


Key Information Memorandum Reliance Retirement Fund

(An open ended notified tax savings cum pension scheme with no assured returns)

Product labels

Reliance Retirement Fund - Wealth Creation Scheme


This product is suitable for investors who are seeking*:

- Long term growth and capital appreciation
- Investing primarily in Equity and equity related instruments and balance in fixed income securities so as to help the investor in achieving the retirement goals.
- High risk  (BROWN)

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



Reliance Retirement Fund - Income Generation Scheme

This product is suitable for investors who are seeking*:

- Income over long term along with capital growth
- Investing primarily in fixed income securities and balance in equity and equity related instruments so as to help the investor in achieving the retirement goals.
- Medium risk  (YELLOW)

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

Note: Risk is represented as:

	(BLUE) investors understand that their principal will be at low risk		(YELLOW) investors understand that their principal will be at medium risk		(BROWN) investors understand that their principal will be at high risk
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Offer for Sale of Units at Rs.10/- per unit during the new fund offer period and Continuous offer for Units at NAV based prices.

SPONSOR

Corporate Office:

Reliance Capital Limited

H Block, 1st Floor,
Dhirubhai Ambani Knowledge City,
Koparkhairne, Navi Mumbai - 400 710.
Tel : 022 - 30327000,
Fax. 022 - 30327202

TRUSTEE

Corporate Office:

Reliance Capital Trustee Co. Limited CIN : U65910MH1995PLC220528
12th floor, One Indiabulls Centre, Tower 1, Jupiter Mills Compound,
841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013.
Tel No. - 022-30994600, Fax No. - 022-30994699

INVESTMENT MANAGER

Corporate Office:

Reliance Capital Asset Management Limited
CIN : U65910MH1995PLC220793, 12th floor,
One Indiabulls Centre,
Tower 1, Jupiter Mills Compound,
841, Senapati Bapat Marg, Elphinstone Road,
Mumbai - 400 013.
Tel No. - 022-30994600 Fax No. - 022-30994699

CUSTODIAN

Deutsche Bank A.G.

Kodak House, 222, Dr. D.N. Road,
Mumbai - 400 001

REGISTRAR

Karvy Computershare Pvt. Ltd.

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

AUDITORS TO THE SCHEME

Haribhakti & Co.

Chartered Accountants
42, Free Press House, Nariman Point,
Mumbai - 400 021

REGISTERED OFFICE

Reliance Capital Asset Management Limited/
Reliance Capital Trustee Co. Limited
'H' Block, 1st Floor, Dhirubhai Ambani Knowledge City,
Koparkhairne, Navi Mumbai - 400 710, Maharashtra.

E-mail : customer_care@reliancecmutual.com
'Touchbase' [Customer Helpline] 3030 1111
Investors using mobile phones need to prefix
STD Code of their respective city before 3030 1111.
MTNL/BSNL subscribers need to dial 022 - 3030 1111.
Overseas callers need
to dial 91 - 22 - 3030 1111.
Website: www.reliancecmutual.com

New Fund Offer Opens On:	New Fund Offer Closes On:	Scheme re-opens for continuous sale & repurchase not later than:
January 22, 2015	February 05, 2015	February 20, 2015

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, associate transactions etc. investors should, before investment, refer to the Scheme Information Document available free of cost at any of the Investor Service Centers or distributors or from the website www.reliancecmutual.com.**

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM. This KIM is dated January 12, 2015.

INVESTMENT OBJECTIVE:

The investment objective of the scheme is to provide capital appreciation and consistent income to the investors which will be in line with their retirement goals by investing in a mix of securities comprising of equity, equity related instruments and fixed income securities. However, there can be no assurance or guarantee that the investment objective of the Scheme will be achieved.

ASSET ALLOCATION PATTERN OF THE SCHEME

Under normal circumstances, the anticipated asset allocation would be:

Wealth Creation Scheme			
Instruments	Indicative asset allocation (% of total assets)		
	Maximum	Minimum	Risk Profile
Diversified Equities and equity related securities	65%	100%	Medium to High
Debt and Money market securities	0%	35%	Low to Medium
Income Generation Scheme			
Instruments	Indicative asset allocation (% of total assets)		
	Maximum	Minimum	Risk Profile
Diversified Equities and equity related securities	5%	30%	Medium to High
Debt and Money market securities	70%	95 %	Low to Medium

Applicable to Both – Wealth Creation Scheme and Income Generation Scheme

The scheme may engage in securities lending and repo in corporate debt. The scheme will neither invest in securitized debt nor engage in short selling.

Gross exposure of the scheme to repo transactions in corporate debt securities shall not be more than 10% of the net asset scheme or such other limits as may be permitted by SEBI from time to time. The scheme may engage in Securities Lending not exceeding 15% of the net assets of the scheme and shall not lend more than 5% of its Net Assets to a single counterparty or such other limits as may be permitted by SEBI from time to time. If the Fund Manager decides to invest in ADRs / GDRs issued by Indian / foreign companies and in foreign Securities in accordance with SEBI Regulations in the Scheme, investments in such instruments will not exceed 20% of the net assets of the Scheme.

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 or such other limits as may be permitted by SEBI from time to time. However, the gross exposure to derivatives in the equity segment shall be restricted to 50% of the net assets of the Scheme.

The Scheme may take derivatives position based on the opportunities available subject to the guidelines issued by SEBI from time to time and in line with the overall investment objective of the Scheme. These may be taken to hedge the portfolio, rebalance the same or to undertake any other strategy as permitted under the SEBI Regulations.

The fund will also invest in Pre IPO Placement, lock-in non transferable securities and upto 5% or maximum permissible limit in Unlisted Securities.

The AMC reserves the right to change the above asset allocation pattern in the interest of the investors depending on the market conditions for a short term period of defensive consideration. In case any deviation from the asset allocation, the fund manager will carry out rebalancing within 30 days. Where the portfolio is not re-balanced within 30 Days, justification for the same shall be placed before the Investment Committee and reasons for the same shall be recorded in writing. The Investment Committee shall then decide on the course of action. However, at all times the portfolio will adhere to the overall investment objectives of the Scheme.

Applicable to Income Generation Scheme

RCAM will ensure that total exposure of the scheme in a particular sector (excluding investments in Bank CDs, short term deposits of scheduled commercial banks, CBLO, G-Secs, T-Bills and AAA rated securities issued by Public Financial Institutions and Public Sector Banks and such other instruments if any, as may be specified by SEBI from time to time) shall not exceed 30% or such other percentage of the net assets of the scheme, as prescribed by SEBI from time to time.

An additional exposure to financial services sector (over and above the limit of 30%) not exceeding 10% of the net assets of the scheme shall be allowed by way of increase in exposure to Housing Finance Companies (HFCs) rated AA and above and registered with National Housing Bank (NHB). However, such total investment/ exposure in HFCs shall not exceed 30% of the net assets of the scheme or such other percentage of the net assets of the scheme, as prescribed by SEBI from time to time.

INVESTMENT STRATEGY

Investment Strategy for Wealth Creation Scheme

The Wealth Creation Scheme, under normal market conditions, will 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 Wealth Creation Scheme would identify companies for investment, based on the following criteria amongst others:

- Sound Management
- Good track record of the company
- Potential for future growth
- Industry economic scenario

Besides, it is expected that a portion of the funds will also be invested in initial offerings and other primary market offerings. Risk will be managed through adequate diversification by spreading investments over a wide range of companies across sectors and market capitalization.

For investments in Debt Securities, income may be generated through the receipt of coupon payments, the amortization of the discounts on debt instruments or the purchase and sale of securities in the underlying portfolio.

The Fund Manager may adopt a different strategy considering the market scenario, opportunities available in different sectors and market capitalization.

Investment Strategy for Income Generation Scheme

The fund management team will endeavor to maintain a consistent performance in Income Generation 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. Investment views / decisions will be taken on the basis of the following parameters:

- Prevailing interest rate scenario
- Quality of the security / instrument
- Maturity profile of the instrument
- Liquidity of the security
- Any other factors in the opinion of the fund management team

The Fund Manager may adopt a different strategy considering the market scenario, opportunities available in different sectors and market capitalization.

Though every endeavor will be made to achieve the objectives of the Scheme, the AMC/Sponsors/Trustees do not guarantee that the investment objectives of the Scheme will be achieved. No guaranteed returns are being offered under the Scheme. However there is no assurance that all such buying and selling activities would necessarily result in benefit for the Fund. The allocation between debt and equity will be decided based upon the prevailing market conditions, macroeconomic environment, and the growth potential and other economic factors of the countries, the equity market and other considerations. At time such churning could lead to higher brokerage and transaction costs

WHERE WILL THE SCHEME INVEST? (Applicable to both the Schemes)

The scheme endeavors to provide capital appreciation and consistent income to the investors which will be in line with their retirement goals by investing in a mix of securities comprising of equity, equity related instruments and fixed income securities.

The equity asset allocation will be invested in diversified equity and equity related securities of the companies that have a potential to appreciate in the long run. Therefore the fund would have the flexibility to invest in stocks from sectors and industries of all market capitalization. The allocation to the different market caps would vary from time to time depending on the overall market conditions, market opportunities and the fund manager's view.

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. 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.

Income may be generated through the receipt of coupon payments, the amortization of the discount on debt instruments, receipt of dividends or the purchase and sale of securities in the underlying portfolio.

Fixed income securities includes, but is not confined to debt obligations of the Government of India, state and local governments, government agencies, statutory bodies, public sector undertakings, Financial Institutions, public and private sector banks and corporate entities.

Investments in fixed income securities will be in securities rated by at least one recognized rating agency. Investments in unrated securities will be made as per the parameters specified by the Board of Directors of the AMC &/or the Trustee. Money market securities includes but are not limited to treasury bills, commercial paper of public sector undertakings and private sector corporate entities, interbank call and notice money, certificates of deposit of scheduled commercial banks and Financial Institutions, bills of exchange/promissory notes of public and private sector entities (co-accepted by banks) and any other money market securities as may be permitted by SEBI/RBI. From time to time, it is possible that the portfolio may hold cash.

The schemes may also enter into repurchase and reverse repurchase obligations in all securities held by them as per the guidelines and regulations applicable to such transactions. Further, the scheme intends to participate in securities lending as permitted within the Regulations. It is the intention of the scheme to trade in the derivatives market as per the Regulations. The scheme also intends to invest in foreign equity and debt securities as well as ADRs/GDRs of Indian companies in accordance with the Regulations.

The above mentioned securities could be listed, unlisted, secured, unsecured, rated or unrated and may be acquired through initial public offerings, secondary market offerings, private placements, rights offers or negotiated deals.

The AMC reserves the right to change the above asset allocation pattern in the interest of the investors depending on the market conditions for a short term period of defensive consideration. In case any deviation from the asset allocation, the fund manager will carry out rebalancing within 30 days. Where the portfolio is not re-balanced within 30 Days, justification for the same shall be placed before the Investment Committee and reasons for the same shall be recorded in writing. The Investment Committee shall then decide on the course of action. However, at all times the portfolio will adhere to the overall investment objectives of the Scheme.

Subject to the Regulations, the corpus of the Schemes/Plans can be invested in any (but not exclusively) of the following securities:

- Indian Equity and equity related securities including convertible bonds and debentures and warrants carrying the right to obtain equity shares.
- Securities created and issued by the Central and State Governments and/or repos/ reverse repos in such Government Securities as may be permitted by RBI (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills)
- Securities guaranteed by the Central and State Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills)
- Debt securities issued by domestic Government agencies and statutory bodies, which may or may not carry a Central/State Government guarantee.
- Corporate debt securities (of both public and private sector undertakings)
- Securities issued by banks (both public and private sector) as permitted by SEBI from time to time and development financial institutions
- Money market instruments permitted by SEBI, having maturities of up to one year, or in alternative investment for the call money market.
- Certificate of Deposits (CDs)

- 9) Commercial Paper (CPs)
 - 10) The non-convertible part of convertible securities
 - 11) Any other domestic fixed income securities
 - 12) Derivative instruments like Interest Rate Swaps, Forward Rate Agreements, Stock / Index Futures, Stock / Index Options and such other derivative instruments permitted by SEBI.
 - 13) ADRs / GDRs of Indian companies listed abroad
 - 14) Any overseas debt instrument, as permitted by regulations.
 - 15) The liquid schemes launched by SEBI registered Mutual Fund or schemes that invest predominantly in money market instruments / securities
 - 16) The scheme shall engage in securities lending for equity investments, in line with the SEBI (Mutual Funds) Regulations, 1996, Securities Lending Scheme, 1997, SEBI Circular No MFD/CIR/ 01/ 047/99 dated February 10, 1999, SEBI Circular no. SEBI / IMD / CIR No 14 / 187175/ 2009 dated December 15, 2009, SEBI circular No MRD/DoP/SE/Dep/ Cir-14/2007 dated December 20, 2007 notifying framework for lending of securities and such other applicable guidelines as may be amended from time to time.
- Investment in overseas securities shall be made in accordance with the requirements stipulated by SEBI and RBI from time to time.
- 17) The Fund may also enter into "Repo", hedging or such other transactions as may be allowed to Mutual Funds from time to time.

In line with SEBI circular dated November 11, 2011 investments in corporate bond repo shall be made basis the policy approved by the Board of RCAM and RCTC. The significant features are as follows:

- i. As specified in the SEBI Circular dated November 15, 2012, the base of eligible securities for mutual funds to participate in repo in corporate debt securities, is from AAA rated to AA and above rated corporate debt securities.
- ii. Category of counterparty & Credit rating of counterparty RMF schemes shall enter in lending via Repo only with Investment Grade counterparties (as required by SEBI Regulations) which are part of the approved debt universe (i.e. on which we have limits).
- iii. Restriction pertaining to tenor of Collateral For FMPs, the tenor of the collateral should expire before the maturity of the scheme. For other schemes, the collateral should comply with the maturity restrictions placed, if any, for those schemes in the Debt Investment Policy.
- iv. The Gross exposure of the scheme to repo transactions in corporate debt securities shall not be more than 10% of the net asset scheme. All investment restrictions stated above shall be applicable at the time of making investment
- v. Applicable haircut RBI in its circular dated November 09, 2010 had indicated the haircut to be applied for such transactions as

Sr No	Rating	Minimum Haircut
1	AAA	10%
2	AA+	12%
3	AA	15%

The above haircuts are minimum stipulated haircuts where the repo period is overnight or where the remarking frequency (in case of longer tenor repos) is daily. The RBI had earlier recommended a haircut of 25%. It is proposed that we maintain a minimum haircut of 15% for all repo contract of less than 3 months, and 25% for other contracts, unless a lower haircut is approved by the Investment Committee. The Fund Manager may refer to the rating-haircut matrix published by FIMMDA, to determine the appropriate haircut.

Investment in overseas securities shall be made in accordance with the requirements & limits stipulated by SEBI and RBI from time to time.

The scheme may participate in securities lending as permitted under the Regulations. Investment in overseas securities shall be made in accordance with the requirements stipulated by SEBI and RBI from time to time.

The Fund may, where necessary, appoint advisor(s) for providing advisory services for such Scheme's investments. The appointment of such advisor(s) shall be in accordance with the applicable requirements of SEBI. The fees and expenses would illustratively include, besides the investment management fees, custody fees and costs, transaction costs and overseas regulatory costs, the fees of appointed advisor(s). The fees related to these services would be borne by the AMC and would not be charged to the Scheme.

HOW THE SCHEME IS DIFFERENT FROM THE EXISTING OPEN ENDED SCHEMES OF THE MUTUAL FUND

Reliance Liquid Fund-Treasury Plan

Asset Allocation Pattern: Call Money/Cash/Repo and Reverse Repo- 0 - 50%, Money Market Instruments (Mibor linked instruments),CPs, T-Bills, Cds and/or other Short Term papers) 0 - 100%. **Primary Investment Pattern:** The primary 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 **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. **Differentiation:** This fund belongs to the family of Liquid Funds with the objective to generate optimal returns consistent with moderate levels of risk and high liquidity. Accordingly, investments are predominantly made in Debt and Money Market Instruments. It will be a mix portfolio with a varying allocation to the above mentioned instruments with a view to maximize returns while ensuring adequate liquidity. The average maturity of the portfolio will be in the range of 20- 45 days under normal market conditions. Fund is suitable for short term cash management & is suitable investors with investment horizon from 1 day to 1 month. **Quarterly AAUM as on 31st December 2014:** Rs 18,531.86 Crs , **No. of Folios as on 31st December 2014:** 37572

Reliance Liquid Fund-Cash Plan

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%. **Primary Investment Pattern:** The primary 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. **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. **Differentiation:** This fund also belongs to the family of Liquid Funds with an objective to generate optimal returns consistent with moderate levels of risk and high liquidity. Accordingly investments are predominantly made in Debt and money market instruments. It will be a mix portfolio with a varying allocation to the above mentioned instruments with a view to maximize returns while ensuring adequate liquidity This ultra conservative liquid fund is suitable to park very short term investment surplus for a duration ranging from 15 days to 3 months. **Quarterly AAUM as on 31st December 2014:** Rs 3,215.79 Crs, **No. of Folios as on 31st December 2014:** 25306

Reliance Liquidity Fund

Asset Allocation Pattern: Repo and Reverse Repo 0 - 35%, Money Market Instruments (Mibor linked instruments, CPs, T-Bills, CDs) and/or other Short Term debt instruments (Floating Rate Notes, Short Tenor NCDs, PTCs) and/or Less than 1 year maturity Gsecs- 65-100% Securitized debt upto 40% of the corpus. **Primary Investment Pattern:** The primary 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. **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. **Differentiation:** The fund belongs to the family of Liquid Funds. The portfolio would invest in money market instruments like Certificate of Deposits (CD), Commercial Papers (CP) and other short term instruments issued by banks, financial institutions and corporate. The fund manager would ideally seek to maintain an exposure of less than 10 % in instruments issued by Non-Banking Financial Companies (NBFC) under normal circumstances. The average maturity of the portfolio would be in the range of 20-45 days. **Quarterly AAUM as on 31st December 2014:** Rs 5,959.68 Crs, **No. of Folios as 31st December 2014:** 3372

Reliance Floating Rate Fund – Short Term Plan (Formerly Reliance Floating Rate Fund)

Asset Allocation Pattern: Money market instruments and Floating Rate Debt Securities (including floating rate securitized 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% Securitized debt will a part of debt securities upto 50% of the corpus. **Primary Investment Pattern:** 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 securitized 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 securitized debt, Money Market Instruments and Floating Rate Debt Instruments swapped for fixed returns). **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. **Differentiation:** The portfolio would predominantly be invested in banks / PSU / financial institutions assets The rating profile of the portfolio would be in the range of 80: 20 i.e. AAA/AA. The ideal investment horizon for the fund would be around 3 years and is ideal for investors who are looking for high accrual with low volatility by investing in a portfolio of debt and money market. **Quarterly AAUM as on 31st December 2014:** Rs 1,855.78, **No. of Folios 31st December 2014:** 6649

Reliance Money Manager Fund

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., **Primary Investment Pattern :** 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., **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. **Differentiation:** This fund is managed as a low maturity ultra short term fund which invests predominantly in Money Market Assets comprising of CPs, CDs, T bills and Cash & Cash equivalents and Corporate bonds of up to one year. The fund manager endeavors to provide a moderate yield pick up over the liquid funds, with relatively lower re-investment risks. The average maturity of the portfolio would hover between 60 days to 150 days. . The ideal investment horizon for the fund would be around 3 months – 6

months. **Quarterly AAUM as on 31st December 2014:** Rs 10,111.55 Crs, **No. of Folios as on 31st December 2014:** 115229

Reliance Medium Term Fund

Asset Allocation Pattern : 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., **Primary Investment Pattern :** The primary investment objective of the scheme is to generate regular income in order to make regular dividend payments to unit holders and the secondary objective is growth of capital. **Investment Strategy:** The fund management team will endeavor to maintain a consistent performance in the scheme by maintaining a balance between safety, liquidity and profitability aspects of various investments. The fund manager will try to achieve an optimal risk return balance for management of the fixed income portfolios. The investments in debt instruments carry various risks like interest rate risk, liquidity risk, default risk, purchasing power risk etc. While they cannot be done away with, they can be minimized by diversification and effective use of hedging techniques. Income may be generated through the receipt of coupon payments, the amortisation of the discount on debt instruments, receipt of dividends or the purchase and sale of securities in the underlying portfolio. The Scheme will, under normal market conditions, invest its net assets primarily in fixed income securities, money market instruments, cash and cash equivalents, while at the same time maintaining a small exposure to the equity market. The fund management team will take an active view of the interest rate movement by keeping a close watch on various parameters of the Indian economy, as well as developments in global markets. **Differentiation:** A longer maturity variant Ultra Short Term fund, which invests in Money Market and debt instruments, with higher allocation to CDs, PSU bonds and AAA HFI (housing finance) assets. . This ultra short term fund endeavors to give relatively better returns to liquid funds with moderate volatility over an investment horizon of 3- 9 months. Maturity between 250-365 days depending upon the interest rate scenario. **Quarterly AAUM as on 31st December 2014:** Rs 2,205.93 Crs , **No. of Folios as on 31st December 2014:** 14156

Reliance Short Term Fund

Asset Allocation Pattern: Debt & Money market instruments with a duration upto 3 year 65% - 100% Debt instruments with a duration above 3 years and upto 5 years 0% - 35%. The scheme will not invest in securitized debt. The scheme also intends to invest in foreign debt securities which can be upto 25% of the corpus. The investment in these securities would be as permitted by SEBI and in accordance with the Regulations then prevailing. The scheme would have a maximum weighted average duration between 0.75 - 2.75 years. **Primary Investment Pattern:** 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. **Investment Strategy:** Reliance Short Term Fund is positioned as an intermediate product positioned between the long term Income Fund (Reliance Income Fund) and the very short term Liquid Fund (Reliance Liquid Fund). Accordingly, investments will be made mainly in short to medium term maturity debt instruments in line with the investment objective of the Scheme of achieving stable returns. The fund management team will endeavor to maintain a consistent performance in the scheme by maintaining a balance between safety, liquidity and profitability aspects of various investments. The fund manager will try to achieve an optimal risk return, balance for management of the fixed income portfolios. The investments in debt instruments carry various risks like interest rate risk, liquidity risk, default risk, purchasing power risk etc. While they cannot be done away with, they can be minimized by diversification and effective use of hedging techniques. **Differentiation:** The fund belongs to the family of income funds. It is suitable for investors with short to medium term investment horizon of 12 - 15 months and medium appetite for risk. The fund predominantly invests in various debt instruments like Government and Corporate bonds, , Money Market Instruments etc . The scheme would have a maximum weighted average duration between 0.75 - 2.75 years. **Quarterly AAUM as on 31st December 2014:** Rs 4,757.19 Crs, **No. of Folios as on 31st December 2014:** 6838

Reliance Regular Savings Fund- Debt Option

Asset Allocation Pattern : Debt Instruments(including securitised debt) with maturity of more than 1 year - 65-100% Money Market Instruments (including Cash/ Call Money & Reverse Repo) and Debentures with maturity of less than 1 year - 0-35% (Securitized debt will be a part of the debt securities, upto 25% of the corpus) **Primary Investment Pattern :** 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. **Investment Strategy :** The Fund Management Team will endeavor to maintain a consistent performance in the Scheme by maintaining a balance between safety, liquidity & profitability aspects of various investments. The Scheme will, under normal market conditions, invest its net assets in fixed income securities like Central Government securities, Treasury Bills, Corporate Bonds, and CBLO etc. The scheme may also invest its net assets in Derivatives like Interest rate swaps, Forward Rate agreements and other such instruments as permitted by RBI / SEBI. To reduce the volatility, the fund will keep a low government security exposure. The exposure in government securities will generally not exceed 50% of the corpus of the scheme. Some of the Debt Instruments may not be listed and investments will be made through public offer or private placement or secondary market open fund. The average maturity of the debt portfolio may normally be maintained between 1 and 7 years. **Differentiation:** This fund also belongs to the family of income funds. This fund is positioned towards the retail/HNI/SME kind of fixed income investors. The fund basically seeks to benefit from any opportunity available in the debt market space at different points in time. Therefore, this fund invests based on short to medium term interest rate view and shape of the yield curve. It typically maintains a moderate duration between 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. **Quarterly AAUM as on 31st December 2014:** Rs 4,868.24 Crs, **No. of Folios as on 31st December 2014:** 51325

Reliance Income Fund

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, **Primary Investment Pattern :** 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. **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. **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., **Quarterly AAUM as on 31st December 2014:** Rs 1,890.4 Crs, **No. of Folios as on 31st December 2014:** 7430

Reliance Dynamic Bond Fund (Formerly Reliance NRI Income Fund)

Asset Allocation Pattern: Debt instruments: 0%-100%. Investment in securitised debt upto 40% may be undertaken. **Primary Investment Pattern:** 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. **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. **Differentiation :** The fund has a dynamic asset allocation structure enabling complete flexibility in investment in debt instruments which may include investments in corporate and PSU bonds, Government Securities, money market instruments, securitized debt etc of varying tenors and the quantum of investments in any of the above mentioned categories is also flexible. Therefore, the fund intends to take medium term calls on interest rates and take significant bets on the same. A significant portion of the fund's pie shall be invested in higher rate corporate bonds, money market instruments and gilts. Credit call, if at all, will be taken on low duration securities. **Quarterly AAUM as on 31st December 2014:** Rs 4,142.52 Crs, **No. of Folios as on 31st December 2014:** 19306

Reliance Gilt Securities Fund

Asset Allocation Pattern : Gilts - 70 - 100%, Money Market Instruments 0 - 30% **Primary Investment Pattern :** 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 **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. **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. **Quarterly AAUM as on 31st December 2014:** Rs. 462.97 Crs, **No. of Folios as on 31st December 2014:** 1997

Reliance Corporate Bond Fund

Asset Allocation Pattern: Under normal circumstances, the anticipated asset allocation would be: Instruments Indicative Allocation (% of total assets) investments in Corporate Bonds 80-100% Money market instruments including but not limited to CDs,T-Bills,CBLO,Repo/Reverse Repo 0-20%.The Fund Management Team will endeavor to maintain a consistent performance in the Scheme by maintaining a balance between safety, liquidity & profit-ability aspects of various investments. **Primary Investment Pattern:** To generate income through investments in a range of debt and money market instruments of various maturities with a view to maximizing income while maintaining the optimum balance of yield, safety and liquidity .The scheme would focus its investments predominantly in corporate bonds of various maturities and across ratings for the purpose of achieving regular income and capital appreciation. **Investment Strategy:** The Fund Management Team will endeavor to maintain a consistent performance in the Scheme by maintaining a balance between safety, liquidity & profitability aspects of various investments. The scheme under normal market conditions will primarily invests into debt and money market instruments issued by various body corporate, along with other fixed income securities including but not limited to Central and state government securities, T-Bills, Usance Bills, fixed deposits, CBLOs, Repo (Repos including repo in corporate bonds and other cash and cash equivalent instruments. The scheme would focus its investments predominantly in corporate bonds of various maturities and across rating for the purpose of achieving regular income and capital appreciation. The scheme may also invest its net assets in Derivatives like Interest rate swaps, Forward Rate agreements and other such instruments as permitted by RBI / SEBI.. Some of the Debt Instruments may not be listed and investments will be made through public offer or private placement or secondary market open fund. The duration of the portfolio may normally be maintained between 2 to 7 years and it may change from time to time. **Differentiation:** This fund also belongs to the family of income funds. This fund is positioned towards the retail/HNI/SME kind of fixed income investors. The fund basically seeks to benefit from any opportunity available in the debt market space at different points in time. Therefore, this fund invests based on short to medium term interest rate view and shape of the yield curve. It typically maintains a moderate duration between 2.5 - 3.5 years and invests in well researched credits/structures for yield enhancement. The fund is intended towards ensuring that the investors have a healthy holding period return over 3 years. **Quarterly AAUM as on 31st December 2014:** Rs. 373.44 Crs, **No. of Folios as on 31st December 2014:** 3349

Reliance Monthly Income Plan

Asset Allocation Pattern: Equity and Equity related Securities-0%-20%, Fixed Income Securities (Debt & Money Market Instruments) 80%-100%. Securitized debt will be a part of debt Securities upto 25% of corpus **Primary Investment Pattern:** The investment objective of the scheme endeavors is to provide capital appreciation and consistent income to the investors which will be in line with their retirement goals by investing in a mix of securities comprising of equity, equity related instruments and fixed income securities. **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. **Differentiation:** 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 31st December 2014:** Rs 2,313.37 Crs, **No. of Folios as on 31st December 2014:** 102112

Reliance Growth Fund

Asset Allocation Pattern: Equity & Equity Related Instruments - 65% -100%, Debt Instruments & Money Market Instruments - 0% - 35%. **Primary Investment Pattern:** The primary investment objective of the Scheme is to achieve long term growth of capital by investing in equity and equity related securities through a research based investment approach. However, there can be no assurance that the investment objective of the Scheme will be realized, as actual market movements may be at variance with anticipated trends. **Investment Strategy:** The portfolio shall be structured so as to keep risk at acceptable levels. This shall be done through various measures including: 1. Broad diversification of portfolio 2. Ongoing review of relevant market, industry, sector and economic parameters 3. Investing in companies which have been researched 4. Investments in debentures and bonds (where the tenure exceeds 18 months) will usually be in instruments which have been assigned investment grade ratings by any approved rating agency. **Differentiation:** The core philosophy of the fund is to focus on high quality mid cap stocks while having a small exposure to large cap stocks. **Quarterly AAUM (Rs. Crore) as on December 31, 2014:** 5,342.82, **No. of Folios as on December 31, 2014:** 542454

Reliance Vision Fund (Reliance Natural Resources Fund has been merged into Reliance Vision Fund)

Asset Allocation Pattern: Equity & Equity Related Instruments - 60-100%, Debt Instruments 0-30% & Money Market Instrument 0-10%. **Primary Investment Pattern:** 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. **Investment Strategy:** The portfolio shall be structured so as to keep risk at acceptable levels. This shall be done through various measures including: 1. Broad diversification of portfolio 2. Ongoing review of relevant market, industry, sector and economic parameters 3. Investing in companies which have been researched 4. Investments in debentures and bonds (where the tenure exceeds 18 months) will usually be in instruments which have been assigned investment grade ratings by any approved rating agency. **Differentiation:** 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. **Quarterly AAUM (Rs. Crore) as on December 31, 2014:** 3,361.55, **No. of Folios as on December 31, 2014:** 649145

Reliance Top 200 Fund (Formerly as Reliance Equity Advantage Fund)

Asset Allocation Pattern: 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) **Primary Investment Pattern:** 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. **Investment Strategy:** The Scheme will invest in equity or equity related instruments of companies whose market capitalization is within the range of highest & lowest market capitalization of 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. **Differentiation:** The Scheme will invest in equity or equity related instruments of companies whose market capitalization is within the range of highest & lowest market capitalization of BSE 200 Index. **Quarterly AAUM (Rs. Crore) as on December 31, 2014:** 1,010.79, **No. of Folios as on December 31, 2014:** 173228

Reliance Equity Opportunities Fund

Asset Allocation Pattern: Equity & Equity Related Instruments-75-100%, Debt Instruments & Money Market Securities (including investments in Securitised Debt) 0-25%. (25% of the Corpus in Securitised Debt). **Primary Investment Pattern:** 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. **Investment Strategy:** 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. **Differentiation:** 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. **Quarterly AAUM (Rs. Crore) as on December 31, 2014:** 9,771.48, **No. of Folios as on December 31, 2014:** 616594

Reliance Quant Plus Fund

Asset Allocation Pattern: Equity & Equity Related Instruments-90%-100% & Debt & Money Market Instruments - 0%-10%. **Primary Investment Pattern:** 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. **Investment Strategy:** The Fund will focus on large cap/liquid stocks and use stocks designated by NSE as members of Nifty Index. The fund will have a significant concentration of stocks in the portfolio while making active selective decision in stocks/sectors of 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 quantitative model which will be used for stock selection will be based on two broad parameters viz., Stock Price movement & Financial/ valuation aspects. The model will shortlist between 15-20 stocks (out of the resulting list) and the investments will be made in them on weightages defined by the fund manager. **Differentiation:** 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. **Quarterly AAUM (Rs. Crore) as on December 31, 2014:** 39.92, **No. of Folios as on December 31, 2014:** 5344

Reliance Focused Large Cap Fund (Formerly Reliance Equity Fund)

Asset Allocation Pattern: Equity and Equity related Instruments 80-100% and Debt Instruments and Money Market Instrument 0- 20%. The portfolio will consist up to 25 companies which will be among the top 100 companies by market capitalization and/or leaders in their respective segments. The scheme will not invest in securitized debt. **Primary Investment Pattern:** The primary investment objective of the scheme is to generate longterm capital growth by predominantly investing in an active and concentrated portfolio of equity & equity related instruments up to 25 companies belonging to the top 100 companies by market capitalization and/or leaders in their respective segments. The secondary objective of the scheme is to generate consistent returns by investing in debt & money market securities. **Investment Strategy:** The Broad Investment strategy of the fund will be to create a portfolio that will consist up to 25 companies which will be among the top 100 companies by market capitalization and/or leaders in their respective segments. Companies having large market capitalization (are referred as Large Cap Companies) offer excellent investment opportunities. Such companies which tend to be leaders in their respective fields with having strong financials, vast experience and robust management. **Differentiation:** The fund will consist up to 25 companies which will be among the top 100 companies by market capitalization and/ or leaders in their respective segments. The Scheme may also invest in large IPO's where the market capitalization of the Company making the IPO based on the Issue price will be within the range of top 100 companies by market capitalization. **Quarterly AAUM (Rs. Crore) as on December 31, 2014:** 1,119.12, **No. of Folios as on December 31, 2014:** 229322 Note : The fundamental attributes of Reliance Equity Fund will change on a prospective basis w.e.f 22nd January 2014. Please refer notice cum addendum no 92 for further details.

Reliance Tax Saver (ELSS) Fund

Asset Allocation Pattern: Equity and Equity related securities 80%-100% and Debt and Money Market Instrument 0% - 20%. **Primary Investment Pattern:** 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. **Investment Strategy:** The investments in the Scheme shall be in accordance with SEBI (Mutual Funds) Regulations, 1996 and Equity Linked Saving Scheme, 2005 notified by Ministry of Finance (Department of Economic Affairs) vide Notifications dated November 3, 2005 and December 13, 2005. The fund managers will follow an active investment strategy taking defensive / aggressive postures depending on opportunities available at various points of time. **Differentiation:** The fund is an open ended equity linked savings scheme which gives dual advantage of tax savings & growth potential. It is a large cap orientation fund which aim to have minimum 50% exposure to top 100 companies by market capitalization. **Quarterly AAUM (Rs. Crore) as on December 31, 2014:** 3,457.61, **No. of Folios as on December 31, 2014:** 550318

Reliance Banking Fund

Asset Allocation Pattern: Equity & Equity Related Instruments-80%-100% (Companies defined in the Banking Regulation Act, 1949 & Reserve Bank of India Act, 1934 as amended from time to time 80%-100% & Financial services companies which provide non banking financial services like housing finance, stock broking, wealth management, insurance companies and holding companies of insurance companies.*0%-20%) Debt Instruments & Money Market Instruments : 20%-0% In the total equity allocation, the fund will invest minimum 80% in companies defined in Banking Regulation Act, 1949 & Reserve Bank of India Act, 1934 as amended from time to time. In addition, maximum 20% of the equity allocation can be invested in financial services companies which provide non banking financial services like housing finance, stock broking, wealth management, insurance companies and holding companies of insurance companies. The fund will not invest in securitized debt. * The companies which will be included in financial service sector will be those companies which will provide non banking financial services like housing finance, stock broking, wealth management, insurance and other related financial services. **Primary Investment Pattern:** The primary investment objective of the Scheme is to seek to generate continuous returns by actively investing in equity and equity related securities of companies in the Banking Sector and companies engaged in allied activities related to Banking Sector. The AMC will have the discretion to completely or partially invest in any of the type of securities stated above with a view to maximize the returns or on defensive considerations. However, there can be no assurance that the investment objective of the Scheme will be realized, as actual market movements may be at variance with anticipated trends **Investment Strategy:** To achieve its primary objective, the fund could invest in equity securities of companies in Banking Sector and companies engaged in allied activities related to Banking Sector. **Differentiation:** The fund aims to generate consistent returns by investing in equity / equity related securities

of Banking and companies engaged in allied activities related to Banking Sector. The fund follows an active strategy of management with endeavor to generate alpha and outperform the Banking Index. **Quarterly AAUM (Rs. Crore) as on December 31, 2014:** 1,993.79, **No. of Folios as on December 31, 2014:** 151545

Reliance Pharma Fund

Asset Allocation Pattern : 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), **Primary Investment Pattern :** 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., **Investment Strategy :** 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., **Differentiation :** 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., **Quarterly AAUM (Rs. Crore) as on December 31, 2014:** 1,121.53, **No. of Folios as on December 31, 2014:** 88145

Reliance Diversified Power Sector Fund (Reliance Infrastructure Fund has been merged into Reliance Diversified Power Sector Fund)

Asset Allocation Pattern : Equity & Equity Related Instruments of companies in power sector-80% - 100% & Equity and equity related instruments of companies engaged in allied activities related to power sector & Debt and Money Market Instruments - 0% - 20%. **Primary Investment Pattern :** The primary investment objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies in the power sector. **Investment Strategy :** Reliance Diversified Power Sector Fund proposes to invest primarily in various segments of Indian power sector. Broadly, power sector companies can be segregated into those operating in the following genres: 1. Power Generation, including those companies that are engaged in renovation and modernization of existing plants'. 2. Power Transmission 3. Power Distribution, including retail supply of power 4. Power Trading, 5. Primarily financing / funding power projects, 6. Power Equipment, 7. Power Technology, 8. Emerging genres that will evolve as the Indian power sector develops. The Fund would identify companies for investment, based on the following criteria amongst others: 1. Sound Management, 2. Good track record of the company, 3. Potential for future growth 4. Industry economic scenario, 5. Strong Cashflows. Risk will be managed through adequate diversification by spreading investments over a wide range of companies. This shall be done through various measures including: 1. Broad diversification of portfolio, 2. Ongoing review of relevant market, industry, sector and economic parameters 3. Investing in companies which have been researched RCAM may, from time to time, review and modify the Scheme's investment strategy if such changes are considered to be in the best interests of the unit holders and if market conditions warrant it. **Differentiation :** 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 (Rs. Crore) as on December 31, 2014:** 2,198.49, **No. of Folios as on December 31, 2014:** 528380

Reliance Media & Entertainment Fund

Asset Allocation Pattern : 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), **Primary Investment Pattern :** 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., **Investment Strategy :** The Fund will invest in equity securities whenever the equity market and shares from the media sector are expected to do well. However, whenever the equity market is not expected to do well, the Fund will shift its focus in debt, which in extreme cases of bearish equity market can go upto 100%. The proportion of investment between equity and debt will be decided based on the view of the fund manager on anticipated movement in both debt as well as equity markets. The allocation between debt and equity will be decided based upon the prevailing market conditions, macroeconomic environment, the performance of the corporate sector, the equity market and other considerations., **Differentiation :** A sector specific fund which focuses on investing in companies related to media & entertainment sector., **Quarterly AAUM (Rs. Crore) as on December 31, 2014:** 94.34, **No. of Folios as on December 31, 2014:** 12249

Reliance Regular Savings Fund - Equity Option

Asset Allocation Pattern : Equity and Equity related securities 80%-100% and Debt and Money Market Instruments with an average maturity of 5-10 years -0%-20%, **Primary Investment Pattern :** 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. **Investment Strategy :** Investment may be made in listed or unlisted securities. Listed securities refer to securities listed on any of the recognized Stock Exchanges. Investments may be made as secondary market purchases, initial public offer, rights offers private placement etc. The Fund would identify companies for investment, based on the following criteria amongst others: 1. Sound Management 2. Good track record of the company 3. Potential for future growth 4. Industry economic scenario, **Differentiation :** Reliance Regular Savings Fund has been launched as an asset-allocator fund which gives investor an option to invest either in equity, debt or both. RRSF-Equity option is a growth oriented aggressive equity fund which adopts a multi cap strategy to capitalize on market trends especially in volatile markets., **Quarterly AAUM (Rs. Crore) as on December 31, 2014:** 2,636.36, **No. of Folios as on December 31, 2014:** 357662

Reliance Regular Savings Fund - Balanced Option

Asset Allocation Pattern : Equity and Equity Related securities-50%-75%, Debt & Money Market instruments-25%-50%, **Primary Investment Pattern :** 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., **Investment Strategy :** 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, **Differentiation :** 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., **Quarterly AAUM (Rs. Crore) as on December 31, 2014:** 820.82, **No. of Folios as on December 31, 2014:** 49965

Reliance Long Term Equity Fund

Asset Allocation Pattern : Equity and equity related securities 70% -100%, Debt instruments and money market instruments (including investments in securitised debt) 0%-30%., **Primary Investment Pattern :** 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., **Investment Strategy :** 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. **Differentiation :** The fund is an open ended diversified equity scheme which focuses on small & mid cap stocks with long term investment horizon., **AUM (Rs. Crore) as on December 31, 2014:** 1,953.31, **No. of Folios as on December 31, 2014:** 194280

Reliance NRI Equity Fund

Asset Allocation Pattern : Equity & Equity Related Instruments# -65-100% & Debt Instruments & Money Market Instruments * 0-35% (*including upto 35% of the corpus in securitised Debt # primarily drawn from the S&P BSE 200 Index), **Primary Investment Pattern :** 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., **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., **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., **Quarterly AAUM (Rs. Crore) as on December 31, 2014:** 93.23, **No. of Folios as on December 31, 2014:** 2277

Reliance Small Cap Fund

Asset Allocation Pattern : Equity & Equity Related Securities of small cap companies including derivatives - 65% - 100%, Equity & Equity Related Securities of any other companies including derivatives - 0% - 35%, debt & money market securities (including investments in securitized debt upto 30%) - 0% - 35%, **Primary Investment Pattern :** 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., **Investment Strategy :** 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. **Differentiation :** 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., **Quarterly AAUM (Rs. Crore) as on December 31, 2014:** 1,281.99, **No. of Folios as on December 31, 2014:** 164904

Reliance Index Fund - Nifty Plan

Asset Allocation Pattern : Equities and equity related securities covered by Nifty - 95% - 100%, Cash/CBLO/Repo & Reverse Repo & Money Market instruments (CPs, CDs, Tbilis, 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.) **Primary Investment Pattern :** 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. **Investment Strategy :** The Scheme will be managed passively with investments in stocks in a proportion that it is as close as possible to the weightages of these stocks in the 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. **Differentiation** : The fund is an open ended index linked scheme which will be passively managed with investments in stocks in a proportion that it is as close as possible to the weightages of these stocks in the S&P CNX Nifty Index., **Quarterly AAUM (Rs. Crore) as on December 31, 2014:** 34.60, **No. of Folios as on December 31, 2014:** 7244

Reliance Index Fund - Sensex Plan

Asset Allocation Pattern: Equities and equity related securities covered by 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.) **Primary Investment Pattern:** 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. **Investment Strategy** : The Scheme will be managed passively with investments in stocks in a proportion that it is as close as possible to the weightages of these stocks in the 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. **Differentiation** : The fund is an open ended index linked scheme which will be passively managed with investments in stocks in a proportion that it is as close as possible to the weightages of these stocks in the Sensex Index **Quarterly AAUM (Rs. Crore) as on December 31, 2014:** 3.68, **No. of Folios as on December 31, 2014:** 705

Reliance Arbitrage Advantage Fund

Asset Allocation Pattern: Under normal circumstances, the anticipated asset allocation would be: Equities and equity related instruments, Derivatives including index futures, stock futures, index options, & stock options, etc. - 65%-90%, Debt and Money market instruments (including investments in securitized debt upto 30%) -10%-35%. When adequate arbitrage opportunities are not available in the Derivative and Equity markets, the anticipated alternate asset allocation on defensive considerations would be: Equities and equity related instruments, Derivatives including index futures, stock futures, index options, & stock options, etc. (Only arbitrage opportunities) -0%-65%, Debt and Money market instruments (including investments in securitized debt upto 30%) -35%-100% **Primary Investment Pattern:** 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. **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. **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 (Rs. Crore) as on December 31, 2014:** 366.80, **No. of Folios as on December 31, 2014:** 1610

Reliance Japan Equity Fund:

Asset Allocation Pattern: Under normal circumstances, the anticipated asset allocation would be: Equity and Equity related Instruments listed on the recognized

stock exchanges of Japan* - 80%-100%, Fixed income securities including money market instruments, cash and equivalent, Treasury bills and fixed deposits of India - 0%-20%, *Includes ADRs/GDRs issued by Indian companies or foreign companies, equity of overseas companies listed on recognized stock exchanges of Japan, units/securities issued by overseas mutual funds or unit trusts which are registered with Japan regulators and overseas exchange traded funds (ETFs) which invest in the securities as permitted by SEBI/RBI from time to time. The fund will also invest in initial and follow on public offerings to be listed at recognized stock exchanges of Japan. (The Scheme will not invest in securitized debt & the scheme will not participate in short selling and securities lending). **Primary Investment Pattern** : The primary investment objective of Reliance Japan Equity Fund is to provide long term capital appreciation to investors by primarily investing in equity and equity related securities of companies listed on the recognized stock exchanges of Japan and the secondary objective is to generate consistent returns by investing in debt and money market securities of India. However, there can be no assurance or guarantee that the investment objective of the scheme will be achieved. **Investment Strategy:** The investment strategy of the fund would be to create a portfolio of companies which are leaders or potential leaders in the growth oriented sectors of Japan and are listed on recognized stock exchanges of Japan. The investment philosophy would be a blend of top down and bottom up approach without any extreme sector bias. The sectors would be mainly assessed on their growth potential in the mid and long term. On the other hand, companies within the selected sectors would be analyzed taking into account the business fundamentals like nature and stability of business, potential for future growth and scalability, sales volume, earning performance, corporate image, company's financial strength and track record etc. The fund will endeavor to follow a disciplined investment approach and the portfolio will be reviewed & rebalanced at regular intervals, whenever deemed necessary. **Differentiation:** The fund will endeavor to invest in companies which are leaders or potential leaders in the growth oriented sectors of Japan and are listed on recognized stock exchanges of Japan. The fund will provide exposure to the growth story of Japan Economy along with the benefit of country diversification to the investor. **Quarterly AAUM (Rs. Crore) as on December 31, 2014:** 22.95 crs, **No. of Folios as on December 31, 2014:** 1329.

Reliance Retirement Fund:

Wealth Creation Scheme-

Asset Allocation Pattern: Under normal circumstances, the anticipated asset allocation would be: Diversified Equity and equity related securities - 65%-100%, Debt and Money market securities - 0%-35%. **Primary Investment Pattern:** The scheme endeavors to provide capital appreciation and consistent income to the investors which will be in line with their retirement goals by investing in a mix of securities comprising of equity, equity related instruments and fixed income securities. **Investment Strategy:** For investments in equity and equity related securities, the Wealth Creation Scheme 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 d. Industry economic scenario Besides, it is expected that a portion of the funds will also be invested in initial offerings and other primary market offerings. Risk will be managed through adequate diversification by spreading investments over a wide range of companies across sectors and market capitalization. For investments in Debt Securities, income may be generated through the receipt of coupon payments, the amortization of the discounts on debt instruments or the purchase and sale of securities in the underlying portfolio. The Fund Manager may adopt a different strategy considering the market scenario, opportunities available in different sectors and market capitalization. **Differentiation:** Wealth creation scheme is one of the plans of Reliance Retirement Fund which aims to provide long term growth & capital appreciation by investing primarily in Diversified Equity and equity related instruments and balance in fixed income securities, money market instruments and cash equivalents, so as to help the investor in achieving the retirement goals. **Quarterly AAUM (Rs. Crore) as on December 31, 2014:** N.A, **No. of Folios as on December 31, 2014:** N.A.

Income Generation Scheme-

Asset Allocation Pattern: Under normal circumstances, the anticipated asset allocation would be: Diversified Equity and equity related securities- 5%-30%, Debt and Money market securities- 70%-95%. **Primary Investment Pattern:** The scheme endeavors to provide capital appreciation and consistent income to the investors which will be in line with their retirement goals by investing in a mix of securities comprising of equity, equity related instruments and fixed income securities. **Investment Strategy:** The fund management team will endeavor to maintain a consistent performance in Income Generation 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. Investment views / decisions will be taken on the basis of the following parameters: 1. Prevailing interest rate scenario 2. Quality of the security / instrument 3. Maturity profile of the instrument 4. Liquidity of the security 5. Any other factors in the opinion of the fund management team The Fund Manager may adopt a different strategy considering the market scenario, opportunities available in different sectors and market capitalization. **Differentiation:** Income creation Scheme is one of the plans of Reliance Retirement Fund which aims to provide consistent income

along with long term growth by maintaining a balance between safety, liquidity and profitability aspects of various investments so as to help the investor in achieving the retirement goals. **Quarterly AAUM (Rs. Crore) as on December 31, 2014: N.A, No. of Folios as on December 31, 2014: N.A.**

Risk Mitigation Factors for all the above mentioned Schemes - Applicable for all the above mentioned Schemes. 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.

RISK MITIGATION FACTOR / RISK CONTROL:

Since investing requires disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process. The risk control process involves reducing risks through portfolio diversification, taking care however not to dilute returns in the process. The AMC believes that this diversification would help achieve the desired level of consistency in returns.

The AMC aims to identify securities, which offer superior levels of yield at lower levels of risks. With the aim of controlling risks, rigorous in depth credit evaluation of the securities proposed to be invested in will be carried out by the investment team of the AMC.

The Scheme may also use various derivatives and hedging products from time to time, as would be available and permitted by RBI, in an attempt to protect the value of the portfolio and enhance Unitholders' interest.

RISK PROFILE OF THE SCHEME:

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:

Scheme specific Risk:

The scheme carries risk associated with investing in foreign equities, fixed income, derivatives and foreign securities, Bonds, securities Lending, Overseas Investments, Listing of units, repo in corporate bonds. 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 currency, market conditions, interest rates, trading volumes, settlement periods and transfer procedures. The NAV may also be subject to risk associated with investment in derivatives, and foreign securities as may be permissible by the Scheme Information Document. Please refer Scheme Information Document for details.

PLANS & OPTIONS:

The fund will have 2 schemes: (Both the schemes will have separate portfolio)

1. Wealth Creation Scheme

2. Income Generation Scheme

The above schemes will have Growth Plan & Dividend Plans respectively as specified below:

- Growth Plan : Growth Option & Bonus Option
- Dividend Plan : Dividend Payout Option
- Direct Plan - Growth Plan: Growth Option & Bonus Option
- Direct Plan - Dividend Plan: Dividend Payout Option

APPLICABLE NET ASSET VALUE (AFTER SCHEME OPENS FOR REPURCHASE & SALE)

A. Subscriptions/Purchases including switch – ins

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:

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

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

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

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

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

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

- c. The funds are available for utilization before the cut-off time, by the respective switch-in schemes

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

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

Uniform process for aggregating split transactions for NAV applicability:

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

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

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

B. Redemptions including switch - outs

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

- a. where the application received upto 3.00 pm – closing NAV of the day of receipt of application; and
- b. an application received after 3.00 pm – closing NAV of the next business day.

MINIMUM APPLICATION AMOUNT

Rs 5,000 and in multiples of Rs. 500 thereafter

For SIP:

- a) Monthly Frequency: Rs. 500 & in multiples of Re 500 thereafter
 - b) Quarterly Frequency: Rs. 1,500 & in multiples of Re.500 thereafter
 - c) Annual Frequency: Rs.5,000 & in multiples of Re.500 thereafter
- Minimum Additional Investment: Rs. 1,000 (plus in the multiple of Rs.500)

DESPATCH OF REPURCHASE (REDEMPTION) REQUEST

In terms of SEBI Regulations, the Mutual Fund shall despatch redemption proceeds within 10 Business Days of receiving a valid Redemption request. Interest at the rate of 15% per annum or such other rate as may be prescribed by SEBI from time to time, will be paid for delay in excess of 10 Business Days (11th day onwards) in case the redemption proceeds paid after 10 Business Days of the date of receipt of a valid redemption request. However, under normal circumstances, the Mutual Fund will endeavor to despatch the Redemption cheque / warrant or effect ECS Credit, as the case may be within 3 - 4 Business Days from the date of receipt of a valid redemption request.

DEMATERIALIZATION

The Unit holders are given an Option to hold the units by way of an Account Statement (Physical form) or in Dematerialized ("Demat") form.

Mode of holding shall be clearly specified in the KIM cum application form. Unit holders holding the units in physical form will not be able to trade or transfer their units till such units are dematerialized.

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 the Fund at the time of launch of the Plan) 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.

In case of subscription is through SIP the units will be allotted based on the applicable

NAV as per the SID and will be credited to investors Demat account on weekly basis upon realization of funds. For e.g. Units will be credited to investors Demat account every Monday for realization status received in last week from Monday to Friday. This Option shall be available in accordance with the provision laid down in the respective schemes and in terms of guidelines/ procedural requirements as laid by the Depositories (NSDL/CDSL) / Stock Exchanges (NSE / BSE) from time to time

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.

Units held in demat form will be transferable.

Switch, Auto Transfer and Auto SWP facilities shall not be available for Units held in Demat mode.

Demat option will not be available for Daily, Weekly & Fortnightly Dividend plans/ options and for subscription through Micro SIP

BENCHMARK

Wealth Creation Scheme: S&P BSE 100 Index

Income Generation Scheme: Crisil MIP Blended Index

The RCAM / Trustee reserve the right to change / modify the benchmark at the time of launch of the Scheme / Plan or anytime thereafter, for each plan of the Scheme, by issuing an addendum.

DIVIDEND POLICY

The Mutual Fund is not guaranteeing or assuring any dividend/ bonus. The Mutual Fund is also not assuring that it will make periodical dividend/bonus distributions, though it has every intention of doing so. All dividend/bonus distributions are subject to the availability of distributable surplus of the Scheme.

FUND MANAGER

Mr. Sanjay Parekh, Ms. Anju Chhajer, Ms. Jahnvee Shah (Fund Manager for overseas investments)

NAME OF THE TRUSTEE COMPANY

Reliance Capital Trustee Co. Limited

PERFORMANCE OF THE SCHEME:

This scheme being a new offering does not have any performance track record.

LOAD STRUCTURE:

Type of Load	Load chargeable (as %age of NAV)
Entry	Nil
Exit	<p>i. 1% if redeemed/switched out from Reliance Retirement Fund before attainment of 60 years of age.</p> <p>ii. Nil in case of Auto SWP/Redemption/Switch out from Reliance Retirement Fund on or after attainment of 60 years of age or after completion of 5 year lock in period, whichever is later.</p> <p>iii. Nil in case of switch made from Wealth Creation Scheme to Income Generation Scheme or vice versa,</p> <p>iv. Nil in case of Auto Transfer from Wealth Creation Scheme to Income Generation Scheme</p> <p>(Note: Age will be computed with reference to years completed on the date of transaction)</p> <p>Exit Load If charged to the scheme shall be credited to the scheme immediately net of service tax, if any.</p>
Inter scheme Switch	<p>i.e. From Reliance Retirement Fund to any other scheme.</p> <p>Entry Load: No Entry Load shall be charged.</p> <p>Exit Load: At the applicable exit loads in the respective schemes.</p>
Inter Plan/Inter Option Switch	<p>a) Switch of investments made with ARN code, from Other than Direct Plan to Direct Plan of a Scheme shall be subject to applicable exit load, if any.</p> <p>b) No Exit Load shall be levied for switch of investments made without ARN code, from Other than Direct Plan to Direct Plan of the Scheme or vice versa. For instance, if the investor had originally invested in other than direct plan without an ARN code and later on had switched the investments to direct plan, no load shall be applicable.</p> <p>The Fund allows unlimited switches from Wealth Creation Scheme to Income Generation Scheme or vice versa, within and after the lockin period, without any exit load subject to (point no a). However, investors should note that taxes (such as Capital Gains tax, STT, etc.) would be applicable for such transactions as per the prevailing Income Tax Laws.</p>

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 the Fund 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 Salary Advantage and Dividend Transfer Plan) accepted by the Fund with effect from August 01, 2009.

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

Pursuant to SEBI circular No.SEBI/IMD/CIR No. 14/120784/08 dated March 18, 2008, with effect from April 1, 2008, no entry load or exit load shall be charged in respect of bonus units and of units allotted on reinvestment of dividend.

The investor is requested to check the prevailing load structure of the scheme before investing.

For any change in load structure RCAM will issue an addendum and display it on the website and on i.e. www.reliancecapital.com and Investor Service Centres.

EXPENSES OF THE SCHEME

This section outlines the expenses that will be charged to the schemes.

A. NEW FUND OFFER (NFO) EXPENSES

These expenses are incurred for the purpose of various activities related to the NFO like sales and distribution fees paid marketing and advertising, registrar expenses, printing and stationary, bank charges etc.

The NFO expenses shall be borne by the AMC.

B. ANNUAL SCHEME RECURRING EXPENSES

These are the fees and expenses for operating the scheme. These expenses include Investment Management and Advisory Fee charged by the AMC and other expenses as given in the table below:

The AMC has estimated that following % of the daily net assets of the scheme will be charged to the scheme as expenses. For the actual current expenses being charged, the investor should refer to the website of the mutual fund.

Estimated Expense Structure

Particulars	Wealth Creation Scheme % of Net Assets	Income Generation Scheme % of Net Assets
Investment Management and Advisory Fees	Upto 2.50%	Upto 2.25%
Trustee fee		
Audit fees		
Custodian fees		
RTA Fees		
Marketing & Selling expense incl. agent commission		
Cost related to investor communications		
Cost of fund transfer from location to location		
Cost of providing account statements and dividend redemption cheques and warrants		
Costs of statutory Advertisements		
Cost towards investor education & awareness (at least 2 bps)		
Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades resp.		
Service tax on expenses other than investment and advisory fees		
Service tax on brokerage and transaction cost		
Other Expenses #		
Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c) (i) and (6) (a)	Upto 2.50%	Upto 2.25%
Additional expenses under regulation 52 (6A) (c)#	Upto 0.20%	Upto 0.20%
Additional expenses under Section 52 (6A) (b) for gross new inflows from specified cities	Upto 0.30%	Upto 0.30%

(# Expenses charged under the said parameters shall be in line with the Regulation 52 of SEBI (MF) Regulations or such other basis as specified by SEBI from time to time.)

These estimates have been made in good faith as per the information available to the Investment Manager based on past experience and are subject to change inter-se as per actual but the total expenses shall not exceed the limits permitted by SEBI. Types of expenses charged shall be as per the SEBI (MF) Regulations. The purpose of the above table is to assist the investor in understanding the various costs and expenses that an investor in the scheme will bear directly or indirectly.

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

Service tax on other than investment and advisory fees, if any, shall be borne by the scheme within the maximum limit as per regulation 52 of the SEBI Regulations.

Mutual Funds/AMCs will annually set apart at least 2 basis points on daily net assets within the maximum limit as per regulation 52 of the SEBI Regulations for investor education and awareness initiatives.

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

However, no Investment Management fees would be charged on RCAM's investment in the Scheme. The Trustee Company, shall be entitled to receive a sum computed @ 0.05% of the Unit Capital of all the Schemes of RMF on 1st April each year or a sum of Rs.5,00,000/- which ever is lower or such other sum as may be agreed from time to time in accordance with the SEBI Regulations or any other authority, from time to time.

The total expenses of the scheme including the investment management and advisory fee shall not exceed the limits stated in Regulation 52(6) which are as follows:

- (i) On the first Rs. 100 crore of the daily net assets 2.50%;
- (ii) On the next Rs. 300 crore of the daily net assets 2.25%;
- (iii) On the next Rs. 300 crore of the daily net assets 2.00%;
- (iv) On the balance of the assets 1.75%;

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

The above expenses are fungible within the overall maximum limit prescribed under SEBI (Mutual Funds) Regulations, 1996, which means there will be no internal sub-limits on expenses and AMC is free to allocate them within the overall TER.

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

(a) Brokerage and Transaction costs incurred for the execution of trades may be capitalized to the extent of 0.12 per cent of the value of trades in case of cash market transactions and 0.05 per cent of the value of trades in case of derivatives transactions. Any payment towards brokerage and transaction costs incurred for the execution of trades, over and above the said 0.12 per cent and 0.05 per cent for cash market transactions and derivatives transactions respectively may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under Regulation 52 of the SEBI (Mutual Funds) Regulations, 1996. Any expenditure in excess of the said prescribed limit (including brokerage and transaction costs, if any) shall be borne by the AMC or by the Trustee or Sponsors;

(b) expenses not exceeding of 0.30 per cent of daily net assets, if the new inflows from such cities as specified by the Board from time to time are at least -

- (i) 30 per cent of gross new inflows in the scheme, or;
- (ii) 15 per cent of the average assets under management (year to date) of the scheme, whichever is higher;

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

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

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

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

The Fund will strive to reduce the level of these expenses so as to keep them well within the maximum limits allowed by SEBI. Expenses on an ongoing basis will not exceed the following percentage of the daily net assets or such maximum limits as may be specified by SEBI Regulations from time to time.

The recurring expenses incurred in excess of the limits specified by SEBI (MF) Regulations will be borne by the AMC or by the Trustee or the Sponsor.

LISTING

Reliance Retirement Fund - being an open-ended scheme, the units are not proposed to be listed on any stock exchange. However, the Trustee reserves the right to list the units as and when open-end Schemes are permitted to be listed under the Regulations, and if the Trustee considers it necessary in the interest of unitholders of the Scheme.

LIQUIDITY

The scheme provides repurchase/switch-out facility on all Business Days at NAV based prices after an initial lock-in-period of five years in the scheme from the date of allotment of units.

Lock - in Period: 5 years in the scheme from the date of allotment of units. (Note: 5 years lock in period is in respect to the scheme and not in respect to Wealth Creation Scheme or Income Generation Scheme. Auto transfer from Wealth Creation Scheme to Income Generation Scheme is applicable during 5 year lock - in period).

In terms of SEBI Regulations, the Mutual Fund shall despatch redemption proceeds within 10 Business Days of receiving a valid Redemption request. Interest at the rate of 15% per annum or such other rate as may be prescribed by SEBI from time to time, will be paid for delay in excess of 10 Business Days (11th day onwards) in case the redemption proceeds paid after 10 Business Days of the date of receipt of a valid redemption request. However, under normal circumstances, the Mutual Fund will endeavor to despatch the Redemption cheque / warrant or effect ECS Credit, as the case may be within 3 - 4 Business Days from the date of receipt of a valid redemption request.

WAIVER OF LOAD FOR DIRECT APPLICATIONS

Pursuant to SEBI circular No. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009 there shall be no entry load for all mutual fund schemes. The same is applicable investments in mutual fund schemes (including additional purchases and switch-in to a scheme from other schemes) with effect from August 1, 2009, Redemptions from

mutual fund schemes (including switch-out from other schemes) with effect from August 1, 2009, New mutual fund schemes launched on and after August 1, 2009 and Systematic Investment Plans (SIP) registered on or after August 1, 2009.

TAX TREATMENT FOR THE INVESTORS UNITHOLDERS):

Investors are advised to refer to the details in the Scheme information Document (SID), Statement of Additional Information (SAI and also independently refer to his tax advisor.

IMPORTANCE OF SAVING FOR RETIREMENT:

- Retirement is one of the most important life-stage goals.
- Post retirement, the source of income stops, yet the requirement to lead the same lifestyle (or better) remains critical.
- India does not have a formal Social Security System.
- Break-up of joint family system means that the individual has no option but to be self-dependent.
- Despite being a critical requirement, most Indians don't save enough for retirement. 78 per cent Indians don't save enough for comfortable retirement, according to a Report by Towers Watson.
- Risk of inflation underestimated.

Table 1: How much do you need to spend in the future to maintain the same lifestyle?

Value of Rs. 1 Lakh over a period of time due to inflation

Inflation Rate	5 years	10 years	15 years	20 years	25 years	30 years
6.0%	133,823	179,085	239,656	320,714	429,187	574,349
7.0%	140,255	196,715	275,903	386,968	542,743	761,226
8.0%	146,933	215,892	317,217	466,096	684,848	1,006,266
9.0%	153,862	236,736	364,248	560,441	862,308	1,326,768

The above calculation is for illustration purpose only. Investors are advised to refer to financial advisor / tax advisor independently before investment.

The current expense will go up by approximately 7 times over the next 30 years!

- It is important to save prudently in order to accumulate a retirement corpus that would take care of the retirement requirements. It is pertinent to earn competitive returns on the investment, than merely earn 'guaranteed' lower returns to optimally meet the retirement goals.

Table 2: How much do you need to invest per year to have a retirement corpus of Rs. 1 Cr

Assumed Rate of Return	No. of Years for Retirement					
	5	10	15	20	25	30
7.0%	1,738,907	723,775	397,946	243,929	158,105	105,864
9.0%	1,670,925	658,201	340,589	195,465	118,063	73,364
12.0%	1,574,097	569,842	268,242	138,788	75,000	41,437
15.0%	1,483,156	492,521	210,171	97,615	46,994	23,002

The above calculation is for illustration purpose only. Investors are advised to refer to financial advisor / tax advisor independently before investment.

Notice what a small difference makes to your investment requirements. Instead of investments growing at 7%, if it could grow at 15%, the investment amount may be lesser by almost Rs. 75,000 per year, and yet achieve the retirement corpus.

Note - Though the above table illustrates the Annual Amount required to accumulate retirement corpus at various rates of assumed returns.

Three Steps for a Happy Retirement - Save, Accumulate and Enjoy

Step 1: Save Prudently

- Save to beat inflation. Table 1 illustrated the effect of inflation on your requirements over a period of time.
- It is important to save prudently.
- Reliance Retirement Fund offers the flexibility to choose asset class, depending on your actual requirement.

Step 2: Accumulate Retirement Corpus

- It is pertinent to accumulate a healthy retirement corpus that will help meet retirement goals effectively.
- Table 2 illustrated the power of compounding and what a big difference that rate of return could make to your portfolio.

Step 3: Enjoy your Retirement

- Investors could opt for SWP in Reliance Retirement Fund to withdraw a pen-

sion based amount basis their requirement. To explain in detail SWP amount for various scenarios is mentioned in Table 3.

would be able to publish the NAVs. The NAV shall be published at least in two daily newspapers every day.

Importance of earning potentially higher Returns

Table 3: Annuity Table (Post Retirement)

The Table shows the annuity receivable per year for an investment of Rs. 1 Cr

Assumed Rate of Return	No. of Years				
	10	15	20	25	30
7%	1,423,775	1,097,946	943,929	858,105	805,864
8%	1,490,295	1,168,295	1,018,522	936,788	888,274
9%	1,558,201	1,240,589	1,095,465	1,018,063	973,364
10%	1,627,454	1,314,738	1,174,596	1,101,681	1,060,792
12%	1,769,842	1,468,242	1,338,788	1,275,000	1,241,437

The above calculation is for illustration purpose only. Investors are advised to refer to financial advisor / tax advisor independently before investment.

Note: You could earn Rs. 2.5 Lakhs more per annum (30% higher returns) as annuity per annum if the rate of return of the underlying fund is 12%, instead of 7%

Daily Net Asset Value (NAV) Publication:

The AMC will calculate and disclose the first NAVs of the scheme not later than 5 business days of allotment. NAVs will be calculated up to four decimal places. The Mutual Fund shall declare the Net asset value of the scheme on every business day on AMFI's website www.amfiindia.com by 9.00 p.m. on the day of declaration of the NAV and also on their website. In case of any delay, the reasons for such delay would be explained to AMFI and SEBI within two working days. If the NAVs are not available before commencement of business hours on the following day due to any reason, Mutual Fund shall issue a press release providing reasons and explaining when the Mutual Fund

FOR INVESTOR GRIEVANCES PLEASE CONTACT:

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

Reliance Mutual Fund :- 12th floor, One Indiabulls Centre, Tower 1, Jupiter Mills Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013. Tel No. - 022- 30994600 Fax No. - 022-30994699, Customer Care - 3030 1111. Toll free No. 1800-300- 11111 Email - customer_care@reliance mutual.com

UNITHOLDERS' INFORMATION:

Accounts statement (on each transaction), Annual financial results and Half yearly portfolio disclosure shall be provided to investors by post or published as per SEBI Regulations, 1996 and as amended from time to time.

APPLICATIONS SUPPORTED BY BLOCKED AMOUNT (ASBA) FACILITY:

Investors are provided with ASBA facility. ASBA is an application containing an authorization to a Self Certified Syndicate Bank (SCSB) to block the application money in the bank account maintained with the SCSB for subscribing to the New Fund Offer. An ASBA investor shall submit an ASBA physically or electronically through the internet banking facility, to the Self Certified Syndicate Banks (SCSBs) authorized by SEBI for this purpose, with whom, the bank account to be blocked, is maintained. The SCSB shall then block the application money in the bank account specified in the ASBA, on the basis of an authorisation to this effect given by the account holder in the ASBA. The application money shall remain blocked in the bank account till the allotment of the units or till withdrawal/ rejection of the application, as the case may be. ASBA facility will be available for investors willing to hold the units in electronic mode only. An investor, who is eligible for ASBA facility, has the option of making application through ASBA or through the existing facility of applying with cheque / demand draft as mentioned in the SID. An acknowledgement will be given by the SCSB in the form of the counter foil or specifying the application number for reference. Such acknowledgement does not guarantee, in any manner that the investors will be allotted the Units applied for. The list of SCSBs and their designated branches where ASBA application form can be submitted is available on the websites of BSE (www.bseindia.com), NSE (www.nseindia.com) and SEBI (www.sebi.gov.in).

Date: January 12, 2015



RELIANCE RETIREMENT FUND APPLICATION FORM

App No.

(An open ended notified tax savings cum pension scheme with no assured returns)

Mutual Fund

NFO Opening Date : January 22, 2015

NFO Closing Date : February 05, 2015

Bank Serial No.

To be filled in Capital letters & in Blue/Black ink only.

1. DISTRIBUTOR / BROKER INFORMATION (Refer Instruction No. 33)

Form with fields for Name & Broker Code / ARN, Sub Broker / Sub Agent ARN Code, Employee Unique Identification Number, Sub Broker / Sub Agent Code, and applicant status options (First/Sole Applicant, Second Applicant, Third Applicant).

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.

TRANSACTION CHARGES (Mandatory to be filled if you have invested through a distributor)

Form with checkboxes for investor type: First time investor across Mutual Funds OR Existing investor in Mutual Funds.

In case the subscription amount is ₹ 10,000 or more and your Distributor has opted to receive Transaction Charges, of ₹ 150 (new investor) & ₹ 100 (existing investor) are deductible as applicable from the purchase/ subscription amount and payable to the Distributor. Units will be issued against the balance amount invested.

Form for Existing Investor's Folio Number with a grid for digits and a note about KYC validation.

Form for General Information with checkboxes for Mode of Holding: Single, Joint (Default), Any one or Survivor.

4. FIRST APPLICANT DETAILS

Form for First Applicant Details including Name, PAN/PEKRN, Guardian information, Date of Birth, and Proof of Date of Birth options.

#Date of birth is mandatory for investment in Reliance Retirement Fund and investors are required to provide the date of birth in application form. Refer Instruction No. 15. If date of birth is available in KRA records the same shall be updated for this folio / investment. Applications shall be liable for rejection if the date of birth is not mentioned in the application form or not available in KRA records on the date of allotment if KYC is under process.

Form for Occupation details with checkboxes for Professional, Agriculturist, Housewife, Retired, Government Service/Public Sector, Business, Forex Dealer, Student, Private Sector Service, and Others.

Form for Status with checkboxes for Resident Individual, NRI, and Minor through Guardian.

Form for Country of Birth and Country of Nationality/Citizenship.

Form for Country of Tax Residence with checkboxes for India, U.S.A., and Others.

Form for Foreign Tax ID No with a note about specifying details for multiple countries.

Form for Gross Annual Income Details with checkboxes for income brackets from Below 1 Lac to >1 Crore.

Form for Net-Worth in ₹ with a date field and a note about the age of net worth.

Form for Politically Exposed Person (PEP) status with Yes/No options.

5. SECOND APPLICANT DETAILS

Form for Second Applicant Details including Name, PAN/PEKRN, Occupation, Date of Birth, Country of Birth, Country of Nationality/Citizenship, and Country of Tax Residence.

If you have more than one country of tax residence please specify the names of all the countries separated by commas

Form for Foreign Tax ID No and Status with checkboxes for NRI and Resident Individual.

Form for Gross Annual Income Details with checkboxes for income brackets from Below 1 Lac to >1 Crore.

Form for Net-Worth in ₹ with a date field and a note about the age of net worth.

Form for Politically Exposed Person (PEP) status with Yes/No options.

**In case First applicant is minor then details for Guardian will be required *Mandatory for all type of Investors. It is mandatory for investors to be KYC compliant through a Key Registered Agency (KRA) appointed by SEBI prior to investing in Reliance Mutual Fund. Refer instruction no.16,17 & 37

ACKNOWLEDGEMENT

Acknowledgement form with checkboxes for application type (Wealth Creation, Income Generation), plan options (Growth, Dividend), and purchase/switch over details.

App. No.

Signature, Date & Stamp

6. THIRD APPLICANT DETAILS

NAME PAN / PEKRN*

OCCUPATION* : Professional Agriculturist Housewife Retired Government Service/Public Sector
 Business Forex Dealer Student Private Sector Service Others _____ Date of Birth#

COUNTRY OF BIRTH* COUNTRY OF NATIONALITY/CITIZENSHIP*

COUNTRY OF TAX RESIDENCE* India U.S.A. Others _____ (please specify)

If you have more than one country of tax residence please specify the names of all the countries separated by commas

FOREIGN TAX ID NO* STATUS*: NRI Resident Individual

GROSS ANNUAL INCOME DETAILS* Please tick (✓) Below 1 Lac 1-5 Lacs 5-10 Lacs 10-25 Lacs 25 Lacs-1 Crore >1 Crore

NET-WORTH* in ₹ _____ (Net worth should not be older than 1 year) as on (Date)

Are you a Politically Exposed Person (PEP)* Yes No Are you related to a Politically Exposed Person (PEP) Yes No

*Mandatory for all type of Investors. It is mandatory for investors to be KYC compliant through a Key Registered Agency (KRA) appointed by SEBI prior to investing in Reliance Mutual Fund. Refer instruction no.16,17 & 37

7. CONTACT DETAILS OF SOLE / FIRST APPLICANT (Refer Instruction No. 6 & 26)

Correspondence Address (P.O. Box is not sufficient) ## Please note that your address details will be updated as per your KYC records with CVL / KRA

Landmark

City Pin Code State

Overseas Address (Mandatory for FIIs/NRIs/PIOs)

City Pin Code State

Email ID

Mobile + (Country Code) Tel. No. STD Code Office Residence

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

8. BANK ACCOUNT DETAILS MANDATORY for Redemption/Dividend/Refunds, if any (Refer Instruction No. 22-24)

Bank Name

Account No. A/c. Type (✓) SB Current NRO NRE FCNR

Branch Address Branch City

PIN IFSC Code 9 Digit MICR Code*

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.

9. 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. 18-21) PAYMENT BY CASH IS NOT PERMITTED.

Scheme	<input type="checkbox"/> Reliance Retirement Fund - Wealth Creation Scheme	<input type="checkbox"/> Growth Plan	<input type="checkbox"/> Growth Option	(For Product Labeling please refer Ins No. 42)
	<input type="checkbox"/> Reliance Retirement Fund - Wealth Creation Scheme - Direct Plan	<input type="checkbox"/> Dividend Plan	<input type="checkbox"/> Dividend Payout Option	
	<input type="checkbox"/> Reliance Retirement Fund - Income Generation Scheme		<input type="checkbox"/> Bonus Option	
	<input type="checkbox"/> Reliance Retirement Fund - Income Generation Scheme - Direct Plan			

Payment Details (Please issue cheque favouring scheme name)

Mode of Payment Cheque DD Funds Transfer RTGS / NEFT

Investment Amount (Rs.) DD Charges (if applicable) (Rs.) Net Amount~ (Rs.)

Instrument No. Dated Drawn on Bank

Bank Branch City

-Units will be allotted for the net amount minus the transaction charges if applicable.

10. NOMINATION (Refer to Instruction No.25) (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

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
<input type="checkbox"/> Yes							1st App.
<input type="checkbox"/> No							2nd App.
							3rd App.



Simply send **SMS to 966 400 1111 to avail below facilities

Types of Facilities	Single Folio	Multiple Folio
NAV	SMS mynav	SMS mynav <space> last 6 digits of folio
Balance	SMS Balance	SMS balance <space> last 6 digits of folio
Last 3 Transaction	SMS txn	SMS txn <space> last 6 digits of folio
Statement thru mail	SMS ESOA	SMS ESOA <space> last 6 digits of folio

**SMS charges apply

Add convenience to your life with our value added service



Investor Desk. A RMF Virtual Branch Experience.

For more details : Visit : www.reliancecmutual.com

You can also follow us on



Mutual Fund

APP No.:

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 ARN Code	*Employee Unique Identification Number	Sub Broker / Sub Agent Code
ARN-48012 (amp here)		E-053085	

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

SIGN HERE →	Sole / 1st Applicant / Guardian Authorised Signatory	2nd Applicant Authorised Signatory	3rd Applicant Authorised Signatory
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Upfront commission shall be paid directly by the investor to the AMFI registered distributor based on the investor's assessment of various factors including the service rendered by the distributor.

APPLICANT DETAILS

Folio No. _____

Name of Sole/1st holder	PAN No / PEKRN. _____	<input type="checkbox"/> MANDATORY	<input type="checkbox"/> KYC Acknowledgement Copy
Name of 2nd holder	PAN No / PEKRN. _____	<input type="checkbox"/> MANDATORY	<input type="checkbox"/> KYC Acknowledgement Copy
Name of 3rd holder	PAN No / PEKRN. _____	<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. Ref. Instruction No. 27) Demat Account details are compulsory if demat mode is opted above.

National Securities Depository	Participant Name _____	Central Depository Securities Limited	Participant Name _____
Depository Limited	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.12)

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

SCHEME DETAILS (Please refer SID / KIM for product labeling. Refer Instruction No. 19)

SCHEME NAME: Reliance Retirement Fund Plan _____ Option _____

SIP DETAILS (The first SIP Debit directly from your bank account should be on or after March 18, 2015)

Frequency	Enrollment Period: (Please ✓ any one)	SIP Date	SIP Amount (Refer Instruction No. 7)
<input type="checkbox"/> Monthly (default)	<input type="checkbox"/> REGULAR From: <u>MMYY</u> To: <u>MMYY</u>	<input type="checkbox"/> 2 <input type="checkbox"/> 10 (default)	_____ (in figures)
<input type="checkbox"/> Quarterly	<input type="checkbox"/> PERPETUAL From: <u>MMYY</u> To: <u>1 2 9 9</u>	<input type="checkbox"/> 18 <input type="checkbox"/> 28	_____ (in words)
<input type="checkbox"/> Yearly	(Default) (Refer Instruction No. 13)	(Select any one SIP Date)	

BANK ACCOUNT DETAILS

1st/Sole Accountholder Name as in Bank Records _____
2nd Accountholder Name as in Bank Records _____
3rd Accountholder Name as in Bank Records _____
A/c. Type ✓ SB Current NRO NRE FCNR
Bank Name M a n d a t o r y
Account No. M a n d a t o r y (Core Banking Account Number)
Branch _____ City _____
Address _____
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 the 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, lightning, earthquake, change of Government policies, Unavailability of Bank's computer system, force majeure events, or any other cause of peril which is beyond the above mentioned Banks reasonable control and which has the effect of preventing the performance of this service by the above mentioned Bank. I/We shall not dispute or challenge any debit, raised under this mandate, on any ground whatsoever. I/We shall not have any claim against the Bank in respect of the amount so debited pursuant to the mandate submitted by me/us. I/We shall keep the Bank and, 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 Retirement Fund _____ 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/lo for the service charges as applicable from time to time. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I hereby declare that the above information is given by the undersigned and particulars given by me/us are correct and complete. Further, I agree that the transaction charge (if applicable) shall be deducted from the subscription amount and the said charges shall be paid to the distributors. I/We hereby confirm that I/We are not United States persons within the meaning of Regulation (S) under the United States Securities Act of 1933, or as defined by the U.S. Commodity Futures Trading Commission, as amended from time to time or residents of Canada. **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.

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

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

SIGNATURE/S AS PER BANK RECORDS (MANDATORY)

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

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

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

INSTRUCTIONS cum TERMS AND CONDITIONS

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

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

AGRA, AHMEDABAD, ALLAHABAD, AMRITSAR, ANAND, AURANGABAD, ASANSOL, BANGALORE, BARDWAN, BARODA, BELGAUM, BHAVNAGAR, BHILWARA, BHOPAL, BHUBANESHWAR, BIJAPUR, BIKANER, CALCUTTA, CHANDIGARH, CHENNAI, COCHIN, COIMBATORE, CUTTACK, 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, NASHIK, 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.

- (1) Auto Debit facility is offered only to the investors maintaining their bank accounts with Bank of Baroda / Bank of India / Andhra Bank / Kotak Mahindra Bank / ING Vysya Bank / HDFC Bank / ICICI Bank / AXIS Bank / HSBC/ IDBI Bank / State Bank of India / Union Bank Of India / Corporation Bank / Allahabad Bank / Federal Bank / Oriental Bank of Commerce. The above list is subject to change from time to time. The list may undergo changes from time to time.
- (2) Electronic Clearing System (ECS) facility will be available in the selected cities. A city where ECS facility is available presently is mentioned above. The list may be modified/ updated/ changed/ removed at any time in future entirely at the discretion of Reliance Capital Asset Management Limited (RCAM) without assigning any reasons or prior notice. If any city is removed, SIP instructions for investors in such cities via ECS (Debit) route will be discontinued without prior notice. In such a case, the RCAM at its sole discretion may accept Post Dated Cheques (PDC's) from the investors for the balance period.
- (3) The bank account provided for ECS should participate in local MICR clearing. In case MICR code is not provided or incorrect code is mentioned on the application form, the application for SIP will be liable to be rejected.
- (4) The investor agrees to abide by the terms and conditions of ECS/Auto Debit facility of Reserve Bank of India/Banks. Reliance Mutual Fund (RMF) / RCAM, its registrars and other service providers shall not be held responsible or will not be liable for any damages and will not compensate for any loss, damage etc. incurred to the investor. The investor assumes the entire risk of using this facility and takes full responsibility. Investor will not hold RMF / RCAM, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles of Auto Debit / ECS / local holidays.
- (5) Please read the Key Information Memorandum, Statement of Additional Information (SAI) and Scheme Information Document (SID) carefully before investing.
- (6) Investors are required to submit following documents atleast 21 working days before the first SIP Installment date for Auto Debit & ECS Clearing :
New Investors are required to submit the following documents:
 - (a) Common Application Form with SIP Enrolment & Auto Debit/ECS Mandate Form.
 - (b) The Initial investment amount cheque should be issued from the same bank account which is to be debited under ECS/Auto Debit for SIP installments
 - (c) A photo copy/cancelled cheque from ECS Debit Account (as mentioned on the application form should be submitted along with other requirements).**Existing Investors are required to submit SIP Enrolment cum Auto Debit/ECS Mandate Form.** An investor can opt for Monthly, Quarterly or Yearly frequency. In case the investor has not specified the frequency then by default the frequency will be treated as Monthly. Minimum Amount for SIP : A) Monthly Frequency: Rs. 500 & in multiples of Re 500 thereafter. B) Quarterly Frequency: Rs. 1,500 & in multiples of Re.500 thereafter. C) Annual Frequency: Rs.5,000 & in multiples of Re.500 thereafter.
- (8) An investor shall have the option of choosing for 1 or more than 1 SIP in the same scheme same plan and in the same month. SIP debit dates shall be 2nd, 10th, 18th or 28th. More than one SIP for the same debit date shall be acceptable. 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 as per the frequency defined by the investor.
- (9) 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.
- (10) 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 date of closure of the NFO and the 1st SIP debit directly from the investor account, as may be specified by RCAM from time to time.
- (11) For MICRO SIP maximum SIP amount can be Rs.4000/- Per Month or Rs. 12000/- Per Quarter.
- (12) SIP is available to investors in "Reliance Retirement Fund". The cheques for Wealth Creation Scheme should be drawn in favour of "Reliance Retirement Fund - Wealth Creation Scheme - A/c PAN" or "Reliance Retirement Fund - Wealth Creation Scheme - A/c First Investor Name". The cheques for Income Generation Scheme should be drawn in favour of "Reliance Retirement Fund - Income Generation Scheme - A/c PAN" or "Reliance Retirement Fund - Income Generation Scheme - A/c First Investor Name". Post dated or outstation cheques/draft are not permitted.
- (13) 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.
- (14) 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.
- (15) The provisions mentioned in the SID regarding Applicable NAV, Risk Factors, Load etc. shall be applicable.
- (16) Allotment of units would be subject to realisation of credit.
- (17) 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.
- (18) For Direct Investment Please Mention "Direct in the Column "Name & Broker Code/ARN.
- (19) Investors subscribing under Direct Plan of XYZ Fund will have to indicate the Scheme / Plan name in the application form as "XYZ Fund - Direct Plan". Investors should also indicate "Direct" in the ARN column. In case ARN code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, ARN code will be ignored and the application will be processed under Direct Plan. If the investor does not mention Direct against the scheme name and the ARN code is also not provided the default allotment would be made in the Direct Plan.
- (20) 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 Kavya Computers Pvt. Ltd.
- (21) 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.
- (22) 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.
- (23) 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.
- (24) **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/ Kavya/ Distributors or visit our website www.reliancecapital.com for further details.
- (25) **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 - MIRS/SE/Cir-21/2011 dated October 05, 2011, MIRS/SE/Cir-23/2011 dated December 02, 2011 and MIRS/SE/Cir-26/2011 dated December 23, 2011 informing SEBI registered intermediaries as mentioned therein to follow, with effect from January 01, 2012, a uniform KYC compliance procedure for all the investors dealing with them on or after that date. SEBI also issued KYC Registration Agency ("KRA") Regulations 2011 and the guidelines in pursuance of the said Regulations and for In-Person Verification ("IPV"). All investors (individual and non-individual) are required for KYC compliance. However, applications should note that minors cannot apply for KYC compliance and any investment in the name of minors should be through a Guardian, who should be KYC compliant for the purpose of investing with a Mutual Fund. Also applicants/ unit holders intending, to apply for units currently holding units and operating their Mutual Fund folios through a Power of Attorney (PoA) must ensure that the issue of PoA and the holder of the PoA must mention their KYC compliance status at the time of investment. PoA holders are not permitted to apply for KYC compliance on behalf of the issuer of the PoA. Separate procedures are prescribed for change in name, address, and other KYC related details, should the applicant desire to change such information, POS will extend the services of effecting such changes. In line with the SEBI circular No. MIRS/SE/Cir-5/2012 dated April 13, 2012 and various other guidelines issued by SEBI on the procedural matters for KYC Compliances, the Investors are requested to note the following additional provisions shall be applicable for "KYC Compliances" with effect from December 1, 2012:
 - 1) In case of an existing investor of RMF and who is already KYC Compliant under the erstwhile centralized KYC with CVL (CVLMF) then there will be no effect on subsequent Purchase/Additional Purchase (or ongoing SIPs/STPs,etc) in the existing folios/accounts which are KYC compliant. Existing Folio holder can also open a new folio with Reliance Mutual Fund with the erstwhile centralized KYC.
 - 2) In case of an existing investor of Reliance Mutual Fund and who is not KYC Compliant as per our records, the investor will have to submit the standard KYC Application forms available in the website www.cvlkra.com along with supporting documents at any of the SEBI registered intermediaries at the time of purchase / additional purchase / new registration of SIP/STP etc. In Person Verification (IPV) will be mandatory at the time of KYC Submission. This uniform KYC submission would be a one-time submission of documentation.
 - 3) Investors who have complied with KYC process before December 31, 2011 (KYC status with CVL-KRA as "MF - VERIFIED BY CVLMF") and not invested in the schemes of Reliance Mutual Fund i.e not opened a folio earlier, and wishes to invest on or after December 01, 2012, such investors will be required to submit "missing/not available" KYC information and complete the IPV requirements. Update of "missing / not available" KYC information along with IPV is currently a one-time requirement and needs to be completed with any one of the mutual funds i.e. need not be done with all the mutual funds where investors have existing investments. Once the same is done then the KYC status at CVL-KRA will change to "Verified by CVL KRA" after due verification. In such a scenario, where the KYC status changes to "Verified by CVL KRA", investors need not submit the "missing/not available" KYC information to mutual funds again. Individual investors are required to submit "KYC Details Change Form" issued by CVL-KRA available on their website www.cvlkra.com.
- (26) **Communication for the investors :**
If the investor(s) has/have provided his/his 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. It is advisable for the investors to provide email id & Mobile number.
 - (iv) **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 account 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. In case the investor has opted for the physical mode and have also provided the Demat details then the allotment will be done in the physical mode.
 3. Unit Holders opting the units in the demat mode, can submit redemption / switch only through DP or through stock exchange platform.
 4. 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.
 5. Units held in demat form will be transferable (except in case of Equity linked Savings Schemes).
 - (28) Employee Unique Identification Number (EUIDN) would assist in tackling the problem of mis-selling even if the employee/relationship manager/sales person leave the employment of the distributor.
 - (29) In line with SEBI letter no. OW/16541/2012 dated July 24, 2012 addressed to AMFI, Investments in the mutual fund schemes (including investments through Systematic Investment Plans (SIPs)) up to Rs. 50,000/- per investor per year shall be exempted from the requirement of PAN. Investor seeking exemption of PAN will need to submit the PAN Exempt KYC Reference No (PEKRN) acknowledgement issued by KRA along with the application Form. This exemption is applicable only for individuals including NRIs, minors acting through guardian, Sole proprietorship firms and joint holders. In case of joint holders, first holder must not possess a PAN. Other categories of investors e.g. PIOs, HUFs, QFIs, non - individuals, etc. are not eligible for such exemption.
 - (30) The first Account Statement for the Scheme will be despatched to the unit holder stating the number of Units held etc. within a maximum of five Business Days from the date of allotment of units.

AUTO SWITCH FORM

1. DISTRIBUTOR/BROKER INFORMATION

Name & Broker Code / ARN ARN-48012 (mp here)	Sub Broker / Sub Agent ARN Code	*Employee Unique Identification Number E-053085	Sub Broker / Sub Agent Code	SIGN HERE → First / Sole Applicant / Guardian
				SIGN HERE → Second Applicant
				SIGN HERE → Third Applicant

*Please sign alongside in case the EUIN is left blank/not provided.

I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.

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.

2. EXISTING UNIT HOLDER INFORMATION

FOLIO NO. _____

3. PARTICULARS OF APPLICANT

Name of Sole / 1st applicant/Minor _____	Mr. / Miss / Master	Date of Birth (Mandatory) D D M M Y Y Y Y
Name of Parent / Guardian in case of Minor _____	<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Miss	Relation with Minor M A N D A T O R Y
Name of 2nd applicant _____	<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Miss	Date of Birth D D M M Y Y Y Y
Name of 3rd applicant _____	<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Miss	Date of Birth D D M M Y Y Y Y

4. AUTO SWITCH FACILITY (Refer Instruction No. 3. Please refer respective SID/KIM for product labelling)

Name of 'Transferor' Scheme/Plan/Option _____

I/ We would like to Auto Switch Rs. _____ OR _____ Units. On _____

<input type="checkbox"/> Reliance Retirement Fund - Wealth Creation Scheme	<input type="checkbox"/> Growth Plan	<input type="checkbox"/> Growth Option
<input type="checkbox"/> Reliance Retirement Fund - Wealth Creation Scheme - Direct Plan	<input type="checkbox"/> Dividend Plan	<input type="checkbox"/> Bonus Option
<input type="checkbox"/> Reliance Retirement Fund - Income Generation Scheme	<input type="checkbox"/> Dividend Payout Option	
<input type="checkbox"/> Reliance Retirement Fund - Income Generation Scheme - Direct Plan		

Name of 'Transferee' Scheme: _____

5. I wish to opt for SWP Yes No (Refer Instruction No. 22)

Frequency: Monthly Quarterly Enrolment Period: From D | D | M | M | Y | Y | Y | Y To D | D | M | M | Y | Y | Y | Y Amount _____ (Minimum Amount. Rs. 500)

6. I wish to opt for Auto Transfer facility Yes No (Applicable only for investors who have invested in Wealth Creation scheme. Refer Ins No. 19)

To Scheme :

<input type="checkbox"/> Reliance Retirement Fund - Income Generation Scheme	<input type="checkbox"/> Growth Plan	<input type="checkbox"/> Growth Option	<input type="checkbox"/> Bonus Option
<input type="checkbox"/> Reliance Retirement Fund - Income Generation Scheme - Direct Plan	<input type="checkbox"/> Dividend Plan	<input type="checkbox"/> Dividend Payout Option	

Date of Transfer D | D | M | M | Y | Y

7. I wish to opt for Auto SWP facility Yes No (Refer Instruction No. 20)

Frequency: Monthly Quarterly Annual SWP Date : 1 8 15 22 Start Date : Refer Note End Date : MM / YY

Amount _____ (Minimum Amount for Auto SWP : A) Monthly Frequency: Rs. 500 & in multiples of Re 500 thereafter. B) Quarterly Frequency: Rs. 1,500 & in multiples of Re.500 thereafter. C) Annual Frequency: Rs.5,000 & in multiples of Re.500 thereafter)

Note : Auto SWP shall start from the 1st/8th/15th/22nd transaction day of the month/quarter/year (as specified by the investor) followed by the month in which the investor completes 60 years or age after completion of 5 year lock in period, whichever is later.

8. DECLARATION & SIGNATURE/S

I/We would like to invest in Reliance Retirement Fund _____ 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. I/We hereby confirm that I/We are not United States persons within the meaning of Regulation (S) under the United States Securities Act of 1933, or as defined by the U.S. Commodity Futures Trading Commission, as amended from time to time or residents of Canada.

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.

<input checked="" type="checkbox"/> First / Sole Applicant / Guardian	<input checked="" type="checkbox"/> Second Applicant	<input checked="" type="checkbox"/> Third Applicant
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Acknowledgement Receipt of Auto Switch Application Form (To be filled in by the Unit holder)

<p>RELIANCE Mutual Fund</p> <p>Received from _____ Auto Switch Rs. _____</p> <p>OR _____ Units on _____</p> <p>From Scheme _____ Plan _____ Option _____</p> <p>To Scheme _____ Plan _____ Option _____</p> <p>Facilities Opted: <input type="checkbox"/> SWP <input type="checkbox"/> Auto Transfer <input type="checkbox"/> Auto SWP</p>	<p>Folio No. _____</p> <p>APP No. : _____</p> <p>Stamp of receiving branch _____</p> <p>& Signature _____</p>
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INSTRUCTIONS FOR AUTO SWITCH

- (1) Auto Switch facility is a Special facility available to the existing investors having investments in Specified Schemes of Reliance Mutual Fund (RMF) only during the New Fund Offering (NFO) period whereby investors can switch their units from such Specified Schemes at the specified date during the NFO Period.
- (2) Unit holders are advised to read the Statement of Additional Information (SAI), Scheme Information Document (SID) and Key Information Memorandum (KIM) of the Scheme which is available at all the Designated Investor Service Centers (DISC), brokers / distributors and on our website www.reliancemutual.com carefully before investing.
- (3) This Auto Switch Form can be used only by Existing Unit holders having investments in Specified Schemes of Reliance Mutual Fund to switch their units. RCAM reserves the right to extend or limit the said facility on such terms and conditions as may be decided from time to time. For eligible/specified transferor scheme please refer to SID.
- (4) Existing unit holders having investments in Schemes other than Specified Schemes and wish to switch their investments have to fill up Switch Section of the Application Form.
- (5) The application for Auto Switch will be processed on the closing day of the NFO.
- (6) All valid Auto Switch request would be treated as switch-out / redemption for the Transferor Scheme.
- (7) The units from the Specified Transferor Scheme will be switched, subject to provisions mentioned in the Scheme Information Document of the Transferor Scheme. The units in the Transferee Scheme will be allotted at the NFO Price of the Scheme on the allotment date.
- (8) Unit holder are required to maintain clear balance in accordance with amount specified in the Auto Switch Application Form on the execution date. In case of insufficient balance in the account / folio, the application for Auto Switch will be rejected.
- (9) 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.
- (10) In case the existing investor has opted to hold the units in Dematerialized ('Demat') form in the transferor scheme then the Auto Switch request will be rejected.
- (11) For Direct Investments, please mention "Direct" in the column "Name & Broker Code / ARN".
- (12) This facility will not be available for units which are under any Lien/Pledged or any lock-in period.
- (13) 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.
- (14) RCAM reserves the right to withdraw this amend or withdraw this facility or change the procedures from time to time.
- (15) Investors are requested to clearly mention the Plan and the Option in which investment is to be made. In case of any ambiguity, the application will be liable to be rejected. In the absence of clear indication as to the choice of Option (Growth or Dividend Payout), by default, the units will be allotted under the Growth Option of the Plan.
- (16) Investors subscribing under Direct Plan of XYZ Fund will have to indicate the Scheme / Plan name in the application form as "XYZ Fund - Direct Plan". Investors should also indicate "Direct" in the ARN column. In case ARN code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, ARN code will be ignored and the application will be processed under Direct Plan. If the investor does not mention Direct against the scheme name and the ARN code is also not provided the default allotment would be made in the Direct Plan.
- (17) Employee Unique Identification Number (EUIIN) would assist in tackling the problem of mis-selling even if the employee / relationship manager / sales person leave the employment of the distributor.
- (18) Allotment of units in Demat mode is not available in case of switch transaction.
- (19) Auto Transfer Facility :
 - a. Auto Transfer is an optional facility wherein investors' entire investment (Lumpsum / existing SIP) shall be switched automatically from Wealth Creation Scheme to Income Generation Scheme (with nil exit load) at any date as specified by the investor which is within or after the lockin period. In case the Auto transfer option is selected and date is not specified in the application, auto transfer will happen on 5th working day of the following month upon completion of investor's 50 years of age.
 - b. The balance SIP installments under existing registration after auto transfer will continue in Income Generation Scheme.
 - c. If an investor does not opt for auto transfer, the existing and incremental investment will continue in Wealth Creation Scheme or Income Generation Scheme as selected by the investor.
 - d. Even if an investor opts for auto transfer, incremental lumpsum investment or new registration of SIP can be done either in Wealth Creation or Income Generation Scheme as selected by the investor.
 - e. If an investor beyond 50 year of age enters the scheme and opts for auto transfer facility, then it is compulsory for the investor to mention the date for auto transfer, else the auto transfer facility will not be activated.
- (20) Auto SWP Facility :
 - a. This optional facility aims to provide a regular inflow of money to investors (monthly/quarterly/annual) by automatic redemption of units on or after 60 years of age.
 - b. Auto SWP shall be either on a monthly or a quarterly or annual frequency as mandated by the investors in application form
 - c. Minimum Amount for Auto SWP:
 - i) Monthly Frequency: Rs. 500 & in multiples of Re 500 thereafter
 - ii) Quarterly Frequency: Rs. 1,500 & in multiples of Re.500 thereafter
 - iii) Annual Frequency: Rs.5,000 & in multiples of Re.500 thereafterAuto SWP shall start from the 1st/8th/15th/22nd transaction day of the month/quarter/year as specified by the investor followed by the month in which the investor completes 60 years or age after completion of 5 year lock in period, whichever is later.
 - d. Auto SWP will automatically cease in case the unit balance becomes nil after such redemption / switch transaction or falls below the required amount specified by the investor for Auto SWP.
 - e. RCAM/Trustees reserve a right to change the Auto SWP day.
- (21) If the investor registers for both Auto Transfer and Auto SWP facilities in Wealth Creation Scheme then post execution of Auto Transfer, Auto SWP shall get processed from Income Generation scheme upon investor completing 60 years of age.
- (22) Please ensure that the Start date specified for SWP facility should be later than the completion of the lock in period of 5 years. In case the Start date is mentioned prior to the completion of the lock in period then the SWP facility shall automatically start post the completion of the lock in period.



ACKNOWLEDGEMENT SLIP

RELIANCE

Mutual Fund

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INSTRUCTIONS TO HELP YOU COMPLETE THE MAIN APPLICATION FORM

- Please read the Key Information Memorandum and the Scheme Information Document of Reliance Retirement Fund 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.
- 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 refer to the checklist at the bottom of the application form to ensure that the requisite details and attachments have been provided. This will help in avoiding processing delays and / or rejection of your Application Form.
- The Applicants' 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 dividend / 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 note that the date of birth is mandatory. Also, please provide Telephone No./E-mail Id. of the first applicant, so as to facilitate faster and efficient communication.
- The Minimum investment amount for Reliance Retirement Fund under all Plan is Rs. 5,000 per option and in multiples of Re. 1 thereafter.
- 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. RCAM / RMF is also providing a facility to the investors to register multiple bank accounts. By registering multiple bank accounts, the investors can use any of the registered bank accounts to receive redemption / dividend proceeds. These account details will be used by the RCAM / RMF for verification of instrument used for subscription to ensure that third party payments are not used for mutual fund subscription, except as permitted. Investors are requested to avail the facility of registering multiple bank accounts by filling in the Application Form for Registration of Multiple Bank Accounts available at our DISC or on our website at www.reliancemutual.com.
- 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:
 - 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.
 - Thereafter, a 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.
 - 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.
If the investor(s) has/have provided his/their email address in the application form or any subsequent communication in any of the folio belonging to the investor(s), RMF/Asset Management Company reserves the right to use Electronic Mail (email) as a default mode to send various communication which include account statements for transactions done by the investor(s). The investor(s) may request for a physical account statement by writing or calling RMF's Investor Service Center/ Registrar & Transfer Agent. In case of specific request received from the investor(s), RMF shall endeavor to provide the account statement to the investor(s) within 5 working days from the receipt of such request.
- Signatures should be in English or in any other Indian language. Thumb impressions must be attested by a Judicial Magistrate/Notary Public under his/her official seal.
- 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.
- In case Mode of Holding is not mentioned for Joint Holders, the default mode of holding would be Joint.
- If the investment is done on behalf of the minor then the minor shall be the sole holder in the folio /account. Joint holding will not be allowed in the folio/account opened on behalf of the minor.
- Guardian in the folio on behalf of the minor should either be a Natural guardian (i.e. father or mother) or a court appointed Guardian. Date of Birth of the minor is mandatory while opening the account / folio.
- Politically Exposed Persons (PEP) are defined as individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior Government/judicial/military officers, senior executives of state owned corporations, important political party officials, etc.
- If the Scheme name on the application form and on the payment instrument are different, the application may be processed and units allotted at applicable NAV of the scheme mentioned in the application / transaction slip duly signed by investor(s), given that the same constitutes a valid legal document between the investor and the AMC.
- 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:
 - Birth certificate of the minor, or
 - School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc., or
 - Passport of the minor, or
 - Any other suitable proof evidencing the date of birth of the minor.
 - In case of court appointed legal guardian, supporting documentary evidence shall be provided.
 - 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.
- The following documents shall be submitted alongwith the application form as evidence for Date of Birth of the First Applicant where the First Applicant is not a minor:
 - PAN Card
 - Passport
 - Birth certificate issued by Municipal authorities or by Indian Embassy / Consulate Pension Payment Order
 - Matriculation or SSC certificate
 - Domicile Certificate issued by the Government
 - Affidavit sworn before a magistrate confirming date of birth
- Permanent Account Number (PAN)**
SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants) to mention his/her permanent account number (PAN) irrespective of the amount of purchase. *Where the applicant is a minor, and does not possess his / her own PAN, he / she shall quote the PAN of his/ her father or mother or the guardian, signing on behalf of the minor, as the case may be. In order to verify that the PAN of the applicants (in case of application in joint names, each of the applicants) has been duly and correctly quoted therein, the applicants shall attach along with the purchase application, a photocopy of the PAN card duly self-certified along with the original PAN Card. The original PAN Card will be returned immediately across the counter after verification *includes fresh/ additional purchase, Systematic Investment. Micro investment (including lumpsum & Micro SIP) & Investors residing in the state of Sikkim are exempt from the mandatory requirement of PAN proof submission however they are required to mandatorily submit PAN Exempt KYC Reference No (PEKRN) to Reliance Mutual Fund. 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.reliancemutual.com for further details.
- Prevention of Money Laundering and Know Your Client (KYC)**
In order to reduce hardship and help investors dealing with SEBI intermediaries, SEBI issued three circulars – MIRSD/SE/Cir-21/2011 dated October 05, 2011, MIRSD/Cir-23/2011 dated December 02, 2011 and MIRSD/Cir-26/2011 dated December 23, 2011 informing SEBI registered intermediaries as mentioned therein to follow, with effect from January 01, 2012, a uniform KYC compliance procedure for all the investors dealing with them on or after that date. SEBI also issued KYC Registration Agency ("KRA") Regulations 2011 and the guidelines in pursuance of the said Regulations and for In-Person Verification ("IPV").
All investors (individual and non- individual) are required for KYC compliance. However, applications should note that minors cannot apply for KYC compliance and any investment in the name of minors should be through a Guardian, who should be KYC compliant for the purpose of investing with a Mutual Fund. Also applicants/ unit holders intending, to apply for units currently holding units and operating their Mutual Fund folios through a Power of Attorney (PoA) must ensure that the issue of PoA and the holder of the PoA must mention their KYC compliance status at the time of investment. PoA holders are not permitted to apply for KYC compliance on behalf of the issuer of the PoA. Separate procedures are prescribed for change in name, address, and other KYC related details, should the applicant desire to change such information, POS will extend the services of effecting such changes.
In line with the SEBI circular No. MIRSD/Cir-5/2012 dated April 13, 2012 and various other guidelines issued by SEBI on the procedural matters for KYC Compliances, the Investors are requested to note the following additional provisions shall be applicable for "KYC Compliances" with effect from December 1, 2012:
 - In case of an existing investor of RMF and who is already KYC Compliant under the erstwhile centralized KYC with CVL (CVLMF) then there will be no effect on subsequent Purchase/Additional Purchase (or ongoing SIPs/STPs,etc) in the existing folios/accounts which are KYC compliant. Existing Folio holder can also open a new folio with Reliance Mutual Fund with the erstwhile centralized KYC
 - In case of an existing investor of Reliance Mutual Fund and who is not KYC Compliant as per our records, the investor will have to submit the standard KYC Application forms available in the website www.cvlkra.com along with supporting documents at any of the SEBI registered intermediaries at the time of purchase / additional purchase / new registration of SIP/STP etc. In Person Verification (IPV) will be mandatory at the time of KYC Submission. This uniform KYC submission would a onetime submission of documentation.
 - Investors who have complied with KYC process before December 31, 2011 (KYC status with CVL-KRA as "MF - VERIFIED BY CVLMF") and not invested in the schemes of Reliance Mutual Fund i.e not opened a folio earlier, and wishes to invest on or after December 01, 2012, such investors will be required to submit 'missing/not available' KYC information and complete the IPV requirements. Updation of 'missing / not available' KYC information along with IPV is currently a one-time requirement and needs to be completed with any one of the mutual funds i.e. need not be done with all the

Instructions continued

mutual funds where investors have existing investments. Once the same is done then the KYC status at CVL-KRA will change to 'Verified by CVL KRA' after due verification. In such a scenario, where the KYC status changes to 'Verified by CVL KRA', investors need not submit the 'missing/not available' KYC information to mutual funds again.

Individual Investors are required to submit 'KYC Details Change Form' issued by CVL-KRA available on their website www.cvlkra.com. In case of Non Individual investors, complied with KYC process before December 31, 2011, KYC needs to be done afresh due to significant and major changes in KYC requirements. Investors to provide the complete details in the KYC application form along with the required documents (for individual investors or non-individual investors as appropriate). The said form is available on RMF's website i.e. www.reliancecmutual.com or on the website of Association of Mutual Funds In India i.e. www.amfiindia.com or on the website of any authorised KRA's.

18. Payment should be made by a single cheque/DD and must be payable locally, in the city where the official collection centre of RMF is located / where the application is submitted. Out station cheques/DDs or cash will not be accepted.
 - The subscription applications will be accepted at Collection Centres of HDFC Bank
 - The cheques for Wealth Creation Scheme should be drawn in favour of "Reliance Retirement Fund - Wealth Creation Scheme - A/c PAN" or "Reliance Retirement Fund - Wealth Creation Scheme - A/c First Investor Name"
 - The cheques for Income Generation Scheme should be drawn in favour of "Reliance Retirement Fund - Income Generation Scheme - A/c PAN" or "Reliance Retirement Fund - Income Generation Scheme - A/c First Investor Name"Reliance Mutual Fund will not accept Third Party Payments for subscriptions. When payment is made from a bank account other than that of the beneficiary investor, the same is referred to as a "Third Party Payment". In case of subscription with joint holders, the first holder is considered as the beneficiary investor.
 19. Please mention the application serial no. on the reverse of the cheque/demand draft tendered with the application.
 20. In case payment is made through Demand Draft or Bankers Cheque or Indian Rupee draft purchased abroad or from FCNR / 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.
 21. 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 payment instrument are different, the application may be processed and units allotted at applicable NAV of the scheme mentioned in the application / transaction slip duly signed by investor(s), given that the same constitutes a valid legal document between the investor and the AMC.

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.)
 22. 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 FII 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.
 23. 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.
 24. In accordance with the AMFI Best Practice Guideline Circular No. 17/2010-11 dated October 22, 2010 and Circular No. 39/ 2013-14 dated August 23, 2013 and to reduce operational risk, Investor(s) are requested to note that any one of the following documents shall be required to submit as a proof of Bank Account Details (for Redemption/Dividend), in case the cheque provided along with fresh subscription/new folio creation does not belong to the Bank Account Details specified in the application form for redemption / dividend payments.e.f. March 1, 2014.
 - a) Cancelled original cheque of the Bank Account Details with first unit holdernameand bank account number printed on the face of the cheque; (or)
 - b) Self attested copy of bank statement with current entries not older than 3 months; (or)
 - c) Self attested copy of bank passbook with current entries not older than 3 months; (or)
 - d) Bank Letter duly signed by branch manager/authorized personnel.
 25. **Nomination:**
 - (I) **For units held in physical mode:**
 - (a) 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.
 - (b) 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.
 - (c) Nomination of an NRI is subject to requirements, if any, prescribed by RBI and SEBI from time to time.
 - (d) Nomination can be changed at any time during the currency of the investment by the same persons who have made the nominations.
 - (e) Unitholder being either parent or lawful guardian on behalf of a minor shall have no right to make any nomination.
 - (f) 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.
 - (g) On registration of nomination a suitable endorsement shall be made on the statement of account or in the form of a separate letter.
 - (h) The facility of nomination is available to a unitholder under SEBI (MFs) Regulations and guidelines issued by SEBI from time to time.
 - (i) Nomination in respect of units stands rescinded, upon the transfer of units.
 - (j) 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
 - (k) Where a nomination in respect of any unit has been made, the units shall, on the death of the single unitholder or all the holders, 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.
 - (l) 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.
 - (m) Transmission made by the AMC as aforesaid, shall be a full discharge to the AMC from all liabilities in respect of the said units.
 - (n) 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.
 - (o) 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"
 - (p) Power of Attorney (POA) holder cannot sign the Nomination form.
 - (q) Nomination is not allowed in a folio held on behalf of a minor.
 - (r) If the investor does not fill in the nomination details under nomination section of the Application form then by default it shall be treated as his consent not to register the nomination in the folio/account.
 - (s) 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.
 - (II) **For units held in Electronic mode:**
 - (a) The nomination facility will not be provided for the units held in Electronic Form with the Depository. The nomination details provided by the Unit holder to the depository will be applicable to the Units of the Scheme. Such nomination including any variation, cancellation or substitution of Nominee(s) shall be governed by the rules and bye-laws of the Depository.
26. In case of NRI/FII investors the Account Statements and other correspondence will be sent to the mailing address mentioned. The Redemption cheques and dividend warrants will be sent to the bankers directly.
27. 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 details scrutiny/verification at the back office of the registrars.
28. Please contact your nearest Investor Service Centre or write to the Registrars, Ms. Karvy Computershare Pvt. Ltd., Madhura Estate, Municipal No.1-9/13/C, Plot No.13 & 13C, Survey No.74 & 75, Madhapur Village, Serilingampally Mandal & Municipality, R.R.District, Hyderabad - 500 081. or send an email to customer_care@reliancecmutual.com.
29. The Unit holders are given an Option to hold the units by way of an Account Statement 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 the Fund at the time of launch of the Plan) 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, the application shall be treated as invalid and shall be liable to be rejected. In case Unit holders do not provide their Demat Account details, 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. Unit Holders opting the units in the demat mode, can submit redemption/switch only through DP or through stock exchange platform. In case the investor has opted for the physical mode and have also provided the Demat details then the allotment will be done in the physical mode.
30. The units from the Transferor Scheme will be switched in to the Reliance Retirement Fund subject to provisions mentioned in the Scheme Information Document of the Transferor Scheme. The units in the Transferee Scheme i.e. Reliance Retirement Fund will be allotted at the New Fund Offer Price of the Scheme on the allotment date.

31. Investors are requested to clearly mention the Plan and the Option in which investment is to be made. In case of any ambiguity, the application will be liable to be rejected. In the absence of clear indication as to the choice of Option (Growth or Dividend Payout), by default, the units will be allotted under the Growth Option of the Plan.
32. Investors subscribing under Direct Plan of XYZ Fund will have to indicate the Scheme / Plan name in the application form as "XYZ Fund - Direct Plan". Investors should also indicate "Direct" in the ARN column. In case ARN code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, ARN code will be ignored and the application will be processed under Direct Plan. If the investor does not mention Direct against the scheme name and the ARN code is also not provided the default allotment would be made in the Direct Plan.
33. For Direct Investments, please mention "Direct" in the column "Broker / Agent Code".
34. **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. The distributors shall have an option to either "Opt-in / Opt-out" from levying transaction charge based on the type of product. Therefore, the "Opt-in / Opt-out" status shall be at distributor level, basis the product selected by the distributor at the Mutual Fund industry level. Such charges shall be deducted if the investments are being made through the distributor/agent and that distributor / agent has opted to receive the transaction charges as mentioned below:
- For the new investor a transaction charge of Rs 150/- shall be levied for per purchase / subscription of Rs 10,000 and above; and
 - For the existing investor a transaction charge of Rs 100/- shall be levied for per purchase / subscription of Rs 10,000 and above.
- The transaction charge shall be deducted from the subscription amount and paid to the distributor/agent, as the case may be and the balance shall be invested. The statement of account shall clearly state that the net investment as gross subscription less transaction charge and give the number of units allotted against the net investment.
- In case of investments through Systematic Investment Plan (SIP) the transaction charges shall be deducted only if the total commitment through SIP (i.e. amount per SIP installment x No. of installments) amounts to Rs. 10,000/- and above. In such cases, the transaction charges shall be deducted in 3-4 installments.
- Transaction charges shall not be deducted if:
- (a) The amount per purchases /subscriptions is less than Rs. 10,000/-;
 - (b) The transaction pertains to other than purchases/ subscriptions relating to new inflows such as Switch/ STP/ /DTP/, etc.
 - (c) Purchases/Subscriptions made directly with the Fund through any mode (i.e. not through any distributor/agent).
 - (d) Subscription made through Exchange Platform irrespective of investment amount.
- 2) 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.
35. Employee Unique Identification Number (EUID) would assist in tackling the problem of mis-selling even if the employee/relationship manager/sales person leave the employment of the distributor.
36. It is mandatory for NRI Investors to provide a valid email id and or mobile number. The same shall be required for opening a new folio / zero balance folio. In absence of valid email id and /or mobile number, RCAM reserves the right to reject the application.
37. **MICRO SYSTEMATIC INVESTMENT PLAN ("MICRO SIP") / PAN EXEMPT INVESTMENTS**
- In line with SEBI letter no. OW/16541/2012 dated July 24, 2012 addressed to AMFI, Investments in the mutual fund schemes (including investments through Systematic Investment Plans (SIPs)) up to Rs. 50,000/- per investor per year shall be exempted from the requirement of PAN. Accordingly, for considering the investments made by an investor up to Rs. 50,000/-, an aggregate of all investments including SIPs made by an investor in a Financial Year i.e. from April to March, shall be considered and such investors shall be exempted from the requirement of PAN. However, requirements of Know Your Customer (KYC) shall be mandatory and investors seeking the above exemption of PAN will need to submit the PAN Exempt KYC Reference No (PEKRN) acknowledgement issued by KRA along with the application form. This exemption is applicable only for individuals including NRIs, minors acting through guardian, Sole proprietorship firms and joint holders*. Other categories of investors e.g. PIOs, HUFs, QFIs, non - individuals, etc. are not eligible for such exemption. * In case of joint holders, first holder must not possess a PAN. Lumpsum Investments / Systematic Investments Plan (SIP) / Switch / would be considered for tracking the above exemption limit. Investors are requested to note that, in case where a lump sum investment is made during the financial year and subsequently a fresh SIP mandate request is given where the total investments for that financial year exceeds Rs. 50,000/-, such SIP application shall be rejected. In case where a SIP mandate is submitted during the financial year and subsequently a fresh lumpsum investment is being made provided where the total investments for that financial year exceeds Rs. 50,000, such lump sum application will be rejected. Redemptions if any, in the Micro Investment folio, shall not be considered for calculating the exemption limit for such financial year. Consolidation of folio shall be allowed only if the PEKRN in all folios is same along with other investor details. Post Dated Cheques will not be accepted as a mode of payment for application of MICRO SIP. Reliance SIP Insure facility will not be extended to investors applying under the category of Micro SIPs. However, Special features such as Systematic Investment Plan (including Micro SIP, SIP Insure) ; Systematic Transfer Plan & Systematic Withdrawal Plan will not be available in the scheme.
38. a. Foreign Account Tax Compliance Act ("FATCA"): In accordance with the relevant provisions of the Foreign Account Tax Compliance Act ("FATCA") as contained in the United States Hiring Incentives to Restore Employment ("HIRE") Act, 2010, there is a likelihood of withholding tax being levied on certain income/ receipt sourced from the subjects of United States of America ("US") with respect to the schemes, unless such schemes are FATCA compliant. In this regard, the respective governments of India and US have agreed on the principal terms of a proposed Inter-Governmental Agreement (IGA) and the same is likely to be executed in near future. In terms of this proposed IGA, Reliance Mutual Fund ("RMF") and/ or Reliance Capital Asset Management Limited ("RCAM")/ "AMC") are likely to be classified as a "Foreign Financial Institution" and in which case RMF and/ or RCAM would be required, from time to time, to (a) undertake the necessary due-diligence process; (b) identify US reportable accounts; (c) collect certain required information/ documentary evidence ("information") with respect to the residential status of the unit holders; and (d) directly or indirectly disclose/report/ submit such or other relevant information to the appropriate US and Indian authorities. Such information may include (without limitation) the unit holder's folio detail, identity of the unit holder, details of the beneficial owners and controlling persons etc. In this regard and in order to comply with the relevant provisions under FATCA, the unit holders would be required to fully cooperate & furnish the required information to the AMC, as and when deemed necessary by the latter in accordance with IGA and/ or relevant circulars or guidelines etc, which may be issued from time to time by SEBI/AMFI or any other relevant & appropriate authorities. The applications which do not provide the necessary information are liable to be rejected. The applicants/ unit holders/ prospective investors are advised to seek independent advice from their own financial & tax consultants with respect to the possible implications of FATCA on their investments in the scheme(s).
- b. Details under FATCA/Foreign Tax Laws: Tax Regulations require us to collect information about each investor's tax residency. In certain circumstances (including if we do not receive a valid self-certification from you) we may be obliged to share information on your account with relevant tax authorities. If you have any questions about your tax residency, please contact your tax advisor. Should there be any change in information provided, please ensure you advise us promptly, i.e., within 30 days. If you are a US citizen or resident or greencard holder, please include United States in the foreign country information field along with your US Tax Identification Number. Foreign Account Tax compliance provisions (commonly known as FATCA) are contained in the US Hire Act 2010.
- c. If you are classified as a passive NFFE for FATCA purpose, please include in the section relating to Ultimate beneficial Owner (UBO), details of any specified US person having controlling interest in the foreign country information field along with your US Tax Identification Number for FATCA purposes. Foreign Account Tax Compliance provisions (commonly known as FATCA) are contained in the US Hire Act 2010.
39. **Auto Transfer Facility:** a) Auto Transfer is an optional facility wherein investors' entire investment (Lumpsum / existing SIP) shall be switched automatically from Wealth Creation Scheme to Income Generation Scheme (with nil exit load) at any date as specified by the investor which is within or after the lockin period. In case the Auto transfer option is selected and date is not specified in the application, auto transfer will happen on 5th working day of the following month upon completion of investor's 50 years of age. b) The balance SIP installments under existing registration after auto transfer will continue in Income Generation Scheme. c) If an investor does not opt for auto transfer, the existing and incremental investment will continue in Wealth Creation Scheme or Income Generation Scheme as selected by the investor. d) Even if an investor opts for auto transfer, incremental lumpsum investment or new registration of SIP can be done either in Wealth Creation or Income Generation Scheme as selected by the investor. e) If an investor beyond 50 year of age enters the scheme and opts for auto transfer facility, then it is compulsory for the investor to mention the date for auto transfer, else the auto transfer facility will not be activated. f) Auto Transfer facility shall not be available for Units held in Demat mode.
40. **Auto SWP Facility:** a) This optional facility aims to provide a regular inflow of money to investors (monthly/quarterly/annual) by automatic redemption of units on or after 60 years of age. b) Auto SWP shall be either on a monthly or a quarterly or annual frequency as mandated by the investors in application form c) Minimum Amount for Auto SWP: i) Monthly Frequency: Rs. 500 & in multiples of Re 500 thereafter. ii) Quarterly Frequency: Rs. 1,500 & in multiples of Re.500 thereafter. iii) Annual Frequency: Rs.5,000 & in multiples of Re.500 thereafter Auto SWP shall start from the 1st/8th/15th/22nd transaction day of the month/quarter/year as specified by the investor followed by the month in which the investor completes 60 years or age after completion of 5 year lock in period, whichever is later. d) Auto SWP will automatically cease in case the unit balance becomes nil after such redemption / switch transaction or falls below the required amount specified by the investor for Auto SWP. e) Auto SWP facility shall not be available for Units held in Demat mode. f) RCAM/Trustees reserve a right to change the Auto SWP day.
41. If the investor registers for both Auto Transfer and Auto SWP facilities in Wealth Creation Scheme then post execution of Auto Transfer, Auto SWP shall get processed from Income Generation scheme upon investor completing 60 years of age.
42. **Product Label :** Investors are requested to review product label for the scheme which is provided below at the time of investments.

This product is suitable for investors who are seeking*

- Long term growth and capital appreciation
- Investing primarily in Equity and equity related instruments and balance in fixed income securities so as to help the investor in achieving the retirement goals.
- High risk. (BROWN)

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

Note: Risk is represented as:

 (BLUE) investors understand that their principal will be at low risk (YELLOW) investors understand that their principal will be at medium risk

 (BROWN) investors understand that their principal will be at high risk

Reliance Retirement Fund - Income Generation Scheme

This product is suitable for investors who are seeking*

- Income over long term along with capital growth
- Investing primarily in fixed income securities and balance in equity and equity related instruments so as to help the investor in achieving the retirement goals.
- medium risk. (YELLOW)

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

Note: Risk is represented as:

 (BLUE) investors understand that their principal will be at low risk (YELLOW) investors understand that their principal will be at medium risk

 (BROWN) investors understand that their principal will be at high risk

Instructions

1. Investor needs to submit a duly filled ASBA Application Form to the SCSB with whom the bank account to be blocked is maintained.
2. The Investor shall submit the ASBA Form for subscribing units of Mutual Fund scheme authorising SCSB to block the subscription money in a bank account.
3. All Bank Account details need to be correctly mentioned in the ASBA Application Form and ensure that funds equal to the subscription amount are available in the bank account maintained with the SCSB before submitting the same to the designated branch.
4. On submission of the ASBA Application Form with the SCSB investor shall be deemed to have agreed to block the entire subscription amount specified and authorized the designated branch to block such amount in the bank account.
5. The SCSB shall block the investment money in the bank account number mentioned in the ASBA Application Form. The investment amount shall remain blocked in the Bank Account till the allotment of units under the scheme or till the application is rejected, as the case may be.
6. The ASBA Application shall be rejected by SCSB if the bank account specified in the ASBA Application Form does not have sufficient balance required to meet the investment amount.
7. All grievances relating to the ASBA facility may be addressed to the AMC/RTA to the issue, with a copy to the SCSB, giving full details such as name, Applicant Address, Investment Amount to be blocked, Investors Bank Account number and the designated branch of the SCSB where the ASBA Application Forms are to be submitted.
8. ASBA facility extended to the investors shall operate in accordance with the SEBI Guidelines in force from time to time..
9. RMF will endeavour to provide payment of Dividend / Redemption / Refund (If any) through ECS, NEFT, Cheque, Demand Draft or Direct Credit into investors bank account wherever possible.
10. Investor Category
Investor Shall tick Applicable Category in the form. please note the various categories below:

Code	Category	Code	Category
IND	Individuals	NRI	Non Resident Individuals

11. Investors are requested to clearly mention the Plan and the Option in which investment is to be made. In case of any ambiguity, the application will be liable to be rejected. In the absence of clear indication as to the choice of Option (Growth or Dividend Payout), by default, the units will be allotted under the Growth Option of the Plan.
12. Investors subscribing under Direct Plan of XYZ Fund will have to indicate the Scheme / Plan name in the application form as "XYZ Fund - Direct Plan". Investors should also indicate "Direct" in the ARN column. In case ARN code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, ARN code will be ignored and the application will be processed under Direct Plan. If the investor does not mention Direct against the scheme name and the ARN code is also not provided the default allotment would be made in the Direct Plan.
13. For Direct Investments, please mention "Direct" in the column "Broker / Agent Information".
14. **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. The distributors shall have an option to either "Opt-in / Opt-out" from levying transaction charge based on the type of product. Therefore, the "Opt-in / Opt-out" status shall be at distributor level, basis the product selected by the distributor at the Mutual Fund industry level. Such charges shall be deducted if the investments are being made through the distributor/agent and that distributor / agent has opted to receive the transaction charges as mentioned below:
 - **For the new investor a transaction charge of Rs 150/- shall be levied for per purchase / subscription of Rs 10,000 and above; and**
 - **For the existing investor a transaction charge of Rs 100/- shall be levied for per purchase / subscription of Rs 10,000 and above.**

The transaction charge shall be deducted from the subscription amount and paid to the distributor/agent, as the case may be and the balance shall be invested. The statement of account shall clearly state that the net investment as gross subscription less transaction charge and give the number of units allotted against the net investment.

In case of investments through Systematic Investment Plan (SIP) the transaction charges shall be deducted only if the total commitment through SIP (i.e. amount per SIP installment x No. of installments) amounts to Rs. 10,000/- and above. In such cases, the transaction charges shall be deducted in 3-4 installments.

Transaction charges shall not be deducted if:

 - (a) The amount per purchases /subscriptions is less than Rs. 10,000/-;
 - (b) The transaction pertains to other than purchases/ subscriptions relating to new inflows such as Switch/ STP/ /DTP/, etc.
 - (c) Purchases/Subscriptions made directly with the Fund through any mode (i.e. not through any distributor/agent).
 - (d) Subscription made through Exchange Platform irrespective of investment amount.
 - 2) 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.
15. Employee Unique Identification Number (EUIN) would assist in tackling the problem of mis-selling even if the employee/relationship manager/sales person leave the employment of the distributor.

TERMS AND CONDITIONS FOR TRANSACTING OVER INTERNET & TELEPHONE

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

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

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

These Terms and Conditions are agreed on this.....day of..... 201....., by the above-mentioned persons, hereinafter referred to as the "Unitholder", for availing the Online Facility and Call Center Facility (as hereinafter defined) from Reliance Capital Asset Management Limited (as asset manager of Reliance Mutual Fund), a company incorporated under the Companies Act, 1956, having its registered office at 'Reliance House', Near Mardia Plaza, Off C. G. Road, Ahmedabad 380006 and corporate office at One Indiabulls Centre, Tower One, 12th Floor, Jupiter Mill Compound, 841 Senapati Bapat Marg, Elphinstone Road, Mumbai - 400013 (hereinafter referred to as, "RCAM", which expression shall unless repugnant to the context or meaning thereof, mean and include its successors, administrators, executors and permitted assigns).

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

WHEREAS:

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

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

1. DEFINITION:

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

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

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

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

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

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

2. TERMS OF SERVICES:

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

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

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

3. PROCEDURE:

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

If a Folio Number is held by more than one Unitholder, separate PINs shall be issued to the each joint Unitholder under the Folio Number. If the basis for undertaking the transactions in the Folio

Number is "joint", PIN of each joint Unitholder will be required to be entered for undertaking any transaction. If the basis for undertaking any transaction in the Folio Number is "anyone or survivor", PIN of any one joint Unitholder will be sufficient for undertaking any transaction in such Folio Number.

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

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

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

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

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

4. SERVICES AVAILABLE:

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

- Subscription and Additional Subscription to various schemes of the Fund, including any new Schemes launched by the Fund from time to time and which are tagged with the existing Schemes by the Fund for the purpose of conducting such online transactions.
- Switching units from one scheme to another.
- Redemption of units.
- Change of password
- Viewing Portfolio and transaction history
- Printing of account statements, including facility to request for email / Fax back thereof.
- Systematic transfer plan
- Systematic withdrawal plan
- Account balance & current portfolio value
- Details of past transactions
- Changing Unitholder's PIN

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

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

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

RCAM may at any time, in its sole and absolute discretion, decide not to act on any transaction request of the Unitholder, where it has reason to believe that the instructions are not genuine, are unclear, are such as to raise a doubt, are otherwise improper or there is reason to believe that the same is in contravention of any statute/laws in India and cannot be put into effect.

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

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

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

5. RCAM DISCLAIMERS:

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

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

RCAM shall not be liable for any direct, indirect, special, incidental or consequential loss or damage sustained by the Unitholder by any direct or indirect use of the Online Facility / Call Center Facility or the usage of the PIN or due to the delay or inability to use the PIN Facility, or otherwise arising out of the use of the PIN Facility or RCAM shall not be liable for any direct, indirect, special, incidental or consequential loss or damage sustained by the Unitholder on account of reli-

TERMS AND CONDITIONS FOR TRANSACTING OVER INTERNET & TELEPHONE

ance by RCAM on the electronic communication, orders or messages received by it through the Online Facility / Call Centre Facility. RCAM shall also not be liable to the Unitholder for any loss or damage caused to or arising in connection with the Online Facility / Call Centre Facility and/or these Terms and Conditions, on any account whatsoever, including but not limiting to interruption or stoppage of the access to and/or use of this Online Facility / Call Centre Facility.

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

- (a) Loss of data;
- (b) Interruption or stoppage to the Unitholder's access to and/or use of the Call Center

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

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

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

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

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

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

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

6. UNITHOLDER'S COVENANTS AND UNDERTAKINGS:

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

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

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

It shall be the sole responsibility of the Unitholder to ensure adequate protection, confidentiality and secrecy of the PIN, Username and password and all of its personal information and any disclosure thereof to any other person shall be entirely at the sole risk of the Unitholder. The Unitholder shall take all possible care to prevent discovery of the PIN, Username and password and all of its personal information by any other person. RCAM does not accept any kind of responsibility or liability for any loss, damage or harm that the Unitholder might suffer in such cases. The Unitholder must change his PIN and password after the disclosure of the same to any third party. The PIN, Username and password shall be kept secret/ safe and the Unitholder shall ensure that the joint Unitholders do not disclose their PIN, Username or password to any unauthorized person(s).

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

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

The Unitholder hereby takes responsibility for all the transactions undertaken by using the PIN Facility and will abide by the record of the transactions generated by RCAM. Further such records generated by RCAM shall be conclusive proof and binding for all purposes and may be used as conclusive evidence in any proceedings.

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

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

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

RCAM may not acknowledge receipt of any instructions nor shall be responsible to verify any instructions. RCAM shall endeavor to give effect to instructions on a best effort basis and as soon

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

RCAM, alongwith its directors, employees, agents, executors, successors and assigns shall not be liable for any damages or injuries arising out of or in connection with the use of the Online Facility and Call Centre Facility or its non-use including non-availability or failure of performance, loss or corruption of data, loss of or damage to property (including profit and goodwill), work stoppage, computer failure or malfunctioning, or interruption of business; error, omission, interruption, deletion, defect, delay in operation or transmission, communication line failure or for any failure to act upon electronic or telephonic instructions or to provide any facility for any cause.

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

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

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

7. NO WAIVER:

No forbearance, delay or failure on part of RCAM to exercise any power or right shall operate as a waiver of such power or right, nor shall any single or partial exercise of such power or right preclude any further exercise of that or any other power or right.

8. DISCLAIMER:

The Scheme Information Documents ("SID") made available by RCAM set forth concisely, the information about the Schemes that an investor should know before investing. The particulars of the Schemes have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations, 1996 as amended till date and filed with Securities and Exchange Board of India ("SEBI") and the Units being offered for public subscription have not been approved or disapproved by SEBI nor has SEBI certified the accuracy and adequacy of the SID. The SIDs shall remain effective till a "Material Change" (other than a change in the fundamental attributes and within the purview of the SIDs) occurs and thereafter the changes shall be filed with the SEBI and circulated to the Unitholders alongwith the quarterly / half-yearly reports. All Unitholders using the Online Facility / Call Center Facility are notified that any information made available by RCAM should be used in conjunction with traditional investment techniques, which may include obtaining applicable legal, accounting, tax or other professional advice or services. RCAM excludes any liability arising out of any omissions, errors or investment consequences arising from the use of the PIN Facility on the Website by any Unitholder.

9. CONFIDENTIALITY:

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

10. PRIVACY:

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

11. TERMINATION:

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

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

12. GOVERNING LAW AND JURISDICTION:

These Terms and Conditions are governed by and construed in accordance with the laws of India. The Courts of Mumbai shall have exclusive jurisdiction over any disputes arising out of or in connection with these terms and conditions. All the transactions carried out through the PIN Facility are subject to the terms and conditions of the SID of the relevant schemes of Reliance Mutual Fund, as amended from time to time.

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

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

13. NOTICE:

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

- a) If to RCAM:
Reliance Capital Asset Management Limited,
One Indiabulls Centre, Tower 1, 12th Floor, Jupiter Mill Compound,
841, Senapati Bapat Marg Elphinstone Road, Mumbai - 400 013
Telephone: +91 22 30994600, Fax: +91 22 30994699
- b) If to the Unitholder: At the address of the Unitholder as recorded with RCAM.

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

HDFC BANK COLLECTION CENTERS

Agarthala : N S Road, Agartala, Tripura, Agarthala - 799001. **Agra** : First Floor, Pariney Garden, Bhagfarjana, Civil Lines, Agra - 282002. **Ahmedabad** : HDFC BANK LTD, 1st floor, Astral Building, Near Mithakali Six Cross Road, Navrangpura, Ahmedabad - 380006. **Ahmednagar** : Ambar Plaza, " A " wing, second floor, Station road, Ahmednagar - 414001. **Ajmer** : HDFC Bank Ltd, Ground Floor, Rajasthan Patrika Building, Ajmer, Rajasthan, Ajmer - 305001. **Akola** : Sethi Heights, 1st Floor, Opp. Zilla Parishad, AKOLA - 444 001. **Aligarh** : HDFC Bank Ltd, 3-316 Bhalla Complex, Ramghat Road, (U.P), Aligarh - 202001. **Allahabad** : 58, sp marg, civil lines, Allahabad - 211003. **Alwar** : Bhagat Singh Circle, Opp.UIT, Alwar (Raj.), Alwar - 301001. **Ambala** : 6352/11, Nicholson Road, First Floor, Ambala Cantt, Ambala - 133001. **Amravati** : HDFC BANK LTD, C/o Venus Plaza, Shegaon naka Road, Amravati - 444604. **Amritsar** : 26 Kennedy Avenue, First Floor, Amritsar - 143001. **Anand** : HDFC Bank Ltd, 1st Floor, Sanket Complex, Next to Sales India, Grid cross road, Anand - 388001. **Ankleshwar** : HDFC Bank Ltd., Commercial Plot 73/P, GIDC Estate, S.A.Motors Building, Old Ankleshwar Highway, Ankleshwar - 393001. **Asansol** : P. C Chatterjee Market, rambandhu talaw, Asansol - 713303. **Aurangabad** : HDFC BANK LTD, Divekar Plaza, CTS No 18272, 1Ind Floor, Railway Station Road, Padampura, Aurangabad - 431001. **Bangalore** : HDFC BANK LTD., Cash Management Services "SALCO CENTRE" # 8/24, Richmond Road, Bangalore - 560025. **Bardoli** : Shree Ambika Niketan, Station Road, Sardar Baug, Bardoli - 394601. **Bareilly** : WBO, 1st Floor, 154, Krishna Place, Civil Lines, Uttar Pradesh, Barielly - 243001. **Baroda** : 1st Floor, Fortune Tower, Vadodara Stock Exchange Building, Opp. Parsi Agiyari, Sayajigunj, Baroda - 390005. **Belgaum** : HDFC Bank Ltd., No 4830/2A, Opp District Hospital, Dr Ambedkar Road, Belgaum - 590 002. **Bhagalpur** : Triveni appartment, Dr. R. P ROAD, Bhagalpur - 812002. **Bharuch** : HDFC BANK LTD, 127, ALFA SOCIETY, LINK ROAD, Bharuch - 392001. **Bhatinda** : HDFC BANK LTD 83/1 LIBERTY CHOWK, CIVIL LINES BHATINDA, Bhatinda - 151001. **Bhavnagar** : Corporate House, 3rd Floor, Near Takteshwar Post Office, Waghawadi Road, Bhavnagar - 364001. **Bhilai** : Chauhan Estate, G.E. Road, Supela, Bhilai - 490023. **Bhilwara** : HDFC Bank Ltd., WBO, Shop no. 1-2-3-4, "A" Block, First Floor, SK Plaza, Pur Road, Bhilwara (Raj.) - 311001. **Bhopal** : Asha Avenue, 1st Floor, Z-1, Zone-1 M P Nagar, Bhopal - 462011. **Bhubaneswar** : 1st Floor, Wholesale Banking Operations, A-62/1, Unit 8, Nayapalli, Bhubaneswar - 751012. **Bhuj** : 101/102, Sunrise Tower, Vijay Nagar, Hospital Road, Bhuj - 370001. **Bikaner** : HDFC Bank Ltd, Roshan Plaza, Rani Bazar, Bikaner - 334001. **Bilaspur** : Prashant Complex, Opposite Sheffer's School, Mungeli Road, Chhattisgarh, Bilaspur - 495001. **Bokaro** : B-9, City Centre, Sector-4, Bokaro Steel City, Bokaro - 827001. **Kolkata** : HDFC Bank Limited., Bhowanipore Branch, 2nd Floor, 88 Chowringhee Road, Kolkata -700020. **Calicut** : HDFC Bank Ltd, Iii Floor, Simax Towers, Kannur Road, Nadakkave, Calicut - 673011. **Chandigarh** : sco-189-190 Sector 17 c, Chandigarh - 160017. **Cochin** : First Floor, Palarivattom 25, Cochin - 682025. **Coimbatore** : 1st floor, No.315/316, Mettupalayam Road, Opp Murugan Mills, Near Ganga Hospital, Coimbatore, Tamilnadu, India, Coimbatore - 641018. **Cuttack** : HDFC Bank Ltd, Holding No 32, 32/A Bajrakabati Road, Orissa - Cuttack - 753001. **Davangere** : #651 B H M Enclave, HM Road, Mandipet, Davangere - 577001. **Dehradun** : WBO Deptt, HDFC Bank, 56, Rajpur Road, Dehradun - 248001. **Delhi** : E-13/29, 2nd Floor, Harsha Bhavan, Middle Circle, Connaught Place, Delhi - 110001. **Dhanbad** : SRI RAM PLAZA, 1ST Floor, Bank More Dhanbad, Dhanbad - 826001. **Dharamshala** : 363/3, Centre Point, Civil Line, Dharamshala - 176215. **Durgapur** : Balai Commercial Complex, 3rd Floor, Benachity Nachan Road, Durgapur - 713213. **Erode** : NO.680, Lotus Enclave, Brough Road, Erode - 638001. **Ferozpur** : Building No. 30/7, Udharn Singh Chowk, Ferozpur - 152001. **Firozabad** : Vimal Tower, Near Firozabad Bus Stand, UP, Firozabad - 283203. **Gandhidham** : HDFC Bank Ltd, Wholesale Bankng Operations, Plot# 301, Ward 12/B, 2nd Floor, Opp. Dr. C.G. High School, Gandhidham - 370201. **Gorakhpur** : Wholesale Banking Operations, Shreenath Complex, 10, Park Road, Civil Lines, Gorakhpur - 273 001. **Guwahati** : Wholesale Banking Operations, Buildwell Compound, Near Darwin Campus (Beside Neepco Bhawan),1st Floor, ZOO Road, Guwahati, Assam - 781005. **Gwalior** : J K Plaza, Gast Ka Tazia, Lashkar, Gwalior - 474001. **Haldwani** : 8/6 Bhotia Paraw, Nainital Road, Haldwani - 263139. **Himmatnagar** : G.F Shop No 5-8 & First Floor 4 - 9, Kumar House, Durga Oil Mill Compound, Himatnagar - 383 001. **Hissar** : 2nd floor, Akash Plaza, Near Jindal Chowk, Hissar, Haryana, Hissar - 125001. **Hoshiarpur** : WBO, 1st Floor, opp Maharaja Hotel, Sutheri Road, Hoshiarpur - 146001. **Hubli** : Shriram Plaza Dervice Branch, Club Road, Hubli - 580029. **Hyderabad** : WBO 1-10-60/3, III Floor, Suryodaya, Begumpet, Hyderabad - 500 016. **Ichalkaranji** : House No 7-55 (Old No9-148) Main Road, Janta Chowk, Ichalkaranji - 416115. **Indore** : HDFC Bank Ltd., 1st Floor, Brilliant Avenue, Sch No. 94, Sector -B, Behind Bombay Hospital, Ring Road, Indore - 452010. **Jalgaon** : HDFC BANK LTD, 3rd Floor, Sughan Heights, P P NO. 324/2, TPS II, Near Central Bus Stand, Jalgaon - 425001. **Jabalpur** : HDFC Bank Ltd, 1st Floor, Kumbhare Mension, 636, Vijay Nagar, MR - 4, Main Road, SBI Chowk, Jabalpur (MP) - 482002. **Jaipur** : HDFC Bank House, 2nd Floor, O-10, Ashok Marg, C-Scheme, Jaipur - 302001. **Jalandhar** : HDFC Bank Ltd, WBO Deptt, 2nd Floor, 5 Cool Road, Jalandhar - 144001. **Jammu** : CB-13, Rail Head Commercial Complex, Gandhi Nagar, Jammu - 180004. **Jamnagar** : Abhishek, 3rd Floor, Saru Section Road, Near Savan appartment, Jamnagar - 361008. **Jamshedpur** : HDFC Bank Ltd., 1st floor, 105, SNP Area, Sakchi, Jamshedpur - 83100. **Jhansi** : HDFC Bank Ltd, Damroo Cinema complex, civil Lines, Jhansi - 284003. **Jodhpur** : HDFC BANK LTD., 1st Floor, 15, Keshav Comlex, Nimbera House, Paota, Mandore Road, Jodhpur -342010. **Junagadh** : Ground Floor, Moti palace, opp. Rayji Nagar, Moti baugh road, Junagadh - 362001. **Kangra** : Near Bus Stand, Kangra - 176001. **Kannur** : HDFC Bank, 1st Floor KVR Tower, South Bazar, Kannur-2, Kerala, Kannur - 670002. **Kanpur** : 15/46, 1st floor, Civil Lines, kanpur - 208001. **Kolhapur** : Gemstone, 517/A/2 E ward New shahupuri, Nr Central bus stand, Kolhapur - 416001. **Kota** : WBO, HDFC Bank Ltd, Second Floor, 1 A 1, SFS, Dr S C Nursing Home Road, Talwandi, Kota - 324005. **Kottayam** : 3rd Floor Unity Buildings, KK Road, Kottayam - 686002. **Kurnool** : 40-353-A, Alankar Plaza, park road, Kurnool - 518004. **Lucknow** : Pranay towers 38, Darbari Lal Sharma Marg , Lucknow - 226001. **Ludhiana** : SCO-54, Phase -2 Urban Estate Dugri, Ludhiana - 141001. **Chennai** : No. 115, Dr. Radhakrishnan Salai, 2nd Floor, Opp. to CSI Kalyani Hospital, Mylapore, Chennai - 600004. **Madurai** : Sri Nithyakalyani Towers, No 34 Krishnarayan Tank Street, North Veli Street, Madurai - 625001. **Mangalore** : Ideal Towers 1st floor, Opp Sharavu Ganapathi Temple, G T road Mangalore -1, Mangalore - 575001. **Meerut** : HDFC BANK LTD 1st Floor 381, Western Kutchery Rd, U. P, Meerut - 250001. **Mehsana** : Prabhu Complex, Nr Rajkamal Petrol Pump, Highway Road, Mehsana - 384002. **Moradabad** : HDFC Bank Ltd, Wholesale Banking Operations, Pandit Shankar Dutt Sharma Marg, Opposite Election Office, Civil Lines, Moradabad - 244001. **Morvi** : Om Shopping Complex, Ravapar Road, Morvi - 363641. **Mumbai** : Ground Floor, Maneckji Wadia Building, Nanik Motwani Marg, Near Kala Ghoda, opp Mumbai University, Fort Mumbai - 400001. **Muzaffarnagar** : First Floor, 53/4 Janshat Road, New Mandi, Muzaffarnagar - 251001. **Muzaffarpur** : Hdfc Bank Ltd, Tilak Maidan Road, Muzaffarpur - 842001. **Mysore** : Mythri Arcade, Saraswathipuram, 1st Main, Mysore - 570009. **Nagpur** : 2, Mile Stone, Block No. 303 & 304, Near Lokmat Square, Wardha Road, Nagpur - 440010, Maharashtra. **Nasik** : HDFC BANK LTD, 3rd Floor, Archit Centre, Opp Sandeep Hotel, Chandak Circle Link Road, Near Mahamarg Bus Stand, Nasik - 422002. **Navsari** : Gr Flr, Nandani Complex, Station Road, Navsari - 396445. **Nellore** : 17/126, G.V.R. Enclave, G.T. Road, Nellore - 524001. **Palakkad** : VIII/246, 1st Floor, Chandranagar Jn. Palakkad - 678007. **Panipat** : 801/4,Opps Railway Road, G.T Road, Panipat - 132103. **Panjim** : HDFC Bank Ltd, WBO 2nd Floor, Metropolis - II,Opp. Vintage Hospital, St. Inez, Panjim, Goa - 403001. **Pathankot** : Patel Chowk, Pathankot Punjab, Pathankot - 145001. **Patiala** : Building NO 11520, 1st Floor, Leela bhawan, Near Gopal Sweets, Patiala - 147001. **Patna** : Plot no. 651, Jamal Rd, Patna - 800002. **Pondicherry** : T. S. No. 6, 100 Ft Road, Ellaipillaichavady, Pondicherry - 605005. **Pune** : Fortune Square 3 rd Floor, Deep bungalow Chowk, Model Colony, Shivajinagar, Pune - 411016. **Raipur** : Plot No 280, 1st Floor, Mahadev Ghat Road, Besides Sunder Nagar, Filing Station (Bharat Petroleum) Sunder Nagar, Raipur - 492013. **Rajahmundry** : 46-17-20, 1stFloor, Danavaipet, Rajamundry - 533103. **Rajkot** : 1st & 2nd Floor, "Shri Harish" 40 / A Bhaktinagar Society, Bhaktinagar Circle, Rajkot - 360002. **Ranchi** : 56 Rohini Complex, Circular Road, Lalpur, Ranchi - 834001. **Ratlam** : HDFC Bank (Wbo) 90, Station Road, Ratlam - 457001. **Rohtak** : Jawahar market, Opp D-Park, Model town, Rohtak - 124001. **Rourkela** : Dewadi Bhavan, Rourkela - 769001. **Sagar** : 2/22, Gau Ghat, Parkota Ward, Near Lake, Sagar - 470002. **Salem** : HDFC Bank Ltd, Wholesale Banking Operations, Sethukrishna Trade Centre,1st Floor, 133/31A, Trichy Main Road, Gugai, Salem - 636004. **Sangli** : 640, Venkatesh senate, Sangli Miraj road, Sangli - 416416. **Satara** : Wholesale Banking Operations. Office No. 1, 2nd Floor, "Generations" Building, Opp. Collector Office, Near LIC Building, Sadar Bazar, Powai Naka, Maharashtra, Satara - 415001. **Shillong** : Anders Mansion, Police Bazar, Shillong - 793001. **Shimla** : Shimla 3, JANKIDAS BLDG, Shimla - 171001. **Shimoga** : HDFC BANK LTD, W B O, No 447 ,Sharavathi Complex, Savarlane Road, Shimoga - 577201. **Siliguri** : 136/115 Hill Cart road, Siliguri - 734401. **Solapur** : HDFC Bank Ltd, 8516/11 Murarji Peth, Sun Plaza Bldg, Lucky Chowk, Solapur - 413007. **Srinagar** : First Floor, M. S. Shopping Mall, Residency Road, Srinagar - 190001. **Surat** : 1st Floor, Crossway Mall, Near Ram Chowk, Ghod Dod Road, Surat - 395007. **Thiruvalla** : Illampallii Buildings, 26/149, 1 & 2, MC road, Ramanchira, Thiruvalla - 689101. **Tinsukia** : Arjun Towers, 1st floor, AT Road, Chirwapathy, Tinsukia. **Tirunelveli** : HDFC BANK LTD, 12,13, Trivandrum High Road, Vannarpettai, Palayamkottai, Tirunelveli - 627002. **Tirupati** : HDFC BANK LTD, 19-8-180, Krishna Arcade, Beside IBP Petrol pump, Near Annamaiah Circle, Tirupathi - 517501. **Trichur** : Third Floor, Suharsha Towers, Shornur Road, Trichur - 680001. **Trichy** : No.11 Pla Kanagu Towers, 11 th Cross, Main Road, Thillainagar, Trichy - 620018. **Trivendrum** : BOB Plaza , Second Floor, T. C. 12 / 149 (3), Pattom, Trivendrum - 695004. **Udaipur** : HDFC Bank Ltd, Durga Nursery Road, Udaipur - 313001. **Ujjain** : Chanchal Shivhare, Gokul Hall 38, Kshapnak Marg, Ujjain (M.P.), Ujjain. **Valsad** : 1st Floor, Ekta Apt, Tithal Road, Valsad - 396001. **Vapi** : 1 st Floor, Kanta Trade Center, GIDC Char Rasta, Vapi - 396195. **Varanasi** : HDFC Bank Ltd, WBO DEPT, 1st Flr, Varanasi Trade Centre, Maqbool Alam Road, Khajuri, Varanasi - 221002. **Vellore** : 73 Officers Line, Vellore - 632001. **Vijayawada** : HDFC Bank Ltd., D.No: 40-5-4A, I Floor, Tikkle Road, Vijayawada - 520010. **Vishakapatnam** : HDFC Bank, First Floor, Potluri Castle, # 48-14-9, Dwarakanagar, Visakhapatnam - 530016. **Warangal** : 1-8-605/1, Nakkalagutta, Hanamkonda, Warangal - 506001.

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 - 600020. **Agra:** Block No. 50, Anupam Plaza, Opp FCI, Sanjay Place, Agra - 282002. **Ahmedabad:** 4th Floor, Megha House, Mithakhali, Law Garden Road, Ellis Bridge, Ahmedabad - 380006. **Ahmednagar:** Office No 101, 1st Floor, Gajanan Apartment, Opposite Zopadi Canteen, Savedi Road, Ahmednagar - 414001. **Ajmer:** 2nd Floor, India Heights, India Motor Circle, Kutchery Road, Ajmer - 305001. **Aligarh:** 1st Floor, B - 101, Center Point Market, Samad Road, Aligarh - 202001. **Allahabad:** 2nd floor, House No. 31/59, Shiv Mahima Complex, Civil Lines, Allahabad - 211001. **Alwar:** Office No 137, 1st Floor, Jai Complex, Plot No. 1, Road No. 2, Alwar - 301001. **Ambala:** Shanti Complex, 4307/12, 2nd Floor, Opp. Civil Hospital Jagadhari Road, Ambala Cantt - 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:** Office No 304, Kshitij Building, 3rd Floor, Veera Desai Road, Opposite Andheri Sports Complex, Andheri (W), Mumbai - 400053. **Anna Nagar:** No.338/7, First Floor, New Sunshine Apartment, Second Avenue, Anna Nagar, Chennai - 600040. **Asansol:** 4th Floor, Chatterjee Plaza, 69 (101) G T Road, Rambhandar Tala, Asansol - 713303. **Aurangabad:** C-8, 2nd floor, Aurangabad, Business center, Adalat Road, Aurangabad - 431001. **Balasesore:** Vivekanand Marg (Near Shyam Agency), Balasesore, Orissa - 756001. **Bangalore:** N-111-112-114, 1st floor, north block, Manipal centre, Dickenson Road, Bangalore - 560042. **Bardoli:** 1st Floor, Office No 68,69,70, Mudit Palace, Station Road, Bardoli - 394601. **Bareilly:** 1st Floor, 54, Civil Lines, Ayub Khan Chauraha, Bareilly - 243001. **Belgaum:** 1st Floor, Shree Krishna Towers, RPD Cross No 14, Khanapur Road, Tilakwadi, Belgaum - 560009. **Bharuch:** Bluechip, 1st Floor, Shevashram Road, Panch Batti, Bharuch - 392001. **Bhatinda:** Jindal Complex, 2nd Floor, G T Road, Bathinda - 151001. **Bhavnagar:** 3rd Floor, Corporate House, Plot No. 11B, Waghwadi Road, Bhavnagar - 364004. **Bhilai:** 2nd Floor, Priyadarshini Panisar, above dominos pizza, Nehru Nagar, Near Railway Crossing, Bhilai - 490020. **Bhilwara:** 1st Floor, B Block, Shop No 21, S K Plaza, Pur road, Bhilwara - 311001. **Bhopal:** Kartar towers, 2nd floor, E2/20, Arera Colony, Opp Habibganj railway station, next to hotel sangeet Bhopal - 462016. **Bhubaneswar:** 2nd Floor, Near Kalsi Petrol Pump, 5 - Janpath Karvil Nagar, Bhubaneswar - 751001. **Bhuji:** 1st Floor, Shah Commercial Complex, 214 & 215, Near SBI Bank, Station Road, Bhuji - 370001. **Bikaner:** 1st Floor, Shop No 26 & 27, Silver Square, Rani Bazar, Bikaner - 334001. **Bilaspur:** 1st Floor, Krishna, Sonchhatra Compound, Shiv Talkies - Tarbahar Road, Near RNT Station, Bilaspur - 495004. **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. **Calicut:** 6/1002M, 4th Floor, City Mall, Kannur Road (Opp Y.M.C.A), Calicut - 673001. **Chandigarh:** 1st Floor, SCO No 449-450, Sector 35-C, Chandigarh - 160034. **Chennai:** 2nd Floor, No.50, N.B Road (North Boag Road), T. Nagar, Chennai - 600017. **Cochin:** 3rd Floor, Chicago Plaza, Rajaji Road, Ernakulam, Cochin - 682035. **Coimbatore:** AHUJA TOWERS, 2ND FLOOR - 42/15, T. V. SWAMY ROAD (WEST), R. S. PURAM, COIMBATORE - 641002. **Cuttack:** 3rd Floor, City Mart, B. K. Road, Cuttack - 753001. **Dalhousie:** 14B, 18, British Indian Street, GF Shop No. 14, Kolkata - 700001. **Dehradun:** 2nd Floor, NCR Corporate Plaza, New Cantt Road, Dehradun - 248001. **Dhanbad:** 4th Floor, Shree Laxmi Complex, Bank Mode, Dhanbad - 826001. **Durgapur:** Plot No 848, City Centre, Near Rose Valley Hotel, 2nd Floor, Durgapur - 713216. **Faridabad:** Reliance General Insurance, SCO 2nd Floor, Near HDFC Bank, Sector -16, Faridabad - 121002. **Firozabad:** 1st Floor, Plot No. 9/1, Raniwala Market, Agra Road, Above UCO Bank, Firozabad - 283203. **Gandhinagar:** Office No 302, Meghmalhar, Sector 11, Ch Road, Gandhinagar - 382017. **Ghatkopar:** Office No. 203 & 204, 2nd Floor, Rupa Plaza, Jawahar Road, New BMC Office, Ghatkopar (E), Mumbai - 400077. **Ghaziabad:** Reliance Life Insurance, J-1, Second Floor, RDC, Raj Nagar, Ghaziabad - 201001. **Gorakhpur:** 4th Floor, Cross Road Mall, Bank Road, Gorakhpur - 273001. **Guntur:** Pranavam Plaza, Door No. 5-35-69, 4/9, Brodipet, Guntur - 522002. **Gurgaon:** Palm Court Building, 7th Floor, Sector 14, Gurgaon - 122001. **Guwahati:** 2E, 2nd Floor, Dihan Arcade, ABC, Rajiv Bhavan, G S Road, Guwahati - 781005. **Gwalior:** 3rd Floor, Alaknanda Tower, City Centre, Gwalior - 474002. **Haldwani:** 2nd Floor, Block B, Durga City Centre, Haldwani - 263139. **Himmatnagar:** Office No 1, Ground Floor, Rajkamal Chambers, Near LIC, Highway Road, Polo Ground, Vistar, Himmatnagar - 383001. **Howrah:** Jai Mata Di Tower (4th Floor), 21, Dobson Road, Howrah, West Bengal, PIN - 711101. **Hubli:** Eureka Junction, 1st Floor, Above ICICI Bank, Travellers Bungalow Road, Hubli - 580029. **Hyderabad:** Second Floor, Gowra Classic, 1-11-252/6&7/A&B, behind Shoppers Stop, Begumpet - 500016. **Ichalkaranji:** 2nd Floor, Suyog Chambers, Ward No 16, H No 1545, Ichalkaranji - Kolhapur Main Road, Near Central Bus Stand, Ichalkaranji - 416115. **Indore:** 303 & 304, D M Towers, 21/1 Race Course Road, Near Janjiwala Square, Indore - 452001. **Jabalpur:** 1st Floor, Raj Leela Tower, 1276 Wight Town, Allahabad Bank, Jabalpur - 482001. **Jaipur:** 1st Floor, Ambition Tower, Above SBBJ Kohinoor Branch, D-46, Agrasen Circle, Subhash Marg, C Scheme, Jaipur - 302001. **Jalandhar:** 2nd Floor, Shanti Tower, SCO no.37, PUDA Complex, Opposite Tehsil Complex, Jalandhar - 144001. **Jalgaon:** Ground Floor, Shop No 3, Laxmi Plaza, Gujarathi Lane, Visanji Nagar, Jalgaon - 425001. **Jammu:** Banu Plaza, B-2, 206, South Block, Railway Head, Jammu, 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. **Janakpur:** Ground Floor, Shop No 31, B Block, Community Centre, Janakpuri - 110058. **Jayanagar:** 118/1, First Floor, Venkat Elegance, 6th C Main Road, 4th Block, Jayanagar, Bangalore - 560011. **Jhansi:** 1st Floor, DP Complex, Elite, Sipri Road, Jhansi - 284001. **Jodhpur:** Dhir Jhanka, 3rd Floor, Illrd B Road, Sardarpura, Jodhpur - 342003. **Jodhpur - 342001.** **Junagarh:** Shop No 10, Rajji Nagar, Shopping Complex, Opposite Moti Palace, Junagarh - 362001. **Kalyan:** Shop No 4, Gr Floor, Santoshi Mata road, Mahavir Complex, Kalyan (W) 421301. **Kalyani:** 1st Floor, B-8/25(CA), 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. **Kota:** 1st Floor, Office No 1 & 2, Mehta Complex, Near Grain Mandi, 26, Jhalawar Road, Kota - 324007. **Kottayam:** 1st floor, Kaniyamparambil Arcade, Shastrri Road, Kottayam - 686001. **Lajpat Nagar:** 1st Floor, E-100, (Above Corporation Bank), Lajpat Nagar - II, New Delhi - 110024. **Lucknow:** Ground Floor, Aslam Agha Complex, 5, Park Road, Thapper House, Hazaratganj, Lucknow - 226001. **Ludhiana:** 1st Floor, SCO 10-11, Feroze Gandhi Market, Ludhiana - 141001. **Madurai:** 1st Floor, Suriya Towers, 272, 273, Goods Shed Street, Madurai - 625001. **Malleswaram:** Door No.89 (Old no.36), Ground Floor, 3rd Cross, Sampige Road, Malleswaram, Bangalore - 5600003. **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. **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:** 8/8/49A, Near Raj Mahal Hotel, Civil lines, Moradabad, UP - 244001. **Mumbai-Indiabulls:** 12th Floor, Tower 1, One Indiabulls Center, Tower One, Jupiter Mills Compound, 841, Senapati Bapat Marg, Elphinstone Road (West), Mumbai - 400013. **Mumbai-Mittal:** 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, Ramdaspeth, behind SBI Bank, Thapar Inclave 2, Nagpur - 440010. **Nashik:** First Floor, Plot No.5/2, Survey No. 649/A/1/17/2, CTS No - 6862, Kulkarni Garden, Sharanpur Road, Nashik - 422002. **Navsari:** Shop No 301, 3rd Floor, Landmark Mall, Sayaji Library, Navsari - 396445. **New Delhi:** 807, 8th floor, Ashoka Estate, 24, Barakhamba Road, New Delhi - 110001. **Noida:** Unit no. 101, 1st Floor, Chokhani Square, Plot No. P4, Sector -18, Noida - 201301. **Panaji:** 1st Floor, Block "D", Office No F17, F18, F19 & F20, Alfron Plaza, Mahatma Gandhi Road, Panjim - 403001. **Panipat:** 1st Floor, Royal II, 1181, G T Road, Opposite Railway Road, Panipat - 132103. **Pathankot:** 2nd Floor, Choudhary Collections, SCO 11, Near ICICI Bank, Patel Chowk, Pathankot - 145001. **Patiala:** 1st Floor, 95, Chhoti Baradari, Patiala - 147001. **Patna:** 4th Floor, Shahi Building, Exhibition Road, Opposite Chanakya Cinema Hall, Patna - 800001. **Pune:** 5th Floor, Guru Krupa, 1179/4, F.P. No. 554/4, Smruti, Modern College Road, Dnyaneshwar Paduka Chowk, Off FC Road, Pune - 411005. **Raipur:** 3rd Floor, Simran Tower, Opp New Bus Stand, Jeevan Bima Marg, Pandri, Raipur - 492004. **Rajahmundry:** Jetty Enclave, Door No. 79-2-9/3, Tilak Road, Opposite Saibaba Temple, Rajahmundry - 533103. **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 - 470002. **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. **Sangli:** Ground Floor, Office No G 4, Siddhivinayak Forum, Opp. Zilla Parishad, Miraj Road, Sangli - 416416. **Satara:** Ground Floor, Sai Plaza, Near Pouti Naka, Satara - 415001. **Shimla:** Fourth Floor, Bella Vella, The Mall, Shimla - 171001. **Siliguri:** Gitanjali Complex, 1st Floor, Sevoke Road, Siliguri - 734001. **Solapur:** 1st Floor, Office No 6, City Pride, 162, CTS No 8397, Railway Lines, Solapur - 413002. **Srerampore:** 2nd Floor, 35, N. S. Avenue, Srerampore, Hooghly - 712201. **Surat:** No.118, 1st Floor, Jolly Plaza, Opp. Athwagate Police Chowki, Athwagate Circle, Surat - 395001. **Thane:** Shop No 4, Ground Floor, Satyam Apartment, M G Road, Near Naupada Police Station, Thane - 400602. **Thrisur:** 4th floor, Pathayapura Building, Round South, Thrisur - 680001. **Tinsukia:** 2nd Floor, ALB's Commercial Complex, Opposite ICICI Bank, S R Lohia Road, Tinsukia, Assam - 786125. **Tirupati:** 1st Floor, 201-1-200A, Maruthi Nagar, Korlagunta, Tirumala By Pass Road, Tirupati - 517501. **Trichy:** Ground Floor, Plot No. D-27, Door No. D-27, 7thCross (East), Thillainagar, Tiruchirappalli - 620 018. **Trivandrum:** 1st flr,Uthradam, Panavila Junction, Trivandrum - 695001. **Udaipur:** 1st Floor, Ridhi Sidhi Complex, Madhuban, Udaipur - 313001. **Ujjain:** Office No 304, Shape Arcade, Kalidas Marg, 116, Freeganj, Ujjain - 456001. **Vadodara:** Office No 304, 3rd Floor, KP Infinity Complex, Opposite Inox, Race Course, Vadodara - 390007. **Valsad:** 103, Amar Chamber, Station Road, Valsad - 396001. **Vapi:** 1st Floor, Royal Fortune, 102 b/b, 102b/c, Daman Chala Road, Opp Upasna School, Vapi - 396191. **Varanasi:** unit no. 2, 1st floor, Arihant Complex, Sigra Varanasi - 221010. **Vasco:** Shop No. S-1, Our Lady of Mercedes Building, Opp. K.T.C Bus Stand, Mundvel, Vasco Da Gama, Goa - 403802. **Vashi:** Shop No 8, AJP Building, Near Saraswat Co op Bank, Sector 17, Vashi, Nai Mumbai - 400705. **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.

KARVY COMPUTERSHARE PRIVATE LIMITED

Agartala: Bidurkarta Chowmuhani, J N Bari Road, Tripura (West), Agartala - 799001. **Agra:** 1st Floor, Deepak Wasan Plaza, Behind Holiday Inn, Opp Megdoot Furnitures, Sanjay Place, Agra - 282002. **Ahmedabad:** 201/202 Shail, Opp: Madhusudan House, Navrangpura, Ahmedabad - 380006. **Ajmer:** S. No. 1 & 2, 2nd Floor, Ajmer Tower, Kutchery Road, Ajmer - 305001. **Akola:** Yamuna Tarang Complex, Shop No 30, Ground Floor, N. H. No- 06, Akola, Akola - 444004. **Aligarh:** 1st Floor, Kumar Plaza, Aligarh - 202001. **Allahabad:** Rsa Towers, 2nd Floor, Above Sony Tv Showroom, 57, S P Marg, Civil Lines, Allahabad - 211001. **Alleppy:** X1V 172, Jp Towers, Mullaclak, Ksrct Bus Stand, Alleppy - 688011. **Alwar:** 101, Saurabh Tower, Opp. Uit, Near Bhagat Singh Circle, Road No. 2, Alwar - 301001. **Ambala:** 6349, Nicholson Road, Adjacent Kos Hospitalambala Cant, Ambala - 133001. **Amravati:** Shop No 13 & 27, Gulshan Plaza, Badnera Road, Near Bhartiya Mahavidyalaya, Rajapeth, Amravati - 444605. **Amritsar:** 72-A, Taylor'S Road, Opp Aqa Heritage Club, Amritsar - 143001. **Anand:** B-42 Vaibhav Commercial Center, Nr Tvs Down Town Show Room , Grid Char Rasta, Anand - 380001. **Ananthapur:** #15/149, 1st Floor, S R Towers, Subash Road, Opp. To Lalitha Kala Parishad, Anantapur - 515001. **Ankleshwar:** L/2 Keval Shopping Center, Old National Highway, Ankleshwar, Ankleshwar - 393002. **Asansol:** 114/71 G T Road, Near Sony Center, Bhanga Pachli, Asansol - 713303. **Aurangabad:** Ramkunj Niwas, Railway Station Road, Near Osmanpura Circle, Aurangabad - 431005. **Azamgarh:** 1st Floor, Alkal Building, Opp. Nagaripalika Civil Line, Azamgarh - 276001. **Balasesore:** Gopalgaon, M.S Das Street, Gopalgaon, Balasesore, Orissa, Balasesore - 756001. **Bangalore:** 59, Skanda puttanna Road, Basavanagudi, Bangalore - 560004. **Bankura:** Ambika Market Complex (Ground Floor), Nutanganj, Post & Dist Bankura, Bankura - 722101. **Bareilly:** 1st Floor, 165, Civil Linesopp. Hotel Bareilly Palace, Near Railway Station, Bareilly - 243001. **Barhampore (Wb):** Thakur Market

Complex, Gorabazar, Post Berhampore Dist Murshidabad, 72 No Nayasarak Road, Barhampore (Wb) - 742101. **Baroda:** Sb-5, Mangaldeep Complex, Opp. Masonic Hall, Productivity Road, Alkapuri, Baroda - 390007. **Begusarai:** Near Hotel Diamond Surbhi Complex, O.C Township Gate, Kapasiya Chowk, Begusarai - 851117. **Belgaum:** Cts No 3939/ A2 A1, Above Raymonds Show Room I Beside Harsha Appliances, Club Road, Belgaum - 590001. **Bellary:** No. 1, Khb Colony, Gandhi Nagar, Bellary - 583103. **Berhampur (Or):** 3rd Lane Dharam Nagar, Opp - Divya Nandan Kalyan Mandap, Near Lohiya Motor, Orissa, Berhampur (Or) - 760001. **Betul:** 107, 1st Floor, Hotel Utkarsh, I J. H. College Road, Betul - 460001. **Bhagalpur:** 2Nd Floor, Chandralok Complex, Ghantaghar, Radha Rani Sinha Road, Bhagalpur - 812001. **Bharuch:** Shop No 147-148, Aditya Complex, Near Kasak Circle, Bharuch - 392001. **Bhatinda:** #2047-A 2Nd Floor, The Mall Road, Above Max New York Life Insurance, New Delhi - 151001. **Bhavnagar:** G-11 Giranjali Complex, Beside Bhavnagar Municipal Corporation & Collector Office, Kalanala, Bhavnagar - 364001. **Bhilai:** Shop No -1, First Floor, Plot No -1, Commercial Complex, Nehru Nagar - East, Bhilai - 490020. **Bhilwara:** Shop No: 27-28, 1st Floor, Heera Panna Market, Pur Road, Bhilwara - 311001. **Bhopal:** Kay Kay Business Centre, 133, Zone I, Mp Nagar, Above City Bank, Bhopal - 462011. **Bhubaneswar:** A/181, Back Side Of Shivam Honda Show Room, Saheed Nagar, Bhubaneswar - 751007. **Bikaner:** 70-71, 2Nd Floor, I Dr.Chahar Building, Panchsati Circle, Sadul Ganj, Bikaner - 334001. **Bilaspur:** Shop No-201 & 202, 1st Floor, V R Plaza, Link Road, Bilaspur, C. G. Bilaspur - 495001. **Bokaro:** B-1, 1st Floor, City Centre, Sector - 4, Near Sona Chandi Jewellers, Bokaro - 827004. **Burdwan:** 63 Gt Road, Halder Complex 1st Floor, Burdwan - 713101. **Calicut:** lind Floor Soubhagya Shopping Complex, Arayidathalam, Mavoor Road, Calicut - 673004. **Chandigarh:** Sco-371-372S, Above Hdfc Bank, Sector 35-B, Chandigarh - 160036. **Chandrapur:** Shop No-6, Office No-2 1st Floor, Rauts Raghuvanshi Complex, Beside Azad Garden Main Road, Chandrapur - 442402. **Chennai:** F-11, Akshaya Plaza, 1st Floor, 108, Adhithanar Salai, Egmore, Opp To Chief Metropolitan Court, Chennai - 600002. **Chinsura:** J C Ghosh Saranu, Bhanga Gara, Chinsurah, Hooghly, Chinsurah - 712101. **Cochin:** Ali Arcade, 1st Floor, Kizhavana Road, Panampilly Nagar, Near Atlantis Junction, Ernakulam - 682036. **Coimbatore:** 1057/1058 Jaya Enclave, 2nd Floor, Avinashi Road, Coimbatore - 641018. **Cuttack:** Po - Buxi Bazar, Cuttack, Opp Dargha Bazar, Dargha Bazar, Cuttack - 753001. **Darbhanga:** Jaya Complex, 2Nd Floor, Above Furniture Planet, Donar, Chowk, Darbhanga - 846003. **Davangere:** 376/2, 4th Main, 8th Cross, P J Extn, Davangere - 577002. **Dehradun:** Kaulagarh Road, Near Sirmaur Margabovae, Reliance Webworld, Dehradun - 248001. **Deoria:** 1st Floor, 1st Floor, Opp. Zila Panchayat, Civil Lines, Deoria - 274001. **Dewas:** 27 Rmo House, Station Road, Above Maa Chamunda Gaes Agency, Dewas - 455001. **Dhanbad:** 208 New Market 2Nd Floor, Bank More, Dhanbad - 826001. **Dharwad:** G, 7&8 Banashankari Avenue, Opp Nttf., P B Road, Dharwad - 580001. **Dhule:** Ashoka Estate, Shop No. 14/A, Upper Ground Floor, Sakri Road, Opp. Santoshi Mata Mandir, Dhule - 424001. **Dindigul:** No : 9 Old No: 4/B, New Agraharam, Palani Road, Dindigul - 624001. **Durgapur:** 1st Floor, Old Dutta Automobile Bldg, Nachan Road, Benachity, Durgapur - 713213. **Eluru:** D.No: 23B-5-93/1, Savithri Complex, Edaravari Street, Near Dr.Prabhavathi Hospital,R. R. Pet, Eluru - 534002. **Erode:** No: 4, Veerappan Traders Complex, KMY Salai, Sathy Road, Opp. Erode Bus Stand, Erode - 638003. **Faridabad:** A-2B, Ist Floor, Nehru Groundnit, Faridabad - 121001. **Ferozpur:** The Mall Road, Chawla Bulding, Ist Floor, Opp. Central Jail, Near Hanuman Mandir, Ferozpur - 152002. **Gandhidham:** 203 2Nd Floor, Bhagwati Chamber, Kutchkala Road, Gandhidham - 370201. **Gandhinagar:** Plot No - 945/2, Sector - 7/C, Opp Pathika, Gandhinagar - 382007. **Gaya:** 1st Floor Lal Bhawan, Tower Chowk, Near Kiran Cinema, Gaya - 823001. **Ghaziabad:** 1st Floor-7, Lohia Nagar, Ghaziabad - 201001. **Ghaziपुर:** 2Nd Floor, Shubhra Hotel Complex, Mahaubagh, Ghazipur - 233001. **Gonda:** Shri Market, Sahabgunj, Station Road, Gonda - 271001. **Gorakhpur:** Above V. I. P. Houseadjacent, A.D. Girls College, Bank Road, Gorakpur - 273001. **Gulbarga:** Cts No 2913 1st Floor, Asian Towers, Jagath Station Main Road, Next To Adithya Hotel, Gulbarga - 585105. **Guntur:** D No 6-10-27, Srinilayam, Arundelpet, 10/1, Guntur - 522002. **Gurgaon:** Shop No.18, Ground Floor, Sector - 14, Opp. Akd Tower, Near Huda Office, Gurgaon - 122001. **Guwahati:** 54 Sagarika Bhawan 2Nd Floor, R G Barooah Road, Aidc, Near Baskin Robbins, Guwahati - 781024. **Gwalior:** 37/38, Lashkar, Mlb Roadshinde Ki Chhawani, Near Nadi Gate Pul, Gwalior - 474001. **Haldwani:** Above Kapilaz, Sweet House, Opp Lic Building, Pilikothi, Haldwani - 263139. **Haridwar:** 8, Govind Puri, Opp. LIC - 2, Above Vijay Bank, Main Road, Ranipur More, Haridwar - 249401. **Hassan:** St Anthony'S Complex, Ground Floor, H.N. Pura Road, Hassan - 573201. **Hissar:** Sco-71, 1st Floor, Red Square Market, Hissar - 125001. **Hoshiarpur:** 1st Floor, The Mall Tower, Opp Kapila Hospital, Sutheri Road, Hoshiarpur - 146001. **Hubli:** 22Nd & 23Rd, 3Rd Floor, Eureka Junction, Travellers Bungalow, Hubli - 580029. **Hyderabad:** 8-2-596, Avenue 4, Karvy Plaza, Street No 1, Banjara Hills, Hyderabad - 500034. **Indore:** 213 B City Centre, M.G. Road, Opp. High Court, Indore - 452001. **Jabalpur:** Grover Chamber, 43 Naya Bazar Malviya Chowk, Opp Shyam Market, Jabalpur - 482002. **Jaipur:** S16/A liird Floor, Land Mark Building Opp Jai Club, Mahaver Marg C Scheme, Jaipur - 302001. **Jalandhar:** Arora Prime Tower, Lowe Ground Floor, Office No 3 Plot No 28, Jalandhar - 144001. **Jalgaon:** 113, Navi Peth, B/H Mahalaxmi Dairy, Jalgaon - 425001. **Jalpaiguri:** D B C Road Opp Nirala Hotel, Opp Nirala Hotel, Jalpaiguri - 735101. **Jammu:** 5 A/D Extension 2, Near Panama Chowk Petrol Pump, Panama Chowk, Jammu - 180012. **Jamnagar:** 108 Madhav Palaza, Opp Sbi Bank, Nr Lal Bungalow, Jamnagar - 361001. **Jamshedpur:** Kanchan Tower, 3Rd Floor, Main Road, Bistupur, Near Traffic Signal, Jamshedpur - 831001. **Jaunpur:** R N Complex, 1-1-9-G, In Front Of Pathak Honda, Umraipur, Jaunpur - 222002. **Jhansi:** 371/01, Narayan Plaza,Gwalior Road, Near Jeevan Shah Chauraha, Jhansi - 284001. **Jodhpur:** 203, Modi Arcade, Chopasni Road , Jodhpur - 342001. **Junagadh:** 124-125 Punit Shopping Centre, M.G Road, Ranavav Chowk, Junagadh - 362001. **Kannur:** 2 Nd Floor, Prabhath Complex, Fort Road, Nr. Icici Bank, Kannur - 670001. **Kanpur:** 15/46, B, Ground Floor, Opp: Muir Mills, Civil Lines, Kanpur - 208001. **Karaikudi:** Gopi Arcade, 100 Feet Road, Karaikudi - 630001. **Karimnagar:** H.No.4-2-130/131, Above Union Bank, Jafri Road, Rajeev Chowk, Karimnagar - 505001. **Karnal:** 180/369, Char Chaman, Kunjpara Road, Behind Miglani Hospital, Karnal - 132001. **Karur:** No.6, old No.1304, Thiru-vi-ka Road, Near G.R. Kalyan Mahal, Karur - 639001. **Kharagpur:** 180 Malancha Road, Beside Axis Bank Ltd, Kharagpur - 721304. **Kolhapur:** 605/1/4 E Ward, Shahuपुरi 2Nd Lane, Laxmi Niwas, Near Sultane Chambers, Kolhapur - 416001. **Kolkata:** 166 A Rashbihari Avenue 2Nd Floor, Opp - Fortish Hospital, Kolkata - 700029. **Kollam:** Sree Vigneswara Bhavan, Shastri Junction, Kollam - 691001. **Korba:** 1st Floor, 35, Indira Complex, P. Nagar, Korba - 495677. **Kota:** 29, 1st Floor, Near Lala Lajpat Rai Circle, Shopping Centre, Kota - 324007. **Kottayam:** 1st Floor Csiascension Square, Railway Station Road, Collectorate P O, Kottayam - 686002. **Kurnool:** Shop No.43, 1st Floor, S V Complex, Railway Station Road, Near Sbi Main Branch, Kurnool - 518004. **Lucknow:** 24, Prem Nagar, Ashok Marg, Lucknow - 226001. **Ludhiana:** Sco - 136, 1st Floor Above Airtel Showroom, Feroze Gandhi Market, Ludhiana - 141001. **Madurai:** Rakesh towers, 30-C, Ist floor, Bye pass Road, Opp Nagappa motors, Madurai - 625010. **Malappuram:** First Floor, Cholakkal Building, Near U P School, Up Hil, Malappuram - 676505. **Malda:** Sahis Tuli, Under Ward No.6, No.1 Govt Colony, English Bazar Municipality, Malda - 732101. **Mandi:** 149/11, School Bazaar, Mandi - 175001. **Mangalore:** Mahendra Arcade Opp Court Road, Karangal Padi, Mangalore - 575003. **Margoa:** 2Nd Floor, Dalal Commercial Complex, Pajifond, Margao - 403601. **Mathura:** Ambey Crown, lind Floor, In Front Of Bsa College, Gaushala Road, Mathura - 281001. **Meerut:** 1st Floor, Medi Centreopp Icici Bank, Hapur Road Near Bachha Park, Meerut - 250002. **Mehsana:** Ul/47 Apollo Enclave, Opp Simandhar Temple, Modhera Cross Road, Mehsana - 384002. **Mirzapur:** Girja Sadan, Dawari Gunj, Mirzapur - 231001. **Moga:** 1st Floor,Dutt Road, Mandir Wali Gali, Civil Lines, Barat Ghar, Moga - 142001. **Moradabad:** Om Arcade, Parker Road, Above Syndicate Bank,Chowk Tari Khana, Moradabad - 244001. **Morena:** Moti Palace, Near Ramjanki Mandir, Near Ramjanki Mandir, Morena - 476001. **Mumbai:** 24/B, Raja Bahadur Compound, Ambalal Doshi Marg, Behind Bse Bldg, Fort - 400001. **Muzaffarpur:** 1 St Floor, Uma Market, Thana Gumtimitoi Jheel, Muzaffarpur - 842001. **Mysore:** L-350,Silver Tower, Ashoka Road, Opp.Clock Tower, Mysore - 570001. **Nadiad:** 104/105, Near Paras Cinema, City Point Nadiad, Nadiad - 387001. **Nagercoil:** 3A, South Car Street, Nagercoil - 629001. **Nagpur:** Plot No 2/1 House No 102/1, Mata Mandir Road, Mangaldeep Apartment Opp Khandelwal Jewelers, Dharampeth, Nagpur - 440010. **Namakkal:** 105/2, Arun Towers, Paramathi Street, Namakkal - 637001. **Nanded:** Shop No.4, Santakripa Market, G G Road, Opp. Bank Of India, Nanded - 431601. **Nasik:** S-12,Suyojit Sankul, Sharanpur Road, Near Rajiv Gandhi Bhavan, Nasik - 422002. **Navsari:** 1/1 Chinmay Arcade, Opp Sattapir Rd, Tower Rd, Mavsari - 396445. **Nellore:** 16-2-230, Room No : 27, 2Nd Floor, Keizen Heights, Gandhi Nagar, Pogathota, Nellore - 524001. **New Delhi:** 305 New Delhi House, 27 Barakhamba Road, New Delhi - 110001. **Nizamabad:** H No:5-6-430, A Bove Bank Of Baroda First Floor, Beside Hdfc Bank, Hyderabad Road, Nizamabad - 503003. **Noida:** 307 Jaipuria Plazad 68 A, 2Nd Floor, Opp Delhi Public School, Sector 26, Noida - 201301. **Palghat:** No: 20 & 21, Metro Complex H.P.O.Road Palakkad, H.P.O.Road, Palakkad - 678001. **Panipat:** 1st Floor, Krishna Tower, Above Amertex, G.T. Road, Panipat - 132103. **Panjim:** City Business Centre, Coelho Pereira Building, Room No 18,19 & 20, Dada Vaidya Road, Panjim - 403001. **Pathankot:** 1st Floor, 9 A, Improvement Trust Building, Patel Chowk, Pathankot - 145001. **Patiala:** Sco 27 D, Chotti Baradari, Near Car Bazaar, Patiala - 147001. **Patna:** 3A, 3Rd Floor Anand Tower, Exhibition Road, Opp Icici Bank, Patna - 800001. **Pollachi:** S S Complex, New Scheme Road, Pollachi - 642002. **Pondicherry:** No.7, Thiayagaraja Street, Pondicherry - 605001. **Proddatur:** Shop No:4, Araveti Complex, Mydukur Road, Beside Syndicate Bank, Proddatur - 516360. **Pudukottai:** Sundaram Masilamani Towers, T.S. No. 5476 - 5479, Pm Road, Old Tirumayam Salai, Near Anna Statue, Jublie Arts, Pudukottai - 622001. **Pune:** Office # 16, Ground Floor, Shrinath Plaza, Near Dyaneshwar Paduka Chowk, F C Road, Pune - 411005. **Raipur:** 2 & 3 Lower Level, Millenium Plaza, Room No. Li 2 & 3, Behind Indian Coffee House, Raipur - 492001. **Rajahmundry:** D.No.6-1-4, Rangachary Street, T. Nagar, Near Axis Bank Street, Rajahmundry - 533101. **Rajapalayam:** Sri Ganapathy Complex, 14B/5/18, T P Mills Road, Rajapalayam - 626117. **Rajkot:** 104, Siddhi Vinyak Com. Opp Ramkrishna Ashram, Dr Yagnik Road, Rajkot - 360001. **Ranchi:** Room No 307 3Rd Floor, Commerce Tower, Beside Mahabir Tower, Ranchi - 834001. **Ratlam:** 1 Nagpal Bhawan, Free Ganj Road , Do Batti, Near Nokia Care, Ratlam - 457001. **Renukoot:** Shop No.18, Near Complex Birla Market, Renukoot - 231217. **Rewa:** Ist Floor, Angoori Building, Besides Allahabad Bank, Trans University Road, Civil Lines, Rewa - 485001. **Rohtak:** 1st Floor, Ashoka Plaza, Delhi Road, Rohtak - 124001. **Roorkee:** Shree Ashadeep Complex, 16, Civil Lines, Near Income Tax Office, Roorkee - 247667. **Rourkela:** 1st Floor Sandhu Complex, Kachery Road, Udintnagar, Rourekla - 769012. **Sagar:** Above Poshak Garments, 5 Civil Lines, Infront Of Income Tax Office, Sagar - 470002. **Saharanpur:** 18 Mission Market, Court Road, Saharanpur - 247001. **Salem:** No:40, 2nd Floor, Brindavan Road, Fairlands, Near Perumal Koil, Salem - 636016. **Sambalpur:** Ground Floor Quality Massion, Sambalpur - 768001. **Satna:** 1st Floor, Gopal Complex, Near Bus Stand, Rewa Road, Satna - 485001. **Shaktinagar:** 1St/A-375, V V Colony, Dist Sonebhadra, Shaktinagar - 231222. **Shillong:** Annex Mani Bhawan, Lower Thana Road, Near R K M Lp School, Shillong - 793001. **Shimla:** Triveni Building, By Pas Chowkhallani, Shimla - 171002. **Shimoga:** Udaya Ravi Complex, LLR Road, Durgi Gudi, Shimoga - 577201. **Shivpuri:** 1st Floor, M.P.R.P. Building, Near Bank Of India, Shivpuri - 473551. **Sikar:** First Floor, Super Tower, Behind Ram Mandir Near Taparya Bagichi, Sikar - 332001. **Silchar:** N.N. Dutta Road, Chowchakra Complex, Premtala, Silchar - 788001. **Siliguri:** Nanak Complex, Sevoke Road, Siliguri - 734001. **Sitapur:** 12/12-A Sura Complex, Arya Nagar Opp, Mal Godam, Sitapur - 261001. **Sivakasi:** 363, Thiruthangal Road, Opp: TNEB, Sivakasi - 626123. **Solan:** Sahni Bhawan, Adjacent Anand Cinema Complex, The Mall, Solan - 173212. **Solapur:** Block No 06, Vaman Nagar, Opp D-Mart, Jule Solapur - 413004. **Sonepat:** 205 R Model Town, Above Central Bank Of India, Sonepat - 131001. **Sri Ganganagar:** 35E Block, Opp: Sheetha Mata Vaateka Sri Ganganagar, Sri Ganganagar - 335001. **Srikakulam:** D.No-4-1-28/1, Venkateswara Colony, Near Income Tax Office, Srikakulam - 532001. **Sultanpur:** Rama Shankar Complex, Civil Lines, Faizabad Road, Sultanpur - 228001. **Surat:** G-5 Empire State Building, Nr Udhna Darwaja, Ring Road, Surat - 395002. **Thanjavur:** No. 70, Nalliah Complex, Srinivasam Pillai Road, Tanjore - 613001. **Thodupuzha:** First Floor, Pulimootil Pioneer, Pala Road, Thodupuzha - 685584. **Tirunelveli:** 55/18, Jeney Building, S N Road, Near Aravind Eye Hospital, Tirunelveli - 627001. **Tirupathi:** Plot No: 16, 1st Floor, R C Road, Near Palani Theater, Tirupathi - 517501. **Tirupur:** First floor, 224 A, Kamaraj Road, Opp to Cotton market complex, Tirupur - 641604. **Tiruvalla:** 2Nd Floor, Erinjery Complex, Ramanchira, Opp Axis Bank, Thiruvalla - 689107. **Trichur:** 2Nd Floor, Brothers Complex, Naikkanal Junction, Shornur Road, Near Dhanalakshmi Bank H O, Thrissur - 680001. **Trichy:** 60, Sri Krishna Arcade, Tennur High Road, Trichy - 620017. **Trivandrum:** 2Nd Floor, Akshaya Tower, Sasthamangalam, Trivandrum - 695010. **Tuticorin:** 4 - B, A34 - A37, Mangalmal Mani Nagar, Opp. Rajaji Park, Palayamkottai Road, Tuticorin - 628003. **Udaipur:** 201-202, Madhav Chambers, Opp G P O, Chetak Circle, Udaipur - 313001. **Ujjain:** 101 Aashta Tower, 13/1 Dhanvantri Marg, Freeganj, Ujjain - 456010. **Valsad:** Shop No 2, Pheroza Corner, Opp Next Show Room, Tithal Road, Valsad - 396001. **Vapi:** Shop No-12, Ground Floor, Sheetal Appatment, Near K P Tower, Vapi - 396195. **Varanasi:** D-64/1321st Floor, Anant Complex, Sibra, Varanashi - 221010. **Vellore:** 1, M N R Arcade, Officers Line, Krishna Nagar, Vellore - 632001. **Vijayanagaram:** Soubhagya, 19-6-1/3, 2Nd Floor, Near Fort Branch, Opp: Three Temples, Vizianagaram - 535002. **Vijayawada:** 39-10-7, Opp : Municipal Water Tank, Labbipet, Vijayawada - 520010. **Visakhapatnam:** Door No 47-14-5/1, Eswar Paradise, Dwarakanagar Main Road, Visakhapatnam - 530016. **Warangal:** 5-6-95, 1 St Floor, Opp: B.Ed Collage, Lashkar Bazar, Chandra Complex, Hanmakonda, Warangal - 506001. **Yamuna Nagar:** Jagdhari Road, Above Uco Bank, Near D.A.V. Girls College, Yamuna Nagar - 135001.