) For Direct Investments, please mention "Direct" in the column "Name & Broker Code / ARN".
- (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 atleast 7 calendar days (excluding day of submission) prior to the due date of the next transfer date. The following information need to be mentioned while submitting a cancellation request (a) Folio holder Name (b) Folio Number (c) Transferor Scheme (d) Transferee Scheme (e) STP Amount (f) 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) RCAM 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.

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

**Adayar:** Shop No. 3, Ground Floor, Anu Arcade, No. 1, 15th Cross Street, Shashtri Nagar, Adyar, Chennai - 600 020. **Agra:** Block No. 50, Anupam Plaza, Opp FCI, Sanjay Place, Agra-282002. **Ahmedabad:** 4th Floor, Megha House, Mithakhali, Law Garden Road, Ellis Bridge, Ahmedabad – 380 006. **Ahmednagar:** 1st Floor, Excel Arcade, Near hotel Amar, Laltaki, Sarjepura, Ahmednagar – 414001. **Ajmer:** 3rd Floor, India Square, India Motor Circle, Kutchery Road, Ajmer 305001. **Alappuzha:** 3rd Floor, Chandra Square, Cullen Road, Alappuzha - 688011. **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 - 211 001. **Alwar:** Jai Complex, 1st Floor, Plot No. 1, Road No. 2, Alwar - 301001. **Ambala:** Shanti Complex, 4307/12, 2nd Floor, Opp. Civil Hospital Jagadhari Road, Ambala Cannt - 133001". **Amravati:** Vimaco Towers, C Wing 4,5,6, Amravati - 444601, Maharashtra. **Amritsar:** SF-1, 4th Floor, 10, Eminent Mall, The Mall, Amritsar - 143 001. **Anand:** 2nd Floor, 204, Maruti Sharnam, Anand Vidhyanager Road, Anand - 388001. **Andheri:** Shop no. 3, ground floor, Mona shopping centre, J P Road, Near Navrang Cinema, Andheri (W), Mumbai - 400058. **Anna Nagar:** No.338/7,First Floor, New Sunshine Apartment, Second Avenue, Anna Nagar, Chennai-600040. **Asansol:** 2nd Floor, Laxi Narayan Avenue,Room No -30,Murgasol, G.T Road ,Asansol - 713301. **Aurangabad:** C-8,2nd floor,Aurangabad, Business centre,Adalat Road,Aurangabad-431001. **Bangalore:** N-111-112-114, 1st floor, north block, Manipal centre, Dickenson Road, Bangalore - 560 042. **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, Shevashram Road, Panch Batti, Bharuch - 392001. **Bhatinda:** Jindal Complex, 2nd Floor, G T Road, Bathinda - 151001. **Bhavnagar:** 3rd Floor, Corporate House, Plot No. 11B, Waghawadi Road, Bhavnagar - 364004. **Bhilai:** 2nd Floor, Priyadarshani Panisar, above dominos pizza,Nehru Nagar, Near Railway Crossing, Bhilai - 490020. **Bhilwara:** 1st Floor, 101, S K Plaza, Pur road, bhilwara - 311001. **Bhopal:** Kartar towers, 2nd floor, E2/20, Arera Colony Opp Habibganj railway station, next to hotel sangeet Bhopal - 462 016". **Bhubaneswar:** 2nd Floor, Near Kalsi Petrol Pump, 5 - Janpath Karvil Nagar, Bhubaneswarh - 751001. **Bhuji:** Ground Floor, Office No. 1, Pooja Complex, Next to ICICI Bank, Station Road, Bhuji – 3700 01. **Bikaner:** 1st Floor, near M.R.M. Office, Modern Market Circle, Bikaner - 334001. **Bokaro:** GB-20, City Center , Sector-4 Bokaro-827004. **Borivali:** Premise No 101, Vraj Deep,Junction of Chandavarkar Road & Eksar Road,Borivali West,Opp to Megh Mayur Tower,Mumbai - 400091. **Burdwan:** Ground Floor, 10 G T Road, Opp. Officers Colony, Kali Mandir, Burdwan- 713101. **Calicut:** 6/1002M, 4th Floor, City Mall, Kannur Road (Opp Y.M.C.A), Calicut – 673 001. **Chandigarh:** 1st Floor, SCO No 449-450, Sector 35-C, Chandigarh – 160034. **Chennai:** Reliance House, No. 6 Haddows Road, Opp Shastri Bhavan, Chennai 600006. **Cochin:** 3rd Floor,Chicago Plaza, Rajaji Road,Ernakulam,Cochin - 682 035. **Coimbatore:** Second Floor, Ahuja Towers, 42/15, T.V.Swamy Road (West), R.S.Puram, Coimbatore- 641002". **Dadar:** 5th Floor, Office No.1, Laxmi Commercial Premises, Opp. Dadar Railway Station, Dadar (W), Mumbai - 400 028. **Dalhousie:** 14B, 18, British Indian Street, GF Shop No. 14, Kolkata - 700 001. **Dehradun:** 2nd Floor, NCR Corporate Plaza, New Cantt Road, Dehradun - 248001. **Dhanbad:** 4th Floor, Shree Laxmi Complex, Bank Mode, Dhanbad - 826001. **Dindigul:** 2/2, 1st Floor, Surya Tower, Above ICICI Bank, Salai Road, Dindigul - 624001.**Durgapur:** Plot No 848, City Centre, Near Rose Valley Hotel, 2nd Floor, Durgapur - 713216. **Erode:** Samy's Nest, No.63, Musuvanna Street EVN Road, Erode -638011". **Faridabad:** Booth no. 112-P, Sector-15, Urban Estate, Faridabad - 121 007. **Firozabad:** 1st Floor, Plot No 9/1, Raniwala Market, Agra Road, Above UCO Bank, Firozabad - 283203. **Gandhinagar:** Office No 313, Meghmalhar, Sector 11, Ch Road, Gandhinagar - 382 001. **Ghaziabad:** C-78, Sudesh Plaza, 3rd Floor,RajNagar District Centre, Ghaziabad - 201010. **Godhra:** 2nd Floor, Gurukrupa Complex, LIC Road, Near SBI, Godhara – 389001. **Gorakhpur:** 1st Floor, Radhika Complex, Medical Road, Gorakhpur - 273409. **Guntur:** Pranavam Plaza, Door No. 5-35-69, 4/9, Brodipet, Guntur - 522002. **Gurgaon:** Palm Court Building, Ground Floor, Unit No 4 & 5, Sector 14, Gurgaon - 122001. **Guwahati:** 2E, 2nd Floor, Dihang Arcade, ABC, Rajiv Bhavan, G S Road, Guwahati - 781 005. **Gwalior:** 3rd Floor, Alaknanda Tower, City Centre, Gwalior - 474002. **Haldwani:** 1st Floor, J K Tower, Nainital Road, Teri Puliya , Kathgodam, Haldwani – 263139. **Haridwar:** 2nd Floor, Shyam Tower, Near Nandpur gate, Jwalapur, haridwar - 249407. **Himmatnagar:** Office No 1,2,3, Ground Floor, Rajkamal Chambers, Near LIC, Highway Road, Polo Ground, Vistar, Himmatnagar - 383001. **Hissar:** 1st Floor, 149, Red square market, CUE-I, Hissar - 125001 ". **Hoshiyarpur:** 2nd Floor, Eminent Mall, Plot No. B-XX/214, Main Court, Hoshiyarpur - 146001. **Howrah:** 2/1, Bhajan Lal Lohia Lane, Krishna Enclave , Howrah -711011. **Indore:** Eureka Junction, 1st Floor, Above ICICI Bank, Travellers Bunglow Road, Hubli-580029. **Hyderabad:** 2nd Floor,"Shobhan, 6-3-927/A & B, Somajiguda, Raj Bhawan Road, Hyderabad –500082. **Jabalpur:** 1st Floor, Raj Leela Tower, 1276 Wight Town, Allahabad Bank, Jabalpur 482001. **Jaipur:** Durga Business Corner, 201 to 204, P-5/2, Opposite Gangaur Hotel, M.I. Road, Jaipur - 302001. **Jalandhar:** 4th Floor, The Axis, Plot No.1, Badri Dass Colony, BMC Chowk, G. T. Road, Jalandhar-144001. **Jalgaon:** 18, 2nd Floor, Dhake Colony, Dhake Corporate Centre, Jalgaon – 425 001. **Jammu:** Banu Plaza, B-2, 206, South Block, Railway Head, Jammu, Jammu & Kashmir - 180001. **Jamnagar:** Shop no. 2, 3, 4 & 5, Ground Floor, Shipil, Indira Nagar, Jamnagar - 361 140. **Jamshedpur:** Office No. 310 ,3rd Floor, Yashkamal Complex, Bistupur , Jamshedpur -831001. **Janakpuri:** B-25, 3rd Floor, B Block Community Centre, Janakpuri, Delhi-110058. **Jaunpur:** 2nd Floor, RN Complex, 119G, Umarpur, Haribandhanpur, Post Sadar, Jaunpur - 222002. **Jayanagar:** 118/1,First Floor, Venkat Elegance, 6th C Main Road, 4th Block, Jayanagar, Bangalore-560011". **Jhansi:** 1st Floor, 493, "Stephen House", Civil Lines, Opp. Munnalal Power House, Gwalior Road, Jhansi - 284001. **Jodhpur:** 637-B, 2nd Floor, Bhansali Tower, Residency Road Jodhpur - 342001". **Junagarh:** 1st Floor, Moti Palace Building, Opposite Rajji Baug, Moti Baug, Junagarh – 362001. **Kakinada:** 13-1-51,1st Floor, Golden Complex, Surya Rao Pet, Kakinada - 533 001. **Kalyan:** Shop No 4, Gr Floor, Santoshi Mata road, Mahavir Complex, Kalyan (W) 421301. **Kalyani:** 1st Floor, B-8/25(CA), KALYANI NADIA , WB-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 - 208 001. **Kharagpur:** Atwal Real Estate, M S Towers, O T Road, INDA, Kharagpur - 721305. **Kolhapur:** Upper Ground Floor,Gemstone - RD Vichare Complex, Near Central ST stand, New Shahupuri, Kolhapur - 416 001. **Kolkata:** Unit no. 10,11 & 12, 5th floor, FMC Fortuna,A J C Bose, Kolkata 700 020. **Kollam:** 1st Floor,(Rettayad), Dharussalam Complex, Private Bus stand Road,Thamarakulam, Kollam-691001. **Kota:** Ground Floor, Mewara Plaza,344, Shopping Centre, rawatbhata gumanpura road, Kota -324007. **Kottayam:** 1st floor,Kaniyamparambil Arcade, Shastri Road, Kottayam – 686001. **Lajpat Nagar:** 1st Floor, E-100, (Above Corporation Bank), Lajpat Nagar - II, New Delhi - 110024". **Lucknow:** 3rd Floor, Halwasiyas Commerce House, Habibullah estate, hazratganj, 11 M G marg, Lucknow - 226001. **Ludhiana:** Lower Ground Floor, SCO 127-128-129, Feroze Gandhi Market, Ludhiana - 141001. **Madurai:** 1st Floor, Suriya Towers, 272, 273, Goods Shed Street, Madurai - 625001. **Malappuram:** 1st Floor, Dr.Aboos Arcade, Kunnummel,Near St.James Girls High school,Malappuram - 676505. **Malleswaram:** Door No.89 (Old no.36), Ground Floor, 3rd Cross, Sampige Road, Malleswaram, Bangalore - 5600 03. **Mangalore:** 4th Floor , Maximus Commercial Complex,LHH Road, Opp KMC, Mangalore - 575001. **Margao:** Shop No. 3, Mira Building ,Pajifond, Near Jain Mandir, Margao, Goa - 403601. **Mathura:** 1st Floor, Tera Tower, Bhuteshwar Road, Mathura - 281004. **Meerut:** Ground Floor, G-14, Rama Plaza, Bachha Park, WK Road, Meerut - 250001. **Mehsana:** F – 9, F – 10, F – 11,1st Floor, Wide Angle, Mehsana Highway, Near Khari Bridge, Mehsana – 384002. **Moradabad:** 1st Floor, Brass City Buildcon , Opp Cross Road Mall, Avas Vikas, Civil Lines, Moradabad – 244001. **Corporate:** 12th Floor, Tower 1, One Indiabulls Centre, Tower One, Jupiter Mills Compound, 841, Senapati Bapat Marg, Elphinstone Road (West), Mumbai - 400 013. **Mittal Branch:** 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. **Nagpur:** Office No 101, 1st Floor, Ramdaspath , behind SBI Bank , Thapar Inclove 2 , Nagpur- 440010. **Nanded:** Office no 4, Ali bhai Tower, Shivaji Nagar Corner, Nanded - 431602. **Nashik:** Ground Floor 57, Karamkala Building, Opp. Old Corporation Building, New Pandit Colony, Shranpur Road, Nasik-422002. **Navsari:** Chinmay Arcade, 3rd Floor, (3/1&2), opp Sattapir Sayaji Road, Navsari -396445. **Nehru Place:** SF-17,18,19, ground floor,Devika Tower, 6, Nehru Place, New Delhi - 110 019. **New Delhi:** 807, 8th floor,Ashoka Estate, 24, Barakhamba Road, New Delhi - 110 001. **Noida:** Shop No. 1, Gound Floor, Ansal Fortune Arcade, Secotor, 18,Noida, - 201301. **Pali:** 1st Floor, Srinath Complex, 87B, Veer Dugra Das Nagar, Pali - 306401. **Panaji:** 1st Floor, Block "D", Office No F17, F18, F19 & F20, Alfrnan Plaza, Mahatma Gandhi Road, Panjim - 403001. **Panipat:** 2nd Floor, Harpreet Plaza, batakh cheer, 510-514, G T Road, Panipat-132103. **Pathankot:** 2nd floor, LML, Mahajan Sales, Dhangu Road, Near Power House, Pathankot – 145001. **Patiala:** Gr. Floor, SCF No 109, Choti Baradari,Nabha Gate(West) Patiala - 147001, Punjab. **Patna:** 4th Floor, Shahi Building, Exhibition Road,Opposite Chanakya Cinema Hall, Patna-800001. **Phagwara:** 1st Floor, Shop no. 106, Arora Prime Tower, Singhla market, G T Road, Phagwarah - 144401. **Pondicherry:** Jayalakshmi Complex, R.S No. 34/5pt, Block No. 5, Thiruvalluvar – Salai, Kuyavarpalayam, Pondicherry - 605005. **Pune:** 201, 202, 2nd Floor & 301, 3rd floor, Sanas Memories, F C Road, Shivaji Nagar, Pune - 411 004. **Raipur:** 1st floor, D M Plaza, Chhotta Para, Fire Brigade chowk, Raipur- 492 001. **Rajhamundry:** Jetty Enclave, Door No. 79-2-9/3, Tilak Road, Opposite Saibaba Temple, Rajamundry – 533 103. **Rajkot:** 2nd Floor, Plus Point, Opp Haribhai Hall, Dr. Yagnik Road, Rajkot - 360001. **Ranchi:** Office No. 317, 3rd Floor, "Panchwati Plaza", Kutchery Road, Ranchi – 834001. **Rohtak:** Jawahar Market, 1st Floor, 323/321, Delhi Road, Nr. D Park, Rohtak, Haryana – 124004. **Rourkela:** 4th Floor, Triveni Complex, Madhusudan Marg, Rourkela, Orissa-769001. **Sagar:** 1st Floor, 10 Civil Lines, Yadav Complex, Sagar – 470 002. **Saharanpur:** 1st Floor, Mission market, court road, Saharanpur - 247001. **Salem:** 2nd Floor, Kandaswama Mega Mall, Survey No. 186/2E, Alagapuram, Opp Saradha College, Fairlands, Salem - 636016. **Salt lake city:** B D 25, Salt Lake, Sector - 1, Kolkata - 700064. **Satna:** Second Floor, Shree TMD Complex, Reva Road, Opposite Hotel Saveria, Satna - 485 001. **Shillong:** Reena Enterprises Pvt Ltd, Quinton Road European Ward Shillong -793001. **Shimla:** No. 17, Alle no. 9, Middle Bazar,The Mall, Shimla -171001. **Siitguri:** Gitanjali Complex, 1st Floor, Sevoka Road, Siliguri - 734001. **Solapur:** 4th Floor, Sun Plaza, 8516/11, Murarji Peth, Solapur – 413 001. **Sriganganagar:** 1st Floor, Plot No 4, NH-15, Opposite Bihani Petrol Pump, Sri Ganganagar - 335001. **Srinagar:** 4th Floor, Chinrar Commercial Complex, The Bund Residency Road, Srinagar - 190001. **Surat:** No.118, 1st Floor, Jolly Plaza, Opp. Athwagate Police Chowki, Athwagate Circle, Surat - 395001. **T Nagar:** Old No. 31 & 32, New no. 52 & 54, TVL Boag Willa, North Boag Road, T Nagar, Chennai – 600 017. **Thane:** Shop No 4, Ground Floor, Satyam Apartment, M G Road, Near Naupada Police Station, Thane - 400 602. **Thanjavur:** 2nd Floor, Shop No (3A), No. 70, Srinivasan Pillai Road, Thanjavur - 613001. **Thiruvalla:** 2nd Floor, Erinjery Building, M C Road, Thiruvalla - 689107. **Thrissur:** 4th floor, Pathayapura Building, Round South, Thrissur - 680001. **Tinsukia:** 1st Floor, Satyam Towers , S.R lohia Road (SBI Gali) Near ICICI Bank Tinsukia - 786125. **Tirupati:** 1st Floor, 20-1-136/D,Maruthi Nagar,Tirumala By Pass Road,Tirupati - 517501. **Tiruppur:** 1st Floor, No.2, JK Tower, Main Road, Binny Compound, Tiruppur-646101. **Tiruchirappalli:** Ground Floor, Plot No. D-27, Door No. D-27, 7thCross (East), Thillainagar, Tiruchirappalli – 620 018. **Trivandrum:** 1st flr,Uthradam, Panavila Junction, Trivandrum - 695001. **Udaipur:** 2nd Floor, 1(2)A, K P Arcade, Fatehpura, Opposite UTI Office, Udaipur – 313001. **Udupi:** 3rd Floor, Nanda Commercial & Health Centre Door No.6-2-105 D2, Court Road, Udupi – 576101". **Ujjain:** 3rd Floor, Office No 309 and 310, Mani Trade Centre, Shanku Freeganj, Ujjain - 546006. **Baroda:** Office No. 101-102, 1st Floor, Tilak Complex, Jetalpur Road, Alkapuri, Vadodara - 390 005. **Valsad:** 1st Floor, Tarang Complex, Opposite GPO, Tithal Char Rasta, Valsad – 396001. **Vapi:** 1st Floor, Royal Fortune, 102 b/b,102b/c,Daman Chala Road, Opp Upasna School, Vapi – 396191. **Varanasi:** unit no. 2, 1st floor, Arihant Complex, Sigra Varanasi - 221 010. **Vasco da gama:** Shop No. S-1, Our Lady of Mercies Building, Opp. K.T.C Bus Stand, Mundvel, Vasco Da Gama, Goa - 403802. **Vashi:** Thacker Tower, 702 & 703, Sector No. 17, Vashi, Navi Mumbai – 400 705. **Vellore:** 2nd Floor, 19/A, Corporate House, Officers Line, Vellore - 632001. **Vijayawada:** 3rd floor, Surya tower,Above Icon showroom, M G Road, Labbipet, Vijayawada - 520 010. **Visakhapatnam:** 2nd Floor, VRC Complex, Dwarka Nagar, Vishakhapatnam-530016. **Warangal:** Ground Floor, H No. 5-9-130,130/1&130/2, Sikhwadi,Hanamkonda,Warangal - 506001. **Yamunanagar:** 1st Floor, 514,515 A, Model Town, Govindpuri road, Yamunanagar - 135001. **Bilaspur:** 1st Floor, Krishna, Sonchhatra Compound, Shiv Talkies – Tarbahar Road, Near RNT Square, Bilaspur – 495004. **Ichalkaranji:** 2nd Floor, Ward No 16, H No 1545, Ichalkaranji – Kolhapur Main Road, Near Central Bus Stand, Ichalkaranji - 416115. **Satara:** Ground Floor, Sai Plaza, Near Powai Naka, Satara – 415001. **Sangli:** Ground Floor, Office No G 4, Siddhivinayak Forum Opp. Zilla Parishad, Miraj Road, Sangli - 416416. **Ghatkopar:** Office No. 305, 3rd Flr, Monte Rossa Building, 90 Feet Road, Near Ganesh Mandir, Ghatkopar (E), Mumbai – 400 077

## KARVY COMPUTERSHARE PRIVATE LIMITED

**Agartala:** Jagannath Bari Road,Bidur Karta Chowmuhanj, Agartala - 799001. **Agra:** Deepak Wasan Plaza, Behind Holiday Inn, Opp Megdoot Furnitures, Sanjay Place, Agra -282002 (U.P). **Ahmedabad:** 201,Shail Building, Opp : Madhusudhan House, Nr. Navrangpura Telephone Exchange, Navrangpura, Ahmedabad - 380 006. **Ajmer:** 1-2, II Floor, Ajmer Tower, Kutchary Road, Ajmer - 305 001. **Akola:** Shop No-30, Ground Floor, Yamuna Tarang Complex, N.H. No.-06, Murtizapur Road, Akola-444004. **Aligarh:** 1St Floor, Kumar Plaza, Aligarh - 202001, Uttar Pradesh. **Allahabad:** RSA Towers, 2nd Floor, Above Sony TV Showroom, 57, S P Marg, Civil Lines, Allahabad - 211001. **Alleppy:** 2nd Floor, JP Towers, Near West Of zilla Court Bridge, Mullakkal, Alleppy - 688011. **Alwar:** 101, 1st Floor, Saurabh Towers, Opp. UTI, Road No # 2, Bhagat Singh Circle, Alwar-301001. **Amaravathi:** Shop No. 13 & 27, First Floor, Gulshan Plaza, Raj Peth, Badnera Road, Amaravathi - 444605. **Ambala:** 6349, Nicholson Road, Adjacent Kos Hospital, Ambala Cantt, Ambala - 133001. **Amritsar:** 72-A, Taylor'S Road,Agar Heritage Gandhi Ground, Amritsar - 143 001. **Anand:** F-6, Chitrangana Complex,Opp: Motikaka Chawl ; V V Nagar, Anand - 388 001. **Ananthapur:** # 15-149, 1st Floor, S.R.Towers, Opp: Lalithakala Parishat; Subash Road, Anantapur - 515 001. **Angul:** Durga Shankar



Road, Main Road, Infront of AXIS bank, Angul -759122. **Ankleshwar:** L/2, Keval Shopping Center, Old National Highway, Ankleshwar - 393 002. **Asansol:** 114 / 71, G.T. Road, Near Sony Centre, Bhanga Pachil, Asansol - 713303. **Aurangabad:** Ramkunj, Railway Station Road,Near Osmanpura Circle, Aurangabad-431005. **Azamgarh:** 1st Floor Alkal Building, Opp. Nagaripalika Civil Line, Azamgarh-276 001. **Balasure:** M S Das Street, Gopalgaon, Balasure - 756001. **Bangalore:** No : 51/25, 1 St Floor, Surya Building, Ratna Avenue, Richmond Road, Bangalore - 560 025. **Bankura:** Ambika Market, Natunganj, Bankura - 722101. **Bareilly:** 1st Floor, 165, Civil Lines, Opp.Hotel Bareilly Plaza, Near Rly Station Road, Bareilly - 243 001. **Berhampur (WB):** Thakur Market Complex, 72, Naya Sarak Road, Gorabazar, PO. Berhampur, DIST. Murshidabad, Barhampur -742101. **Baroda:** SB-485, Mangaldeep Complex, Opposite Mesonic Hall. Productivity Road, Alkapuri, Vadodara - 390007. **Begusarai:** Hotel Diamond Surbhi Complex, Near I.O.C Township Gate, Kapasiya Chowk, Begusarai - 851117. **Belgaum:** CTS No 3939/ A2 A1, Above Raymonds Show Room, Beside Harsha Appliances,Club Road, Belgaum - 590001. **Bellary:** No.1 Khb Colony, Gandhinagar, Bellary - 583101. **Berhampur (OR):** Ramlingam Tank Road, Berhampur-760002. **Beetul:** 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 - 392 002. **Bhatinda:** #2047- A, 2nd Floor, Above Max New York Life Insurance, The Mall Road, Bhatinda - 151001. **Bhavnagar:** Surabhi Mall, 301, 3rd Floor, Waghawadi Road, Bhavnagar - 364001. **Bhilai:** Shop No-1, First Floor, Plot NO-1, Old Sada Office Block, Commercial Complex, Near HDFC Atm, Nehru Nagar- East, Post - BHILAI, Pin - 490020. **Bhilwara:** 27-28, 1St Floor, Hira-Panna Complex, Pur Road, Bhilwara-311001. **Bhopal:** Kay Kay Busniss Centre,133, Zone I, M P Nagar, Bhopal-462011. **Bhubaneswar:** Plot No-104/105(P), Jaydev Vihar, Besides Hotel Pal Heights, Bhubaneswar-751013. **Bikaner:** 2Nd Floor, Plot No 70 & 71,Panchshati Circle, Sardul Gunj Scheme,Bikaner-334003. **Bilaspur:** Shop No 201/202, V.R.Plaza, Link Road, Bilaspur-495001. **Bokaro:** B-1, 1St Floor, Near Sona Chandi Jewellers, City Centre, Sector - 4, Bokaro Steel City - 827 004. **Burdwan:** 63 G T Road, Birhata,,Halder Complex, 1st Floor,,Burdwan - 713101. **Calicut:** Sowbhagya Shopping Complex, Areyadathupalam, Mavoor Road, Calicut - 673 004. **Chandigarh:** Sco-371-372; First Floor; Above Hdfe Bank; Sector 35B, Chandigarh - 160 022. **Chandrapur:** Shop No.5, Office No.2, 1St Floor, Routs Raghuvanshi Complex, Beside Azad Garden, Main Road, Chandrapur-442402. **Chennai:** Flat No F11, First Floor, Akshya Plaza, (Erstwhile Harris Road), Opp Chief City Metropolitan Court, # 108, Adhithanar Salai, Egmore, Chennai - 600002. **Chinsura:** JC Ghosh Sarani, Near Bus Stand ,Chinsura - 712101. **Cochin:** Building Nos.39 Al Arcade ,1st floor, Near Atlantis Junction, Kizhvana Road, Panampilli Nagar, Cochin-682 036. **Coimbatore:** 29/1, 2 ND Floor, Chinthamani Nagar, Opp To Indian Overseas Bank, Nsr Road, Saibaba Colony, Coimbatore- 641011. **Coonoor:** 76 Cammellia Terrace, Grays Hills,,Coonoor-643101. **Cuttack:** Dargha Bazar, Opp. Dargha Bazar Police Station, Buxibazar, Cuttack - 753001. **Darbhanga:** Jaya Complex, 2nd Floor, above furniture planet, Donar chowk, Darbhanga-846 003. **Davangere:** # 15/9, Sobagu Complex, 1St Floor, 2Nd Main Road, P J Extension, Davangere : 577002. **Dehradun:** Kaulgarh Road, Near Simour Marg ,Above Reliance Webworld, Dehradun - 248 001. **Deoria:** 1St Floor, Shanti Niketan, Opp. Zila Panchayat, Civil Lines, Deoria-274001. **Dewas:** 27 Rmo House, Station Road, Dewas-455001.**Dhanbad:** 208, New Market, 2Nd Floor, Katras Road, Bank More, Dhanbad - 826001. **Dharwad:** G7 & 8, Sri Banashankari Avenue, Ramnagar , Opp Nttfpb Road, Dharward - 580 001. **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 - 624 001. **Durgapur:** MWAV-16 Bengal Ambuja, 2ndFloor, City Centre, Durgapur- 713216. **Eluru:** D.NO:23B-5-93/1, Savithri Complex, Adaravari Street, Near Dr.Prabhavathi Hospital,R.P.Ret, Eluru-534 002. **Erode:** No. 4,KMY Salai, Veerappan Traders Complex, Opp : Erode Bus Stand, Sathy Road, Erode - 638 003. **Faridabad:** A-2B, 1st Floor, Nehru Ground, Neelam Bata Road, Nit, Faridabad - 121 001. **Ferozpur:** 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 - 370 201. **Gandhinagar:** Plot No. - 945/2, Sector - 7/C, Gandhinagar - 382 007. **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-233 001. **Gonda:** Shree Markit, Sahabgunj, Near Nuramal Mandir, Station Road Gonda, Gonda-271 001. **Gondia:** Shop No. : 9, Raj Laxmi Complex, Rail Toly, Gondia- 441 614. **Gorakhpur:** Above V.I.P. House, Ajdacent A.D. Girls Inter College, Bank Road,Gorakpur - 273 001. **Gulbarga:** CTS No. 2913, First Floor, Asian Tower, Next To Hotel Aditya, Jagat Station Main Road, Gulbarga : 585105. **Guntur:** Door No : 6- 10-18 , Sai House, 10 / 1, Arundelpet, Guntur - 522 002. **Gurgaon:** Shop No. 18, Ground Floor, Sector - 14, Opp. AKD Tower, Near Huda Office, Gurgaon - 122001. **Guwahati:** 54 Sagarika Bhawan, R G Baruah Road, (AIDC Bus Stop), Guwahati 781024. **Gwalior:** Shindi Ki Chawani, Nadi Gate Pul, MLB Road, Gwalior - 474 001. **Hajipur:** Ramraja Complex, Kacheri Road, Near Canara Bank, Hajipur - 844101. **Haldwani:** Above Kapilaz Sweet House,Opp LIC Building, Piliikothi,Haldwani - 263139, Uttarakhand. **Haridwar:** 8, Govind Puri, Opp. LIC - 2, Above Vijay Bank, Main Road, Ranipur More, Haridwar-249 401. **Hassan:** St.Anthony's Complex, Ground Floor; H N Pura Road, Hassan - 573201. **Hazaribagh:** C/O Hemlata Jain, Kalibari Road, Hazaribagh - 825301. **Hissar:** Sco 71, 1st Floor, Red Square Market, Hissar - 125001. **Hoshiarpur:** Ist Floor, The Mall Tower, Opp Kapila Hospital,,Sutheri Road, Near Maharaj Palace, Hoshiarpur - 146001. **Hubli:** 22 & 23, 3rd Floor, Eureka Junction, T B Road, Hubli - 580029. **Hyderabad:** 8-2-596 Karvy Plaza, Avenue 4, Street No.1 ,Banjara Hills, Hyderabad - 500 034, **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.) 482 001. **Jaipur:** S-16 A, 3Rd Floor, Land Mark, Opposite Jaipur Club, Mahavir Marg, C- Scheme, Jaipur - 302 001. **Jalandhar:** Lower Ground Floor, Office No : 3, Arora Prime Tower, Plot No : 28, G T Road, Jalandhar - 144 004. **Jalgaon:** 148 Navi Peth, Opp. Vijaya Bank, Near. Bharat Dudhaley , Jalgaon ,Jalgaon - 425 001. **Jalpaiguri:** D.B.C. Raod, Near Rupasree Cinema Hall, Beside Kalamandir, Po & Dist Jalapiguri, 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-S B Shop Area, ( Near Traffic Signal ), Main Road, Bistupur, **Jaunpur:** 119,R N Complex, 2nd Floor, Near Jay Ceej Crossing, Ummarpur, Jaunpur-222 002. **Jhansi:** 371/01, Narayan Plaza, Gwalior Road, Near Jeevan Shah Chauraha, Jhansi - 284 001. **Jodhpur:** 203, Modi Arcade; Chupasni Road, Jodhpur - 342 001. **Jorhat:** New Medical Store Complex, 3Rd Floor, A T Road, Opp. Chowk Bazar, Jorhat - 785001. **Junagadh:** 124/125, Punit Shopping Center, Ranavatt Chowk, Junagadh,Gujarat 362001. **Kanchipuram:** New No. 357, Old No. 230, Gandhi Road, Next To IDBI Bank, Kanchipuram-631501. **Kannur:** 2nd Floor, Prabhat Complex, Fort Road, Kannur - 670001. **Kanpur:** 15/46, Ground Floor, Opp: Muir Mills, Civil Lines, Kanpur - 208001. **Karaikudi:** Gopi Arcade,100 Feet Road, Karaikudi - 630 001. **Karimnagar:** H.No.4-2-130/131, Above Union Bank, Jafri Road, Rajeev Chowk, Karimnagar-505001. **Karnal:** 18/369, Char Chaman, Kunjpura road, Karnal-132001. **Karur:** No.6, Old No.1304,Thiru-Vi-Ka Road , Near G.R.Kalyan Mahal, Karur - 639 001. **Keonjhar:** 2nd Floor, Maruti Arcade, Thanna Square, Keonjhar-758001. **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 Dhakherwari Bastralaya, OPP- Fortis Hospital, Kolkata-700029. **Kollam:** Ground floor, Vigneshwara Bhavan, Below Reliance Web World, Kadapakkada, Kollam - 691008. **Korba:** 1St Floor, 35 Indira Complex, T P nagar, Korba (C.G.) - 495677. **Kota:** H.No. 29, First Floor, Near Lala Lajpat Rai Circle, Shopping Center, Kota - 324007. **Kottayam:** 1St Floor , Csi Ascension Church Complex, Kottayam - 686 001. **Krishnagar:** 52 R N Tagore Road High Street, Krishnagar Nadia, Nadia - 741101. **Kurnool:** Shop No.43, 1St Floor, S V Complex, Railway Station Road, Kurnool-518 004. **Lucknow:** Usha Sadan, 24, Prem Nagar, Ashok Marg, Lucknow - 226001. **Ludhiana:** SCO - 136 , First Floor, Above Airtel Show Room, Feroze Gandhi Market, Ludhiana - 141001. **Madurai:** Rakesh Towers, 30-C, Bye Pass Road, Ist Floor, Opp Nagappa Motors, Madurai - 625010. **Malappuram:** First Floor Cholakkal Building, Near A U P School, Up Hill, Malappuram - 676505. **Malda:** Sahistuli Under Ward, No-6, English Bazar Municipality, No-1 Govt Colony, Malda - 732101. **Mangalore:** Ground Floor, Mahendra Arcade, Kodial Bai, Mangalore - 575 003. **Mandi:** House No.149/11, School Bazar, City Mandi-175 001. Himachal Pradesh. **Margao:** 2Nd Floor, Dalal Commercial Complex, Opp: Hari Mandir, Pajifond, Margao-Goa -403601. **Mathura:** 3538-3540; Infront of BSA College, Gaushala Road, Mathura - 281004. **Meerut:** 1St Floor, Medi Centre Complex, Opp. Icici Bank, Hapur Road, Meerut - 250 002. **Mehsana:** Ul -47, Appolo Enclave;, Opp Simandhar Temple, Modhera Char Rasta; Highway, Mehsana-384002. **Mirzapur:** Girja Sadan, Dankin Gunj, Mirzapur-231001. **Moga:** Near Dhamrashala Brat Ghar, Civil Line; Dutt Road, Moga-142001. **Moradabad:** Om Arcade, Parker Road, Above Syndicate Bank, Tari Khana Chowk, Moradabad - 244 001. **Morena:** Moti Palace, Near Ramjanki Mandir, Jiwaaji Ganji, Morena -476 001. **Mumbai:** Office number: 01/04, 24/B, Raja Bahadur Compound, Ambalal Doshi Marg, Behind Bombay Stock Exchange, Fort, Mumbai - 400001.**Muzaffarpur:** 1St Floor, Uma Market, Near Thana Gumti, Motijheel, Muzaffarpur, Bihar - 842001. **Mysore:** L - 350, Silver Tower, Clock Tower, Ashoka Road, Mysore - 570 001. **Nadiad:** 105 Gf City Point, Near Paras Cinema, Nadiad - 387001. **Nagarkoil:** 3A, South Car street, Parfan Complex, Nr The Laxmi Villas Bank,, Nagarcoil - 629001. **Nagpur:** Plot No.2/1, House No. 102/1, Mangaldeep Apartment, Mata Mandir Road, Opp. Khandelwal Jewellers, Dharampet, Nagpur - 440 010. **Namakkal:** 105/2, Arun Towers, Paramathi Street, Namakkal 637 001. **Nanded:** Shop No. 4, First Floor, Opp. Bank Of India, Santkrupa Market, Gurudwara Road, Nanded-431602. **Nasik:** S-12, Second Floor, Suyojit Sankul, Sharanpur Road, Nasik - 422 002. **Navsari:** 1St Floor, Chinmay Arcade, Opp. Sattapir, Tower Road, Navsari - 396 445. **Nellore:** 207, Il 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-110 001 **Nizamabad:** H No. 4-9-55, 1St Floor, Uppala Rameshwara Complex, Jawahar Road, Nizamabad-503 001. **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 Hdfe Bank, Opp. Railway Road, G T Road, Panipat - 132103. **Panjim:** City Business Center, 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 - 147 001 **Patna:** 3A, 3rd floor, Anand tower, Beside chankya cinema hall; Exhibition road, Patna - 800001. **Pollachi:** S S Complex, New Scheme Road, Pollachi 642002. **Pondicherry:** First Floor, No.7, Thiagarajar Street, Pondicherry - 605 001. **Proddatur:** Beside SBI ATM, Near Syndicate bank, Araveti Complex, Mydukur Road, Kadappa Dist, Proddatur-516 360. **Pudukottai:** Sundaram Masilamani Towers, Ts No. 5476 , 5479, Pm Road, Old Tirumayam Salai, Near Anna Statue, Jublie Arts, Pudukottai-622 001. **Pune:** Shop No. 16, 17 & 18, Ground Floor, Sreenath Plaza, Dyaneshwar Paduka Chowk, F C Road, Pune - 411004. **Puri:** Ground Floor, Vip Road, Near Pkda Office, P.S.Puri, Puri-752001. **Raipur:** Room No. TF 31, 3 RD FLOOR, Millennium Plaza, Behind Indian Coffee House, G E Road, Raipur - 492 001. **Rajahmundry:** Dr.No: 6-1-4, first floor, Rangachary street, Tnagar, Rajahmundry-533101. **Rajapalayam:** Professional Couriers Building, 40/C (1), Hospital Road, Rajapalayam-626 117. **Rajkot:** 104, Siddhi Vinayak Complex, Dr Yagnik Road, Opp Ramkrishna Ashram, Rajkot - 360 001. **Ranchi:** Room No. 307, 3Rd Floor, Commerce Towers, Beside Mahabir Towers, Main Road, Ranchi - 834 001. **Ratlam:** 1 Nagpal Bhavan, Freeganj Road, Tobatti, Ratlam-457001. **Renukoot:** Shop No. 18, Near Complex Birla Market, Renukoot-231 217. **Rewa:** Ist Floor, Angoori Building, Besides Allahabad Bank, Trans University Road, Civil Lines, Rewa-485 001. **Rohtak:** 1St Floor, Ashoka Plaza, Delhi Road, Rohtak - 124001. **Roorkee:** Shree Ashadeep Complex, 16 Civil Lines, Near Income Tax Office, Roorkee, Uttaranchal - 247 667. **Rourkela:** 1St Floor, Sandhu Complex, Kanchery Road, Uditi Nagar, Rourkela - 769 012. **Sagar:** Above Poshak garments, 5 Civil Lines, Opposite Income Tax Office, Sagar-470002. **Sahanpuram:** 18 Mission Market, Court Road, Sahanpuram - 247001, Uttar Pradesh. **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-768 001. **Satna:** 1St Floor, Gopal Complex, Near Busstand Rewa Road, Satna (M.P.) -485 001. **Shaktinagar:** 1stA-375, V V Colony, Dist. Sonebhadra, Shaktinagar-231 222. **Shillong:** Mani Bhawan, Thana Road, Lower Police Bazar, Shillong - 793 001. **Shimla:** Triveni Building, By Pas Chowk; Khallini, Shimla - 171 002. **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 626 123. **Solan:** Sahni Bhawan, Adjacent Anand Cinema Complex, The Mall, Solan-173 212. **Solapur:** Siddeshwar Securities, No 6, Vaman Road, Vijaypur Road, Vaman Nagar, Solapur-413 004. **Sonepat:** 205 R Model Town, Above Central Bank Of India, Sonepat-131001. **Sri Ganganagar:** 35-E-Block, Opp., Sheetla Mata Vatika, Sri Ganga Nagar - 335001. **Srikakulam:** 4-1-28/1, Venkateshwara Colony, Day & Night Junction, Srikakulam-532001. **Sultanpur:** Rama Shankar Complex, Civil Lines, Faizabad Road, Sultanpur-228 001. **Surat:** G-6 Empire State Building, Near Parag House, Udhna Darwaja,Ring Road, Surat-395002. **Tezpur:** 1St Floor Mayur Bhawan, Binraj Road, Tezpur-784001. **Thanjavur:** Nalliah Complex, No.70, Srinivasam Pillai Road, Thanjavur - 613001. **Theni:** Siva Tower, 265, Subban Chetty Street, Cumbum Road, Theni-625531. **Thodupuzha:** First Floor, Pulimoottil Pioneer, Pala Road, Thodupuzha - 685584. **Tirunelveli:** Jeney Building, 55/18, S N Road, Near Arvind Eye Hospital, Tirunelveli - 627 001. **Tirupattur:** Plot No.16 (south part), First Floor, R C Road, Tirupati - 517502. **Tirupur:** First Floor, 224 A, S, Selvakumar Departmental Stores, Ist Floor, Kamaraj Road, Opp To Cotton Market Complex, Tirupur - 641 604. **Tiruvallur:** 2nd Floor, Erijury Complex, Near Kotak Secuties, Ramanchira, Tiruvalla - 689107. **Trichur:** 2'Nd Floor, Brother'S Complex, Near Dhana Laxmi Bank Head Office, Naikkanal Junction, Trichur - 680 001. **Trichy:** Sri krishna Arcade, 1St Floor; 60 Thennur High Road, Trichy - 620 017. **Trivandrum:** 2Nd Floor, Akshaya Towers, Above Jetairways, Sasthamangalam, Trivandrum - 695 010. **Tuticorin:** 4 B, A34, A37, Mangalmal, Mani Nagar, Opp: Rajaji Park, Palayamkottai Road, Tuticorin - 628003. **Udaipur:** 201-202, Madhav Chambers, Opp. G.P.O, Chetak Circle, Madhuban, Udaipur-313001. **Ujjain:** 101, Aastha Tower, 13/1,, Dhanwantri Marg, Free Gunj, Ujjain-456010. **Valsad:** Shop No 2, Phiroza Corner, Opp Next Showroom; Tithal Road, Valsad - 396001. **Vapi:** Shop No 5, Phikhaji Residency, Opp Dcb Bank, Vapi Silvassa Road, Vapi - 396195. **Varanasi:** D-64/132,KA 1st Floor, Anant Complex, Sigra, Varanasi - 221 010. **Vellore:** No.1, M.N.R. Arcade, Officer'S Line, Krishna Nagar, Vellore - 632001. **Vijayawada:** 39-10-7 Opp: Municipal Water Tank, Labbipet, Vijayawada - 520 010. **Visakhapatnam:** 47-14-5/1 Eswar Paradise, Dwaraka Nagar; Main Road, Visakhapatnam - 530 016. **Vijayanagaram:** "Soubhagya", 19-6-13/1,, Il nd floor, Near Sbi Fort Branch, Vizianagaram-535 002. **Warangal:** 5-6-95, 1 st floor , opp: B.Ed college, Lashkar Bazar, Chandra Complex, Hanmakonda, Warangal - 506001. **Yamunanagar:** Jagdhari Road, Above Uco Bank, Near D.A.V. Grils College, Yamuna Nagar-135 001.