

Debt & Liquid Schemes

Key Information Memorandum cum Common Application Form

Continuous offer of Open-Ended Debt, Liquid & Interval Schemes at NAV based prices plus applicable load, if any.

Reliance Liquid Fund

An open-ended Liquid Scheme

Reliance Liquidity Fund

An open-ended Liquid Scheme

Reliance Monthly Income Plan

An open-ended fund. Monthly Income is not assured and is subject to the availability of distributable surplus

Reliance Income Fund

An open-ended Income Scheme

Reliance NRI Income Fund

An open-ended Income Scheme

Reliance Floating Rate Fund

An open-ended Liquid Scheme

Reliance Short Term Fund

An open-ended Income Scheme

Reliance Regular Savings Fund-Debt

An open-ended scheme

Reliance Medium Term Fund

An open-ended Income Scheme with no assured returns

Reliance Money Manager Fund

An open-ended Income Scheme

Reliance Gilt Securities Fund

An open-ended Government Securities Scheme

Reliance Interval Fund

A debt oriented Interval Scheme

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

TRUSTEE Corporate Office Reliance Capital Tru

Reliance Capital Trustee Co. Limited Express Building, 4th Floor 14 E Road, Churchgate, Mumbai 400 020 Tel: 022-30414800 Fax: 022-30414899

INVESTMENT MANAGER

Corporate Office

Reliance Capital Asset Management Limited Express Building, 4th Floor 14 E Road, Churchgate, Mumbai 400 020 Tel: 022-30414800 Fax: 022-30414899 Customer Care: 1800-300-11111 (Toll free) / 3030 1111 www.reliancemutual.com

REGISTRAR

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

CUSTODIAN Deutsche Bank AG Kodak House, Ground Floor,

Mumbai-400 001.

AUDITORS TO THE SCHEMES Haribhakti & Co.

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

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

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 August 01, 2009.

Name of the	Reliance Liquid	Fund-	Reliance Liquid I	Fund-Cash Plan	ash Plan Reliance Liquidity Fund		
Scheme	Treasury Plan (An open-ended Liquid	Scheme)	(An open-ended Liquid		(An Open – ended Liquid		
Investment objective	The primary investment scheme is to generate of consistent with moderating high liquidity. According predominantly be made Market Instruments	t objective of the optimal returns te levels of risk and gly, investments shall	The primary investment of scheme is to generate op consistent with moderate high liquidity. Accordingly predominantly be made i Market Instruments	objective of the timal returns e levels of risk and n, investments shall	The investment objective of the Scheme is to generate optimal returns consistent with moderate levels of risk and high liquidity. Accordingly, investments shall predominantly be made in Debt and Money Market Instruments.		
Asset Allocation	Call Money/Cash/Repo 0 - 50%, Money Market Instrum- instruments,)CPs, T-Bil Short Term papers) 0 -	ents (Mibor linked ls, CDs and/or other	Reverse Repo & CBLO - O Mibor Linked instruments of Options and Overnight Inte Debt Instruments^ - O-1O ^Investments in Overnight Linked Debt Instruments (put/call greater than one of 50% of the corpus of the	with daily Put/ Call erest Rate Reset Linked 00% Interest Rate Reset with maturity or day) shall not exceed	Repo and Reverse Repo 0 – 35%, Money Market Instruments (Mibor linked instruments, CPs, T-Bills, CDs) and/or other Short Term debt instruments (Floating Rate Notes, Short Tenor NCDs, PTCs) and/or Less than 1 year maturity Gsecs – 65–100% Securitised debt upto 40% of the corpus		
Plans and Options	Under Retail & Institution (Growth option) & Divide Reinvestment option)		Growth option (Growth op		Growth option (Growth&E		
Dividend Frequency \$	Daily, Weekly, Monthly	, Quarterly	Daily, Weekly		Daily, Weekly, Monthly,	Quarterly	
Minimum Application Amount	Retail Plan: Rs. 5,000 Ins 1,00,00,000 and in mult		Rs. 25,000 and in multiple	es of Re. 1 thereafter	Rs 5 Crore & in multiples		
Minimum Additional Amount		1,000 & in multipl	es of Re. 1 thereafter		Additional purchases can b For all categories of investo		
Minimum Redemption	'		ber of units. However, in o ount under each of the plar				
Benchmark			Crisil Liquid F	und Index			
Fund Manager	Prashant Pimple			Amit T	ripathi		
Performance of the Scheme as on 28/07/2009	-	3/98	Based on NAV of Growth Date of Inception 7/12,	/01	Based on NAV of Growth Plan-Growth Option. Date of Inception 16/06/2005		
Period	Compounded And Scheme Returns %	nualised Returns Benchmark Returns %	Compounded Ann Scheme Returns %	ualised Returns Benchmark Returns %	Compounded Ann Scheme Returns %	Benchmark Returns	
1 Year	7.53	7.92	4.82	7.92	7.82	7.92	
1 Year 3 Years	7.53 7.58	7.92 7.39	4.82 5.66	7.92 7.39	7.82 8.05	7.92 7.39	
			_		_	·	
3 Years	7.58	7.39	5.66	7.39	8.05	7.39	
3 Years 5 years Returns Since	7.58 6.56 6.95	7.39 6.39 NA^ ance Liquid Fund - Treasury Plan vs Crisil Liquid Fund Index 6.656.46 5.174.86 4.514.17 2006-07 2005-06 2004-05 Benchmark Returns(%)	5.66 5.35 5.22	7.39 6.39 NA^ letiance Liquid Fund- Cash Plan vs Crisil Liquid Fund Index 1 6.46 5.51 4.86 4.21 4.17 ceriod BenchmarkReturns(%)	8.05 NA** 7.51 Rec 10.00 8.94 8.81 8.94 8.81 8.94 8.81 8.94	7.39 NA * * 6.83 Reliance Liquidity Fund vs Crisil Liquid Fund Index 1.6 7.43 7.48 6.46 7-08 2006-07 eriod Benchmark Returns(%)	
3 Years 5 years Returns Since Inception Performance of the Scheme as on 31/03/2009	7.58 6.56 6.95 10.00 8.56 8.56 8.81 7.67,7.43 SchemeRetums(%) Past performance may or may r Calculation assume that a Plan(wherever applicable)	7.39 6.39 NA^ since Liquid Fund - Treasury Plan vs Crisit Liquid Fund Index 6.656.46 5.174.86 4.514.17 2006-07 2005-06 2004-05 Period Benchmark Returns(%) not be sustained in future Ill payouts during the perio - Growth Plan - Growth C	5.66 5.35 5.22 10,00	7.39 6.39 NA^ NA^ eliance Liquid Fund- Cash Plan vs Crisil Liquid Fund Index 1 6.46 5.51 4.86 4.21 4.17 eriod BenchmarkReturns(%) not be sustained in future the units of the scheme at	8.05 NA ** 7.51 8.94 8.81	7.39 NA * * 6.83 chiance Liquidity Fund vs chisit Liquid Fund Index 1.16 7.43 7.48 6.46 7.08 Benchmark Returns(%) ny not be sustained in future the returns are of Reta	
3 Years 5 years Returns Since Inception Performance of the Scheme as on	7.58 6.56 6.95 10.00 8.56 8.56 8.81 7.67,43 Reli 2.00 2.008-09 2.007-08 SchemeRetums(%) Past performance may or may r Calculation assume that a Plan(wherever applicable) Nil *In terms of SEBI cirr	7.39 6.39 NA^ ance Liquid Fund - Treasury Plan vs Crisil Liquid Fund Index 6.656.46 5.174.86 Benchmark Returns(%) not be sustained in future Il payouts during the perio - Growth Plan - Growth Coular no. SEBI/IMD/CIR I	5.66 5.35 5.22 Scheme Returns (%) Past performance may or may red have been re-invested in the option No.4/ 168230/09 dated Jul be paid directly by the investigation.	7.39 6.39 NA^ NA^ eliance Liquid Fund- Cash Plan vs Crisit Liquid Fund Index 1 6.46 5.51 4.86 4.21 4.17 eriod BenchmarkReturns(%) not be sustained in future ne units of the scheme at ane 30, 2009, no entry to	8.05 NA** 7.51 8.94 8.81	7.39 NA * * 6.83 Atlance Liquidity Fund vs Arisil Liquid Fund Index 1.6 7.43 7.48 6.46 7.08 2006-07 eriod Benchmark Returns(%) by not be sustained in future the returns are of Reta Scheme to the investor	
3 Years 5 years Returns Since Inception Performance of the Scheme as on 31/03/2009	7.58 6.56 6.95 1000 8.56 8.56 8.56 8.56 8.56 8.56 8.56 8.56	7.39 6.39 NA^ ance Liquid Fund - Treasury Plan vs Crisil Liquid Fund Index 6.656.46 5.174.86 Benchmark Returns(%) not be sustained in future Il payouts during the perio - Growth Plan - Growth Coular no. SEBI/IMD/CIR I	5.66 5.35 5.22 Scheme Returns (%) Past performance may or may red have been re-invested in the option No.4/ 168230/09 dated Jul be paid directly by the investigation.	7.39 6.39 NA^ letiance Liquid Fund- Cash Plan vs Crisit Liquid Fund Index 1 6.46 5.51 4.86 4.21 4.17 006-07 2005-06 2004-05 eriod BenchmarkReturns(%) not be sustained in future the units of the scheme at	8.05 NA** 7.51 8.94 8.81	7.39 NA * * 6.83 Atlance Liquidity Fund vs Arisil Liquid Fund Index 1.6 7.43 7.48 6.46 7.08 2006-07 eriod Benchmark Returns(%) by not be sustained in future the returns are of Reta Scheme to the investor	
3 Years 5 years Returns Since Inception Performance of the Scheme as on 31/03/2009 Entry Load*	7.58 6.56 6.95 1000 8.00 8.00 8.00 8.00 8.00 8.00 8.0	7.39 6.39 NA^ since Liquid Fund - Treasury Plan vs Crisit Liquid Fund Index 6.656.46 5.17 4.86 1.2006-07 2005-06 2004-05 1.200	5.66 5.35 5.22 Scheme Returns(%) Past performance may or may red have been re-invested in the option No.4/ 168230/09 dated July be paid directly by the investigation of the properties of	7.39 6.39 NA^ Reliance Liquid Fund- Cash Plan vs Crisit Liquid Fund Index 1 6.46 5.51 4.86 4.21 4.17 2003-06 BenchmarkReturns(%) not be sustained in future ne units of the scheme at time 30, 2009, no entry leading to the AMFI registere the charged to a scheme	8.05 NA** 7.51 8.94 8.81	7.39 NA * * 6.83 Reliance Liquidity Fund vs Chisti Liquid Fund Index Chisti Chisti Chisti Liquid Fund Index Chisti Liquid Fund Index Chisti Chist	

^{\$} If the dividend declaration date for any of the specified frequencies is a non business day then the immediate next business day becomes the record date

	Dalianaa Maathi			ATURES			
Name of the	Reliance Monthl (An open-ended Fund.Mo	onthly Income is not	Reliance Income	Fund	Reliance NRI Inc	ome Fund	
Scheme	assured & is subject to the distributable surplus)	e availability of	(An open-ended Income	Scheme)	(An open-ended Incom	Scheme)	
Investment objective	The primary investment scheme is to generate re to make regular dividend unitholders and the seco growth of capital	gular income in order payments to	The primary investment of scheme is to generate optoonsistent with moderate income may be complem appreciation of the portfoinvestments shall predom Debt & Money Market Institute of the post of the portfoinvestments of the predom Debt & Money Market Institute of the post of the post of the predom Debt & Money Market Institute of the post of the predom Debt & Money Market Institute of the post of the predom Debt & Money Market Institute of the Predom Debt & Money Market Mar	timal returns level of risk. This ented by capital blio.Accordingly, ninantly be made in	The primary investment objective of the scheme is to generate optimal returns consistent with moderate levels of risk. This income may be complemented by capital appreciation of the portfolio. Accordingly, investments shall predominantly be made in Debt and Money Market Instruments		
Asset Allocation	Equity and Equity related S Fixed Income Securities (D Instruments) 80%-100% be a part of debt Securitie	ebt & Money Market . Securitised debt will	Debt Instruments - 50 - 100 Instruments - 0 - 50% The endeavor to keep Securitised corpus	Fund will normally	Debt instruments –1009 Investment in securitised may be undertaken.		
Plans and Options	Growth Plan (Growth op (Payout & Reinvestment		Under Retail Plan: Growth Bonus options) & Dividence Reinvestment options)		Growth Plan (Growth opt (Payout & Reinvestment o		
Dividend Frequency \$	Monthly, Quarterly		Monthly, Quarterly, Half	yearly, Annual	N.A.		
Minimum Application Amount	For Growth option; Rs. 10 Dividend option: Rs 25,0 Dividend option: Rs 10,0 Re. 1 thereafter	00; Quarterly	For Growth Option: Rs. 5,C option: Rs 25,000; Quarte Rs 10,000; Half Yearly Div Rs 5,000; Annual Dividence in multiples of Re. 1 there	erly Dividend option: vidend option: d option: Rs 5,000 &	Rs. 50,000 and in multi thereafter	oles of Re. 1	
Minimum Additional Amount			Rs. 1000 & in multiples	of Re. 1 thereafter			
Minimum Redemption			nber of units. However, in count under each of the plan				
Benchmark	Crisil MIP Blended Index		Crisil Composite Bond Fund Index				
Fund Manager	Amit Tripathi & Ashwani I	Kumar	Prashant Pimple				
Performance of the Scheme as on 28/07/2009	Based on NAV of Growth Date of Inception 13/0	the second secon	Based on NAV of Retail Pla Growth Option. Date of Inception 01/01,		Based on NAV of Growth Plan-Growth Option. Date of Inception 16/11/2004		
	Compounded Ann	ualised Returns	Compounded Anni	ualised Returns	Compounded Ann	ualised Returns	
Period	Scheme Returns %	Benchmark Returns %	Scheme Returns %	Benchmark Returns %	Scheme Returns %	Benchmark Returns 9	
1 Year	26.09	12.25	19.38	11.66	1.18	11.66	
3 Years	13.25	8.72	10.86	6.9	3.22	6.90	
5 years	12.79	8.6	8.46	5.5	NA**	NA**	
Returns Since Inception	11.59	7.14	10.11	NA^	3.7	6.11	
Performance of the Scheme as on 31/03/2009	Reliance Monthly Incolor Crisil MIP Blended 15.00 13.51 11.12 11.12 4 5.00- 4.70	Index 18.11	14.00 12.00 10.11	oce Income Fund vs posite Bond Fund Index		RI Income Plan vs site Bond Fund Index	
	Per SchemeRetu Past performance may or may n Calculation assume that all	2.37 2006-07 2005-06 2004-05 riod rns(%) ■ BenchmarkReturns(%) ot be sustained in future payouts during the period	2.00 - 2008-09 2007-08 20 Peri SchemeReturns (%) Past performance may or may rud have been re-invested in the	3.75 2.59 0.18 0.18 0.6-07 2005-06 2004-05 od ■ Benchmark Returns (%) ont be sustained in future	2008-09 2007-08 Period Scheme Returns (%)	2006-07 2005-06 Benchmark Returns(%) sy not be sustained in future	
Entry Load*	Past performance may or may n Calculation assume that all Plan(wherever applicable) Nil *In terms of SEBI circ investor effective August	237 2006-07 2005-06 2004-05 100d 101s BenchmarkReturns(%) 201s BenchmarkReturns(%) 201s BenchmarkReturns(%) 21s Other Section of Long Section	2.00 - 2008-09 2007-08 20 Peri SchemeReturns (%) Past performance may or may rud have been re-invested in the	3.75 205-06 2004-05 odd BenchmarkReturns(%) not be sustained in future ne units of the scheme are units of the scheme are units of the scheme to be the investor to the	2008-09 2007-08 Period Scheme Returns (%) Past performance may or mate then prevailing NAV. All y load will be charged by the	Benchmark Returns (%) by not be sustained in future the returns are of Reta	
Entry Load* Exit Load	Past performance may or may n Calculation assume that all Plan(wherever applicable) Nil *In terms of SEBI circ investor effective August investors' assessment of For subscription of less than 1% if redeemed/switch Nil, if redeemed/switch For subscription of Rs 1 cror 1% if redeemed/switch	237 2006-07 2005-06 2004-05 iolo iolo iolo ot be sustained in future payouts during the perio Growth Plan – Growth C ular no. SEBI/IMD/CIR 1, 2009. Upfront comr various factors including RS 1 crore per purchase tr n out on or before complete out after completion of 1 e and above per purchase n-out on or before complete	2008-09 2007-08 20 Peri Scheme Returns (%) Past performance may or may r Option No.4/ 168230/09 dated of mission shall be paid directly	3.75 3.75 3.75 3.75 3.75 3.75 3.75 3.75	2008-09 2007-08 Period Scheme Returns (%) Past performance may or mate then prevailing NAV. All y load will be charged by the	Benchmark Returns (%) ay not be sustained in future the returns are of Retaine Scheme to the rs based on the Lacs, the exit load will redeemed within 6 llotment of units. Nil if months from the date exit load is applicable for	
,	Past performance may or may n Calculation assume that all Plan(wherever applicable) Nil *In terms of SEBI circ investor effective August investors' assessment of For subscription of less than 1% if redeemed/switch Nil, if redeemed/switch For subscription of Rs 1 cror 1% if redeemed/switch	Dog-07 2005-06 2004-05 100d 2005-06 2005-06 2004-05 100d 2005-06 2004-05 100d 2005-06 2004-05 100d 2005-06 200	Past performance may or may round have been re-invested in the Option No.4/ 168230/09 dated John ission shall be paid directly gethe service rendered by the ansaction exit load shall be: toon of 12 months from the date 2 months from the date of 1 month from the date of 1 month from the date of 1 month from the date of all stransaction exit load shall be:	3.75 3.75 3.30 2.59 0.18 0.18 BenchmarkReturns(%) obt be sustained in future the units of the scheme at fune 30, 2009, no entry by the investor to the e distributor the of allotment of units other of units e of allotment of units llotment of units s) Regulations 1996, the	Past performance may or matthe then prevailing NAV. All y load will be charged by the AMFI registered Distributo For subscription upto Rs. 5 be 0.50%, if the units are months from the date of a units are redeemed after 6 of allotments of units. No	Benchmark Returns (%) ay not be sustained in future the returns are of Retaine Scheme to the rs based on the Lacs, the exit load will redeemed within 6 llotment of units. Nil if months from the date exit load is applicable for the can be charged to a	

The Scheme has not completed 5 years

^{\$} If the dividend declaration date for any of the specified frequencies is a non business day then the immediate next business day becomes the record date

	Reliance Regula	r Savings Fund	HEMEFE		Reliance Money Manager Fund			
Name of the Scheme	- Debt Option (An open ended schem		Reliance Medic		(An Open-ended Inco			
Investment objective	The primary investment ob generate optimal returns colevel of risk. This income majital appreciation of the investments will predomina Money Market Instrument:	jective of this option is to onsistent with a moderate hay be complemented by portfolio. Accordingly, antly be made in Debt &	assured returns) The primary investment o to generate regular incom regular dividend payments secondary objective is gro	e in order to make to unitholders and the	The investment objective of the Scheme is to generate optimal returns consistent with moderate levels of risk and liquidity by investing in debt securities and money market securities			
Asset Allocation	Debt Instruments(include with maturity of more the Money Market Instruments). But Money & Reverse Rewith maturity of less that (Securitised debt will be securities, upto 25% of	ling securitised debt) lan 1 year – 65–100% hts (including Cash/ epo) and Debentures n 1 year – 0–35% a part of the debt	Money Market Instrume Debt Instruments^^ - 4 ^^ Securitised Debt upto	10 - 100%	Debt Instruments* including Government Securities, Corporate Debt, Other debt instruments and Money Market Instruments with average maturity less than equal to 12 months- 0-100%, Debt Instruments* including Government Securities, Corporate Debt and other debt Instruments with average maturity greater than 12 months- 0-50% *Securitised debt upto 60% of the corpus			
Plans and Options	Under both Retail & Instit Growth Plan & Dividend F Dividend Reinvestment O	Plan (Dividend Payout &	Under Retail Plan: Grow & Dividend Plan (Payout options)	· ·	For Retail and Institutional Bonus Option & Dividend Reinvestment option, Wee Option, Monthly Dividend Dividend Reinvestment Op Payout Option, Quarterly Option)	Option (Daily Dividend ekly Dividend Reinvestmen Payout Option, Monthly ption, Quarterly Dividend		
Dividend Frequency \$	N.A.		Daily, Weekly, Monthly	, Quarterly	Daily Dividend Reinvestm Dividend Reinvestment O Payout Option, Monthly I Option, Quarterly Dividen Dividend Reinvestment O	Option, Monthly Dividend Dividend Reinvestment Id Payout option, Quarterly		
Minimum Application Amount	Retail Plan: Rs.500 per op 1 thereafter Institutional F & in multiples of Re. 1 the	lan:Rs. 25lacs per option	Rs. 5,000 & in multiple	es of Re. 1 thereafter	For Retail Plan - 1 lac ar thereafter, For Institution multiples of Re 1 therea	al Plan – Rs 1 crore and in		
Minimum Additional Amount	Retail Plan: Rs. 500 & in thereafter Institutional P & in multiples of Re. 1 th	lan:Rs. 1lac per option	Rs. 1,000 & in multiples of Re. 1 thereafter					
Minimum Redemption	the state of the s		per of units. However, in o unt under each of the plan	the second secon	the state of the s			
Benchmark	Crisil Composite Bond Fun	d Index	Crisil Short Term Bond	Fund Index	Crisil Liquid Fund Index			
Fund Manager	Arpit Malaviya		Amit Tripathi					
Performance of the Scheme as on 28/07/2009	Based on NAV of Growth Date of Inception 09/06	· ·	Based on NAV of Retail Growth Option. Date of	Plan - Growth Plan - Inception 25/09/2000	Based on NAV of Retail Plan-Growth Option. Date of Inception 21/03/2007			
	Compounded Ann	nualised Returns	Compounded An	nualised Returns	Compounded Annualised Returns			
	0.1 0.1 0.1				· · · · · · · · · · · · · · · · · · ·			
Period	Scheme Returns %	Benchmark Returns %	Scheme Returns %	Benchmark Returns %	Scheme Returns %	Benchmark Returns %		
1 Year	6.2	11.66	Scheme Returns %	Benchmark Returns %	Scheme Returns %	Benchmark Returns % 7.92		
1 Year 3 Years	6.2 5.08	11.66 6.90	8.06 7.17	Benchmark Returns % 11.44 8.24	7.93 NA**	Benchmark Returns % 7.92 NA**		
1 Year 3 Years 5 years	6.2 5.08 NA***	11.66 6.90 NA***	8.06 7.17 5.51	11.44 8.24 6.73	7.93 NA**	7.92 NA** NA**		
1 Year 3 Years 5 years Returns Since	6.2 5.08	11.66 6.90	8.06 7.17	Benchmark Returns % 11.44 8.24	7.93 NA**	Benchmark Returns % 7.92 NA**		
1 Year 3 Years 5 years	6.2 5.08 NA*** 4.49	11.66 6.90 NA*** 5.84	8.06 7.17 5.51 7.18	8.24 6.73 NA^	7.93 NA** NA** 8.34	7.92 NA** NA** 7.72		
1 Year 3 Years 5 years Returns Since Inception Performance of	6.2 5.08 NA*** 4.49 Reliance Regular Savin	11.66 6.90 NA***	8.06 7.17 5.51 7.18	11.44 8.24 6.73	7.93 NA** NA** 8.34	7.92 NA** NA*** 7.72 ce Money Manager Fund vs risil Liquid Fund Index		
1 Year 3 Years 5 years Returns Since Inception	6.2 5.08 NA*** 4.49 Reliance Regular Savin Crisil Composite	11.66 6.90 NA*** 5.84 gs Fund- Debt Option vs Bond Fund Index 8.22 7.35 4.48 4.33 LComposite Bond Fund Index	8.06 7.17 5.51 7.18	Benchmark Returns % 11.44 8.24 6.73 NA^ Relian ce Medium Term Fund vs isil Short Term Bond Fund Index 5.26 5.71 4.86 2.99 4.86	7.93 NA** NA** 8.34 Reliant 8.88 8.81 Reliant 8.50 8.80 8.80 6.50 8.60 8.60 8.60 8.60 8.60 8.60 8.60 8.6	Renchmark Returns % 7.92 NA ** NA ** 7.72 The state of the state		
1 Year 3 Years 5 years Returns Since Inception Performance of the Scheme as on	6.2 5.08 NA*** 4.49 Reliance Regular Savin Crisil Composite Past performance may or Calculation assume that a	11.66 6.90 NA*** 5.84 gs Fund- Debt Option vs Bond Fund Index 8.22 7.35 4.48 4.31 4.31 4.31 4.31 4.31 4.31 4.31 4.32 4.33 4.48 4.31 4.31 4.31 4.31 4.31 4.31 4.31 4.31	8.06 7.17 5.51 7.18 12.00 9.00 1.00 1.00 1.00 1.00 1.00 1.00 1	Benchmark Returns % 11.44 8.24 6.73 NA^ Retian ce Medium Term Fund vs isit Short Term Bond Fund Index 5.26 5.71 2.99 4.86 4.86	7.93 NA** NA** 8.34 Reliant 8.88 8.81 Co Solution Scheme Returns % Past performance may or	Renchmark Returns % 7.92 NA** NA** 7.72 The state of		
1 Year 3 Years 5 years Returns Since Inception Performance of the Scheme as on	6.2 5.08 NA*** 4.49 Reliance Regular Savin Crisil Composite Past performance may or Calculation assume that a	11.66 6.90 NA*** 5.84 gs Fund- Debt Option vs Bond Fund Index 8.22 7.35 1Composite Bond Fund Index may not be sustained in future Il payouts during the perio 1 - Growth Plan - Growth C	8.06 7.17 5.51 7.18 12.00 9.00 1.00 1.00 1.00 1.00 1.00 1.00 1	Benchmark Returns % 11.44 8.24 6.73 NA^ Retian ce Medium Term Fund vs isit Short Term Bond Fund Index 5.26 5.71 2.99 4.86 2.99 4.86 Actums(%) Benchmark Returns(%) ay not be sustained in future the units of the scheme at	7.93 NA** NA** 8.34 Reliant 8.88 8.81 Co Solution Scheme Returns % Past performance may or	Renchmark Returns % 7.92 NA** NA** 7.72 The state of		
1 Year 3 Years 5 years Returns Since Inception Performance of the Scheme as on 31/03/2009	Reliance Regular Savin Crisil Composite Reliance Regular Savin Crisil Composite REST Debt Option Cris Past performance may or Calculation assume that a Plan(wherever applicable) Under both Retail & Instit *In terms of SEBI circula effective August 1, 2009	11.66 6.90 NA*** 5.84 gs Fund- Debt Option vs Bond Fund Index 8.22 4.48 4.33 (Composite Bond Fund Index may not be sustained in future Il payouts during the perion I Growth Plan – Growth Cutional Plan:Nil* r no. SEBI/IMD/CIR No.4 Upfront commission sha	8.06 7.17 5.51 7.18 12.00 9.00 1.00 1.00 1.00 1.00 1.00 1.00 1	Benchmark Returns % 11.44 8.24 6.73 NA^ Retian ce Medium Term Fund vs isit Short Term Bond Fund Index 5.26 5.71 2.99 4.86 4.86	7.93 NA** NA** 8.34 Reliance Returns(%) Past performance may or at the then prevailing NAV. At the then prevailin	Renchmark Returns % 7.92 NA ** NA ** 7.72 The property of the second of the secon		
1 Year 3 Years 5 years Returns Since Inception Performance of the Scheme as on 31/03/2009 Entry Load*	Reliance Regular Savin Crisil Composite Reliance Regular Savin Crisil Composite REST Debt Option Cris Past performance may or Calculation assume that a Plan(wherever applicable) Under both Retail & Instit *In terms of SEBI circula effective August 1, 2009	11.66 6.90 NA*** 5.84 gs Fund- Debt Option vs Bond Fund Index Bond Fund Index 1.22 1.23 1.23 1.23 1.23 1.23 1.23 1.2	8.06 7.17 5.51 7.18 1200 1200 1200 1200 1200 1200 1200 1	Benchmark Returns % 11.44 8.24 6.73 NA^ Retian ce Medium Term Fund vs isit Short Term Bond Fund Index 5.26 5.71 2.99 4.86 4.86 2.99 4.86	7.93 NA** NA** 8.34 Reliance Returns(%) Past performance may or at the then prevailing NAV. At the then prevailin	Renchmark Returns % 7.92 NA ** NA ** 7.72 The property of the second of the secon		
1 Year 3 Years 5 years Returns Since Inception Performance of the Scheme as on 31/03/2009 Entry Load* Exit Load Recurring Expenses	Reliance Regular Savin Crisil Composite Reliance Regular Savin Crisil Composite RRSFDebtOption © Cris Past performance may or Calculation assume that a Plan(wherever applicable). Under both Retail & Instit *In terms of SEBI circula effective August 1, 2009 assessment of various faculation for the redeemed/switched out of 1 year Nil, if redeemed	11.66 6.90 NA*** 5.84 gs Fund- Debt Option vs Bond Fund Index 8.22 4.48 4.33 IComposite Bond Fund Index may not be sustained in future Il payouts during the perio I - Growth Plan - Growth C utional Plan:Nil* r no. SEBI/IMD/CIR No.4 . Upfront commission sha tors including the service utional Plan:2% if on or before completion /switched out after egulations 1996, the be charged to a scheme are 2.50%, Next Rs. 300 crores	8.06 7.17 5.51 7.18 Past performance may or man dhave been re-invested in option As per SEBI (Mutual Fund scheme are as follows:	Benchmark Returns % 11.44 8.24 6.73 NA^ Retian ce Medium Term Fund vs isit Short Term Bond Fund Index 5.26 5.71 2.99 4.86 4.86 2.99 4.86	7.93 NA** NA** NA** 8.34 Retiant 8.34 Reti	NA ** NA ** NA ** NA ** 7.72 Total Money Manager Fund vs. Frisil Liquid Fund Index Benchmark Returns(%) may not be sustained in future All the returns are of Retained in future investors.		

KFY SCHEME FFATURES

Name of the	Reliance Floating	Rate Fund #			Reliance Short Term Fund			
Scheme	(An open-ended Liquid S	cheme)			(An open-ended Incom	e Scheme)		
Investment objective	The primary investment o investment in a portfolio of floating rate securitised do swapped for floating rate (including fixed rate secur Instruments swapped for floating for floating	comprising substantially ebt, Money Market Instreturns) The scheme shitised debt, Money Mar	y of Floating Rate Debt Ser truments and Fixed Rate D hall also invest in Fixed Ra	curities (including ebt Instruments te Debt Securities	The primary investment o scheme is to generate sta investors with a short terr horizon by investing in fix securitites of a short term	ble returns for m investment red income		
Asset Allocation	Money market instrument debt and fixed rate debt s instruments (including fixe returns) 0% - 75%	wapped for floating rate	e returns) 25% -100%. F	ixed Rate Debt	Debt and Money Market Instruments with average maturity upto a year - 60 - 100% & Debt Instruments with average maturity greater than a year and normally upto 7 years depending upon availability- 40 - 60% *Securitised Debt upto 40% of the corpus.			
Plans and Options	Growth option (Growth opt	cion) & Dividend option ((Payout & Reinvestment op	tion)	Growth Plan(Growth option (Payout & Reinvestment o			
Dividend Frequency \$	Monthly Dividend Payout investment Option, Mont	The second secon	Weekly Dividend Re-	Monthly, Quarterly				
Minimum Application Amount	Rs. 25,000 and in multiple	s of Re. 1 thereafter		Rs. 50,000 and in multiple	es of Re. 1 thereafter			
Minimum Additional Amount			Rs. 1,000 & in multipl	es of Re. 1 thereafter				
Minimum Redemption			ber of units. However, in count under each of the pla					
Benchmark	Crisil Liquid Fund Index				Crisil Liquid Fund Index			
Fund Manager	Amit Tripathi				Prashant Pimple			
Performance of the Scheme as on 28/07/2009	Based on NAV of Growth Pl Performance of the Scheme as on 11/09/2006 Date of Inception 02/09/200	•	Based on NAV of Growth P Performance of the Scho From 12/09/06 to 30/	eme	Based on NAV of Retail Pl Growth Option. Date of Inception 23/12			
	Compounded Annu	ialised Returns	Compounded Ann	ualised Returns	Compounded Anni	ualised Returns		
Period	Scheme Returns %	Benchmark Returns %	Scheme Returns %	BenchmarkReturns %	Scheme Returns %	Benchmark Returns of		
1 Year	6.11	5.52	8.04	7.92	14.9	7.92		
3 Years	NA**	NA**	8.2 NA**	7.39 NA**	10.63	7.39		
5 years		NA**		I NA^^	8.72	6.39		
D-4 C!	NA**							
Returns Since Inception	5.70	5.01	7.19	7.47	8.17	5.90		
	8.00 Scheme Returns (% Benchmark Returns (% Benchma	5.01 Rate Fund vs Crisil Liquid Fu 8.33 7.43 4.42 2007-08 Period	7.19 und Index 3.60 to 31/03/2007		8.17 Reliance Sho 12.00 12.02 Reliance Sho 12.02 12.03 12.04 12.00 12.00 12.02 12.00 12.0	5.90 ort Term Fund vs id Fund Index 5.6.46 5.60 4.86 5.36 4.11		
Inception Performance of the Scheme as on	Reliance Floating F 9.00 8.00 9.700	5.01 Rate Fund vs Crisil Liquid Fu 8.33 7.43 4.42 2007-08 Period s(%) ay or may not be sustained in payouts during the perio	7.19 und Index 3.60 b 31/03/2007 n future d have been re-invested in the state of the state	7.47	8.17 Reliance Sho Crisil Liqu 12.00 12.62 9.98 8.81 9.98 7.43 7. Scheme Returns(%) BenchmarkReturns(%)	5.90 ort Term Fund vs id Fund Index 57,6.46 5.60 4.86 5.36 4.1		
Inception Performance of the Scheme as on 31/03/2009	Reliance Floating F Reliance Floating F 9.00 9.00 9.00 9.00 9.00 9.00 9.00 9.	5.01 Rate Fund vs Crisil Liquid Fundament State Fund vs Crisil Liquid Fundament Funda	7.19 und Index 3.60 n future d have been re-invested in toption R No.4/ 168230/09 data dission shall be paid directly	7.47 the units of the scheme are d June 30, 2009, no end by the investor to the AM	Reliance Sho Crisil Liques 12.00 12.62 Crisil Liques 14.00 12.00 1	5.90 Total Term Fund vs id Fund Index 57,6.46 5.60 4.86 5.36 4.11 Total Purple of Retained in future the returns are of Retained in future the Scheme to the		
Inception Performance of the Scheme as on	Reliance Floating F Reliance Floating F 9.00 9.00 9.00 9.00 9.00 9.00 9.00 9.	5.01 Rate Fund vs Crisil Liquid Fundament State Fund vs Crisil Liquid Fundament Funda	7.19 und Index 3.60 n future d have been re-invested in toption R No.4/ 168230/09 data dission shall be paid directly	7.47 The units of the scheme and June 30, 2009, no end by the investor to the AM	Reliance Sho Crisil Lique 12.00 12.62 Reliance Sho Crisil Lique 12.00 12.62 Scheme Returns (%) Scheme Returns (%) Benchmark Returns (%) Past performance may or may the then prevailing NAV. All	5.90 ort Term Fund vs id Fund Index 57,6.46 5.60 4.86 5.36 4.1 not be sustained in future the returns are of Reta		
Inception Performance of the Scheme as on 31/03/2009	Reliance Floating R 9.00 8.00 8.00 8.00 8.00 8.00 8.00 8.0	Rate Fund vs Crisil Liquid Fundament 12/09/06 2007-08 12/09/06 2007-08 12/09/06 Period 1	7.19 und Index 3.60 to 31/03/2007 In future d have been re-invested in 10 Option R No.4/ 168230/09 date ission shall be paid directly rendered by the distributor	7.47 The units of the scheme are by the investor to the AM at can be charged to a s	Reliance Sho Crisil Liqu 10.00 12.62 8.81 9.98 7.43 7.43 Past performance may or may the then prevailing NAV. All htry load will be charged by FI registered Distributors ba	57.6.46 5.60 4.86 5.36 4.1 not be sustained in future the returns are of Reta		

^{\$} If the dividend declaration date for any of the specified frequencies is a non business day then the immediate next business day becomes the record date #Reliance Floating Rate Fund was launched on 02/09/04 and subsequently (w.e.f 12/09/06) the asset allocation has been changed. Please refer addendum dated 09/08/2006

Name of the Scheme	Reliance Gilt Secu	ırities Fund #	e)	MIGKES				
Investment objective	The primary investment and guaranteed by the C		ne is to generate optimal cr d State Government	redit risk-free returns b	y investing in a portfolio of	f securities issued		
Asset Allocation	Gilts - 70 - 100%, Money Market Instrume	nts 0 - 30%						
Plans and Options	Under Retail & Institutional Plan Growth option(Growth option), Dividend option(Payout & Reinvestment option) & Provident Fund (PF) Option: Automatic Capital Appreciation Payout Option (ACAPO), Defined Maturity Date Option (DMDO), Automatic Annual Reinvestment Option (AARO).							
Minimum Application Amount	Retail: Rs. 10,000 Institutional Plan: Rs. 1 crore & in multiples of Re. 1 thereafter							
Dividend Frequency \$	Monthly							
Minimum Additional Amount	Retail: Rs.1000 & in multi Institutional Plan: Rs. 100		Re. 1thereafter					
Minimum Redemption			nber of units. However, in o ount under each of the plan					
Benchmark	I Sec - Li Bex							
Fund Manager	Prashant Pimple							
Performance of the Scheme as on 28/07/2009	Reliance Gilt Securities Fur Based on NAV of Retail Plan Date of Inception 10/07/ Performance of the schem	n-Growth Option. 03	Reliance Gilt Securities Fur Based on NAV of Retail Pla Date of Inception 10/07/ Performance of the schen	n–Growth Option. 103	Reliance Gilt Securities Fur Based on NAV of Retail Pla Inception Date: 22/08/2 Performance of the scher from 22/08/08 to 30/0	in-Growth Option. 008 ne		
	Compounded Annu		Compounded Ann		Compounded Ann	ualised Returns		
Period 1 Year	Scheme Returns %	Benchmark Returns %	Scheme Returns %	Benchmark Returns % 6.79	Scheme Returns % NA**	Benchmark Returns %		
3 Years	5.39	4.63	4.35	6.52	NA**	NA**		
5 years	6.11	3.27	3.85	5.79	NA**	NA**		
Returns Since Inception	6.51	3.56	4.09	5.80	16.76	24.93		
Performance of the Scheme as on 31/03/2008	4.00 2.00 -2.00 -4.00 10.07.2003- 31.03.04	8.51 8.88 4.27 6.04 5.71 8.88 9005-2006 2006-2007 2007-2008 Period of Fund - LTP - Retail - Growth	2.00 1.03 1.03 0.00 10.07.2003 2004-2005 2	8.94 26 5.04 5.9 5.28 3.68 5.28 2006-2007 2007-2008 Period G-Sec Fund – STP	25.00- 24.50- 24.00- 23.50- 23.50- 22.50- 22.00- 21.50- 21.00- 22.08.08	ties Fund vs I – Sec Li – Bes 1-31,03.09 eriod lenchmark Returns (%) not be sustained in future.		
	Calculation assume that a Retail Plan(wherever appli	the state of the s	riod have been re-invested in rowth Option	n the units of the schem	e at the then prevailing NAV	/. All the returns are of		
Entry Load*	be charged by the Schem	e to the investor effect	s of SEBI circular no. SEBI/live August 1, 2009. Upfronsessment of various factors i	t commission shall be p	aid directly by the investor t			
Exit Load	For Retail Plan: 0.80% if	redeemed within 1 yea	ar. of allotment For Instituti	onal Plan: Nil				
Recurring Expenses			, the maximum expenses t ores 2.00% Next Rs 300 c					
Actual expenses as on 31/03/09	Retail Institutional	1.41% 1.32%						
scheme will have f **The Scheme h	Retail Plan and Institutional as not completed 1,3&5 y	l Plan . For more details /ears	n Plan and Long Term Plan s please refer to the Addend s is a non business day ther	dum dated 21st July 20	08			

the Scheme as on 28/07/2009 Annual Interval Fund - Series I Monthly Interval Fund - Series I Inception date - 03/05/2007 Absolute Returns Monthly Interval Fund - Series I Inception date - 15.03.07 Inception date - 15.03.07 Compounded Annualised Returns	ntral &/or State Govt & other and Series - Money Markincluding but not limited to s in order to reduce the implant : Rs. 1,00,00,000/- (Internation, minimum in the account. Jund Index ance Interval Fund - Series eption date - 29.03.07 Compounded Annualised me Returns % Benchmer Series Benchmer	her fixed ket instruments to Corporate pact of rising framework from the corporate framework from the corporate framework fram	
Investment objective The primary investment objective of the scheme is to seek to generate regular returns and growth of capital :- Central and State Government securities and Other fixed income/ debt securities normally maturing in lin the objective of limiting interest rate volatility. For Monthly & Quarterly Series- Money Market instruments(30-100%), Government Securities issued by Central & Corporate bonds and securities debt - (0-70%), For Arr (0-70%), Government Securities is including but not limited to Corporate bonds and securities debt securities will also include securities debt, which may go up to 70% of the portfolio. ## Debt securities will also include securities debt, which may go up to 70% of the portfolio. The investment managers shall have the flexibility to invest the debt component in to floating rate debt securities interest rates in the economy Derivatives may be used to create synthetic fixed rate bond/floating rate bonds Plans and Options Under Retail and Institutional Plan: Growth (Growth) & Dividend (Payout & Reinvestment) For Retail Plan: Rs. 5,000 (Rupees Five Thousand) and in multiples of Re. 1 thereafter , For Institutional Plans and in multiples of Re. 1 thereafter Minimum Additional Amount Minimum Redemption Redemptions can be for any amount or any number of units. However, in order to keep the account in open balance equal to the minimum subscription amount under each of the plans, is required to be maintained in Benchmark For Monthly and Quarterly: Crisil Liquid Fund Index & For Annual Series: Crisil Composite Short Term Bond Fund Manager Performance of the plans are qual to the minimum subscription amount under each of the plans, is required to be maintained in Monthly Interval Fund - Annual Interval Fund - Reliance Interval Fund - Reliance Interval Fund - Annual Interval Fund - Series I Inception date - 15.03.07 Compounded Annualised Returns	ntral &/or State Govt & other and Series - Money Markincluding but not limited to s in order to reduce the implant : Rs. 1,00,00,000/- (If aration, minimum on the account. Lund Index ance Interval Fund - Series of the series	her fixed ket instruments to Corporate pact of rising framework from the corporate framework from the corporate framework fram	
Central and State Government securities and Other fixed income/ debt securities normally maturing in line the objective of limiting interest rate volatility. Asset Allocation For Monthly & Quarterly Series - Money Market instruments(30-100%), Government Securities issued by Central & Corporate bonds and securities debt - (0-70%), For An (0-70%), Government Securities issued by Central & Corporate bonds and securities debt - (0-70%), For An (0-70%), Government Securities issued by Central & Corporate bonds and securities debt - (0-70%), For An (0-70%), Government Securities issued by Central & Corporate bonds and securities debt - (0-70%), For An (0-70%), Government Securities will also include securities debt, which may go up to 70% of the portfolio.	ntral &/or State Govt & other and Series - Money Markincluding but not limited to s in order to reduce the implant : Rs. 1,00,00,000/- (If aration, minimum on the account. Lund Index ance Interval Fund - Series of the series	her fixed ket instruments to Corporate pact of rising framework from the corporate framework from the corporate framework fram	
the objective of limiting interest rate volatility. Asset Allocation For Monthly & Quarterly Series – Money Market instruments(30–100%), Government Securities issued by Cerincome/ debt securities# including but not limited to Corporate bonds and securitised debt – (0–70%), For Arr (0–70%), Government Securities issued by Central &/or State Govt & other fixed income/ debt securities## in bonds and securities will also include securitised debt, which may go up to 70% of the portfolio. ## Debt securities will also include securitised debt, which may go up to 100% of the portfolio. ## Debt securities will also include securitised debt, which may go up to 100% of the portfolio. The investment managers shall have the flexibility to invest the debt component in to floating rate debt securities interest rates in the economy Derivatives may be used to create synthetic fixed rate bond/floating rate bonds Plans and Options Under Retail and Institutional Plan: Growth (Growth) & Dividend (Payout & Reinvestment) For Retail Plan: Rs. 5,000 (Rupees Five Thousand) and in multiples of Re. 1 thereafter , For Institutional Plans and in multiples of Re. 1 thereafter plans and in multiples of Re. 1 thereafter and in multiples of Re. 1 thereafter and in multiples of Re. 1 thereafter plans and in multiples of	ntral &/or State Govt & oth nnual Series- Money Marke ncluding but not limited to s in order to reduce the imp lan: Rs. 1,00,00,000/- (i ration, minimum n the account. und Index ance Interval Fund - Series eption date- 29.03.07 Compounded Annualised me Returns % Benchm 5.03 8.7.92 7. ance Interval Fund Monthly Interval Crisil Liquid Fund Index	her fixed set instruments of Corporate pact of rising pact of rising (Rupees One) Rupees One Returns Mark Returns % 8.54 7.70	
For Monthly & Quarterly Series – Money Market instruments(30–100%), Government Securities issued by Ceincome/ debt securities# including but not limited to Corporate bonds and securitised debt – (0–70%), For Ar (0–70%), Government Securities issued by Central &/or State Govt & other fixed income/ debt securities## in bonds and securitised debt – (30–100%). # Debt securities will also include securitised debt, which may go up to 70% of the portfolio. ## Debt securities will also include securitised debt, which may go up to 100% of the portfolio. The investment managers shall have the flexibility to invest the debt component in to floating rate debt securities interest rates in the economy Derivatives may be used to create synthetic fixed rate bond/floating rate bonds Plans and Options Winimum Amount For Retail Plan: Rs. 5,000 (Rupees Five Thousand) and in multiples of Re. 1 thereafter , For Institutional Plan: Crore) and in multiples of Re. 1 thereafter Minimum Additional Amount Minimum Redemption Redemption Redemptions can be for any amount or any number of units. However, in order to keep the account in open balance equal to the minimum subscription amount under each of the plans, is required to be maintained in Benchmark For Monthly and Quarterly: Crisil Liquid Fund Index & For Annual Series: Crisil Composite Short Term Bond Fund Manager Performance of the Scheme as on 28/07/2009 Reliance Interval Fund – Reliance Interval Fund – Reliance Interval Fund – Series I Monthly Inception date – 15.03.07 Absolute Returns Compounded Annualised Returns	nnual Series- Money Markencluding but not limited to s in order to reduce the implant in the account. Idan: Rs. 1,00,00,000/- (Internation, minimum on the account. Ind Index	cet instruments of Corporate pact of rising (Rupees One des II d Returns mark Returns % 3.54 7.70	
Plans and Options Minimum Amount For Retail Plan: Rs. 5,000 (Rupees Five Thousand) and in multiples of Re. 1 thereafter, For Institutional Plans and	ration, minimum n the account. und Index ance Interval Fund - hthly Interval Fund - Series eption date - 29.03.07 Compounded Annualised me Returns % Benchm 5.03 8.7.92 7.92 ance Interval Fund Monthly Interval Crisil Liquid Fund Index	d Returns mark Returns % 3.54 7.70	
Minimum Amount For Retail Plan: Rs. 5,000 (Rupees Five Thousand) and in multiples of Re. 1 thereafter , For Institutional Plant Minimum Additional Amount Minimum Redemption	ration, minimum n the account. und Index ance Interval Fund - hthly Interval Fund - Series eption date - 29.03.07 Compounded Annualised me Returns % Benchm 5.03 8.7.92 7.92 ance Interval Fund Monthly Interval Crisil Liquid Fund Index	d Returns mark Returns % 3.54 7.70	
Minimum Additional Amount Minimum Redemption Redemption Benchmark Fund Manager Performance of the Scheme as on 28/07/2009 Results in multiples of Re. 1 thereafter Rs. 1,000 & in multiples of Re. 1 thereafter Redemption Redemption balance equal to the minimum subscription amount under each of the plans, is required to be maintained in the minimum subscription amount under each of the plans, is required to be maintained in the minimum subscription amount under each of the plans, is required to be maintained in the minimum subscription amount under each of the plans, is required to be maintained in the minimum subscription amount under each of the plans, is required to be maintained in the minimum subscription amount under each of the plans, is required to be maintained in the minimum subscription amount under each of the plans, is required to be maintained in the minimum subscription amount under each of the plans, is required to be maintained in the minimum subscription amount under each of the plans, is required to be maintained in the minimum subscription amount under each of the plans, is required to be maintained in the minimum subscription amount under each of the plans, is required to be maintained in the minimum subscription amount under each of the plans, is required to be maintained in the minimum subscription amount under each of the plans, is required to be maintained in the minimum subscription amount under each of the plans, is required to be maintained in the minimum subscription amount under each of the plans, is required to be maintained in the minimum subscription amount under each of the plans, is required to be maintained in the minimum subscription amount under each of the plans, is required to be maintained in the minimum subscription amount under each of the plans, is required to be maintained in the minimum subscription amount under each of the plans, is required to be maintained in the minimum subscription amount under each of the plans, is required to be maintained in the minimum subsc	ance Interval Fund – hthly Interval Fund – hthly Interval Fund – Series eption date – 29.03.07 Compounded Annualised me Returns % Benchm 5.03 8. 7.92 7. ance Interval Fund Monthly Interval Crisil Liquid Fund Index	d Returns mark Returns % 3.54 7.70	
Additional Amount Minimum Redemptions can be for any amount or any number of units. However, in order to keep the account in open balance equal to the minimum subscription amount under each of the plans, is required to be maintained in the Benchmark For Monthly and Quarterly: Crisil Liquid Fund Index & For Annual Series: Crisil Composite Short Term Bond Fund Manager Amit Tripathi	ance Interval Fund – hthly Interval Fund – hthly Interval Fund – Series eption date – 29.03.07 Compounded Annualised me Returns % Benchm 5.03 8.7.92 7.92 ance Interval Fund Monthly Interval Crisil Liquid Fund Index	d Returns mark Returns % 3.54 7.70	
Benchmark For Monthly and Quarterly: Crisil Liquid Fund Index & For Annual Series: Crisil Composite Short Term Bond Fund Manager Performance of the Scheme as on 28/07/2009 Reliance Interval Fund - Series I Inception date - 03/05/2007 Inception date - 15.03.07 Inception date - 03/05/2007 Compounded Annualised Returns	ance Interval Fund – nthly Interval Fund – Series eption date– 29.03.07 Compounded Annualised me Returns % Benchm 5.03 8. 7.92 7. ance Interval Fund Monthly Interval Crisil Liquid Fund Index	d Returns mark Returns % 3.54 7.70	
Fund Manager Amit Tripathi Performance of the Scheme as on 28/07/2009 Reliance Interval Fund - Series I Annual Interval Fund - Series I Inception date - 03/05/2007 Inception date - 15.03.07 Inception	ance Interval Fund – nthly Interval Fund – Series eption date– 29.03.07 Compounded Annualised me Returns % Benchm 5.03 8. 7.92 7. ance Interval Fund Monthly Interval Crisil Liquid Fund Index	d Returns mark Returns % 3.54 7.70	
Performance of the Scheme as on 28/07/2009 Reliance Interval Fund - Reliance Interval Fund - Series I Monthly Interval Fund - Series I Inception date - 03/05/2007 Absolute Returns Reliance Interval Fund - Reliance Interval Fund - Series I Monthly Interval Fund - Series I Inception date - 15.03.07 Compounded Annualised Returns	nthly Interval Fund - Series eption date - 29.03.07 Compounded Annualised me Returns % Benchm 5.03 8.7.92 7.	d Returns mark Returns % 3.54 7.70	
	me Returns % Benchm 5.03 8.7.92 7.4 ance Interval Fund Monthly Interval Crisil Liquid Fund Index	mark Returns % 3.54 7.70 al Fund Series II vs	
	5.03 8.7.92 7.00 Ance Interval Fund Monthly Interval Crisil Liquid Fund Index	3.54 7.70	
	7.92 7. ance Interval Fund Monthly Interval Crisil Liquid Fund Index	7.70 al Fund Series II vs	
	ance Interval Fund Monthly Interval Crisil Liquid Fund Index	ıl Fund Series II vs	
Inception	Crisil Liquid Fund Index		
Performance of the Scheme as on 9.60-31/03/2008	9.12	8.81	
** 8.80- **	2008-09 Period Reliance Interval Fund - Monthly Inte CrisilLiquid Index formance may or may not be su ance Interval Fund -		
d3 UI	rterly Interval Fund – Serie	es III	
28/07/2009 Inception date - 03.04.07 Inception date - 07.05.07 Incepti	Inception date - 06.06.07 Absolute Returns		
Period Scheme Returns % Benchmark Returns % Scheme Returns % Benchmark Returns % Scheme			
1.7	00	0.7	
		.87 .32	
Inception 7.92 7.40 7.92	.52	.52	
the Scheme 10.50 Crisil Liquid Fund Index 10.20 Crisil Liquid Fund Index 10.00 9.80 9	nce Interval Fund Quarterly Interv Crisil Liquid Fund Indo 9.55		
8.80 - 8.81 - 8.80 - 8.81 - 8.80 - 8.80 - 8.40 - 8.40 - 8.20 - 8.	Returns for the financial Year 2008-09	8.81	
Reliance Interval Fund - Quarterly Interval Fund - Series I Crisil Liquid Index Past performance may or may not be sustained in future. Reliance Interval Fund - Quarterly Interval Fund - Series II Crisil Liquid Index Past performance may or may not be sustained in future. Reliance Interval Fund - Quarterly Interval Fund - Series II Crisil Liquid Index Past performance may or may not be sustained in future. Past performance may or may not be sustained in future.	nce Interval Fund - Quarterly Interval Fund - iquid Index	sustained in future.	
Calculation assume that all payouts during the period have been re-invested in the units of the scheme at the then Plan (wherever applicable) – Growth Plan – Growth Option	prevailing NAV. All the retu	uns are of Retail	
Entry Load* Nil *In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be ci effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distribut various factors including the service rendered by the distributor			
Ril if redeemed on/ during 'Specified Transaction Period'*. For redemptions on any day other then specified transaction redeemed at anytime other than Specified Transaction Period, for Quarterly Interval Fund 0.30% if redeemed at anytime for Annual Interval Fund 2.00% if redeemed at anytime other than Specified Transaction Period (*Specified Transaction is the specified date(s))/period on/during which subscription/Redemption/Switches may be made in the scheme w quarter/ 370th day, as the case may be, under the Monthly /Quarterly/Annual Interval Funds. The Specified Transaction Monthly /Quarterly/Annual Interval Funds and would be generally for one day every month/ quarter/year and shall month/one quarter/370 days from the date of allotment. In case such a day happens to be a non-working day, the considered as the "Specified Transaction Period".)	e other than Specified Transac n Period:The Specified Transa ithout any load, once a mo action Period would be diffe commence after the expiry	action Period, saction Period onth/once a erent for y of one	
Recurring Expenses As per SEBI (Mutual Funds) Regulations 1996, the maximum expenses that can be charged to a scheme are as fully to Rs. 100 crores 2.25% Next Rs. 300 crores 2.00% Next Rs 300 crores 1.75% Balance 1.50%	ollows:		
Actual Scheme Retail Plan Institutional Plan Scheme		Institutional Plan	
expensesReliance Interval Fund-Annual Interval Fund-Series I0.97%0.48%Reliance Interval Fund-Quarterly Interval Fund-Series Ias onReliance Interval Fund-Monthly Interval Fund-Series II0.35%0.13%Reliance Interval Fund-Quarterly Interval Fund-Series II31/03/09Reliance Interval Fund-Monthly Interval Fund-Series II0.36%0.10%Reliance Interval Fund-Quarterly Interval Fund-Series II	al Fund-Series II 0.41%	0.30% 0.21% 0.16%	

	KEY SCHEME FEATURES									
Name of the Reliance Scheme Liquid Fund – Treasury Plan				Reliance Floating Rate Fund						
Cut off Time for Subscription & redemption	Subscription -12.00 noon \$Redemption - 3.00 pm	Subscription –12.00 noon \$Redemption – 3.00 pm	Subscription –12.00 noon \$Redemption – 3.00 pm	Subscription -12.00 noon Redemption - 3.00 pm						
SIP	(Retail Plan)	X	X							
STP										
SWP	☑ (both Retail & Institutional Plans)	X	X							

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

Name of the Scheme	Reliance Gilt Securities Fund	Reliance Monthly Income Fund	Reliance Income Fund	Reliance NRI Income Fund	Reliance Medium Term Fund
Cut off Time for Subscription & redemption	3.00 pm	3.00 pm	3.00 pm	3.00 pm	3.00 pm
SIP	(Retail Plan)				
STP	(Retail Plan)			X	
SWP	☑ (both Retail & Institutional Plans)				

Name of the Scheme	Reliance Short term Fund	Reliance Regular Saving Fund-Debt	Reliance Money Manager Fund	Reliance Interval Fund
Cut off Time for Subscription & redemption	3.00 pm	3.00 pm	3.00 pm	3.00 pm
SIP	X		X	X
STP	u	✓ (Retail Plan)	(Retail Plan)	(Available during specified transaction)
SWP		☑ (both Retail & Institutional Plans)	X	X

Note income or debt Oriented Funds. In terms of SEBI Circular No. 11/142521/08 dated October 24, 2008 the following provision is applicable in respect of Income/Debt oriented schemes (other than liquid fund schemes) of Reliance Mutual Fund ("RMF") on prospective basis on or after October 31, 2008 (October 30, 2008 being a Non – Business Day):

For Purchase of Rs. 1 Crore and above: In respect of purchase of units in Income/ Debt oriented schemes (other than liquid fund schemes and/or plans) with amount equal to or more than Rs. 1 crore, irrespective of the time of receipt of application, the closing NAV of the day (or immediately following Business Day if that Day is not a Business Day) on which the funds are available for utilization shall be applicable.

Redemption: in respect of valid applications received upto 3pm by the mutual fund, same day's closing NAV shall be applicable In respect of valid applications received after 3pm, by the Mutual Fund, the closing NAV of the next business day shall be applicable

COMMON INFORMATION TO ALL SCHEMES

Trustee Company: Reliance Capital Trustee Co. Limited

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

Applicable NAV: Sale of units by Reliance Mutual Fund: For Debt Schemes – In respect of valid applications received upto 3 p.m. by the Mutual Fund along with a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the day on which application is received shall be applicable. In respect of valid applications received after 3 p.m. by the Mutual Fund along with a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the next business day shall be applicable.

(Business Day shall have the same meaning as working day, wherever used). **Repurchase including Switch-out**: In respect of valid applications received upto 3 p.m. by the Mutual Fund, same day's closing NAV shall be applicable. In respect of valid applications received after 3 p.m. by the Mutual Fund, the closing NAV of the next business day shall be applicable.

For Liquid Schemes

Purchases including Switch – ins: In respect of valid applications received upto 12.00 noon on a working day and the funds are available for utilization on the same day, the applicable NAV shall be – the closing NAV of the day immediately preceding the day of receipt of application; In respect of valid applications received after 12.00 noon on a working day and the funds are available for utilization on the same day the applicable NAV shall be – the closing NAV of the day immediately preceding the next business day; In respect of valid applications where the funds are not available for utilization on the day of the application the applicable NAV shall be – the closing NAV of the day immediately preceding the day on which the funds are available for utilization, irrespective of the time of receipt of application.

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

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

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

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

Scheme specific Risk: Trading volumes and settlement periods may restrict liquidity in equity and debt investments. Investment in Debt is subject to price, credit, and interest rate risk. The NAV of the Scheme may be affected, inter alia, by changes in the market conditions, interest rates, trading volumes, settlement periods and transfer procedures. The NAV may also be subjected to risk associated with investment in derivatives, foreign securities or script lending as may be permissible by the Scheme Information Document. Unitholders' Information: Accounts statement (on each transaction), Annual financial results and Half yearly portfolio disclosure shall be provided to investors by post or published as per SEBI regulations.

Tax treatment for the Investors (Unit holders)

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

Waiver of Entry Load: In accordance with the requirements specified by the SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009 no entry load will be charged for purchase / additional purchase / switch-in accepted by RMF with effect from August 01, 2009. Similarly, no entry load will be charged with respect to applications for registrations under Systematic Investment Plans / Systematic Transfer Plans (including Reliance SIP Insure, Salary AddVantage, Recurring Investment Plan for Corporate Employees and Dividend Transfer Plan) accepted by RMF with effect from August 01, 2009.

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

For Investor Grievances Please Contact

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

Karvy Plaza, 21, Road No.4, Street No.1, Banjara Hills, Hyderabad - 500 03. Tel.: 040-2331 2454, Fax: 040-2339 4828

Reliance Mutual Fund, Express Building, 4th Floor, 14 E Road Churchgate, Mumbai-400 020 Tel.: 3041 4800, Fax: 3041 4899

Customer Care: 1800–300–11111 (Toll free) / 30301111

Email: customer care@reliancemutual.com

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



☐ Growth Option

drawn on

Cheque / DD No.

■ Bonus Option

APP No. WD00030818

COMMON APPLICATION FORM All Columns marked * are mandatory. Leave one box blank between two words. TO BE FILLED IN CAPITAL LETTERS 1. DISTRIBUTOR / BROKER INFORMATION 2. EXISTING UNIT HOLDER INFORMATION Sub Broker / Sub Agent Code Name & Broker Code / ARN For existing investors please fill in your Folio number, ARN-11295 FOLIO NO. 1 1 1 Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor. 3. APPLICANT INFORMATION (Refer Instruction No. II) **APPLICATION FOR** Zero Balance Folio Invest Now Former or Survivor (In case of Minor with joint applicant) MODE OF HOLDING Single Joint Any One or Survivor(s) (Default Joint) **OCCUPATION** Business Professional Service Retired House wife Others AOP/BOI Banks Fls Resi Individual FIIs Society Trust Company/Body Corporate STATUS Minor Partnership firm HUE NRI Repatriable ■ NRI Non-Repatriable Others Name of First / Sole applicant M/s. Date of Birth* 1st holder PAN PAN Proof Enclosed [Are you KYC Compliant Please () Yes or No] $D_1D_1M_1M_1Y_1Y_1Y_1$ Mandaltiorry Name of Guardian (In case of Minor) /Contact Person-Designation In case of non-individual Investors) Relation with Minor / Designation Guardian's PAN PAN Proof Enclosed [Are you KYC Compliant Please () Yes or No] Miainidiai Name of Second Applicant Ms. NRI 2nd holder PAN PAN Proof Enclosed Date of Birth* $D_1D_1M_1M_1Y_1Y_1Y$ [Are you KYC Compliant Please () Yes or No] Name of Third Applicant Mr. Ms. NRI PAN Proof Enclosed 3rd holder PAN Date of Birth* [Are you KYC Compliant Please () Yes or No] M_Ia_In_Id_Ia_It_Io_Ir_Iy_I IDIMIMIYIYIMailing Address* Add 1 District Add 3 (Country) Overseas Address* (Mandatory for NRI / FII Applicant) (Please provide your complete address. P.O. Box alone is not adequate) Add 1 Add 2 City <u>|Coun</u>try| PIN* CONTACT DETAILS OF SOLE/FIRST APPLICANT Mobile no. Tel. No. STD Code Office Residence Email ID Investors providing Email Id would mandatorily receive only E - Statement of Accounts in lieu of physical Statement of Accounts. (Refer Instruction No. VI) ■ I WISH TO APPLY FOR TRANSACT ONLINE I WISH TO APPLY FOR RELIANCE ANY TIME MONEY CARD (Please refer to ATM Instruction) I have read & understood the Terms & Conditions attached Name as you would like to appear on Any Time Money Card (Max. 19 characters) Mjajnjdjajtjojrjyj j j j Mother's maiden name in full Please collect your time stamped acknowledged slip for future references an application for allotment of Received from Units under Reliance as per details below. APP No. WD00030818

☐ Dividend Reinvestment

Dated

■ Dividend Payout

Rs.

Time Stamp & Date of receiving office

4. BANK A	CCOUNT DETAI	LS (Refer Instru	ction No.III) MANI	DATORY for Reden	nption/Dividend/Re	funds, if any	
A/c. Type ✓	SB Cui	rrent NRC	NRE	FCNR Account	No. M a n d	ı aı tı oı r	<u> </u>
Bank M	ljajnj dja	ajtjojrj <u>)</u>					
Branch L					Branch City		
PIN		I IESC Cod	tel i FioriCr	edit vija N F	ıF Tı ı │ 9 Digit	MICR Code* F o	r Çrjedji tjvjaj EGS
	re the name in thi		n and in your bank a				
5. INVEST	TMENT & PAYM	IENT DETAILS (Separate Applica	ation Form is re	quired for investm	ent in each Pla	n/Option
(Refer ins	truction no. IV) PAYMENT BY	CASH IS NOT PE	RMITTED.			
Sch	neme	Plan	Option	DD Charge Rs.	Net Cheque / DD Amount Rs.	Cheque / DD No & Date	Bank / Branch
		□ Growth Plan	☐ Growth Option☐ Bonus Option				
		□Dividend Plan	☐ Reinvestment☐ Payout				
			_ rayout				
	LLMENT DETA				CID D	5 10	E 40
Enrolment			Quarterly		SIP Date: 2	□ 10	□ 18 □ 28
	'	rom :	•	(MM/YY)	Amount per ins	stalment: RS	
SIP PAYM	IENT TYPES (P	lease Select an	•				
OPTION I	: Payment throug	h post dated cheq		imber of eques	Cheque Number From		Cheque Number To
Bank Name				Brar Nar			
□ OPTION II			stem (ECS) Mandate are subject to change			inks, please refer the	Auto Debit/ECS Mandate Form.)
6. DOCU			(MANDATORY)	20 1.0			
For Corpora	i te ndum & Articles of	Association		Systematic Transa SIP Enrollment For			For Additional Document ☐ Power of Attorney
☐ Trust Dee	ed 🗆 Bye-Law	s 🗆 Partnership	Deed	Cheques SI	P Auto Debit / ECS Ma	ındate Form	Others
	on / Authorization othorised Signatori			Systematic Transfe PIN Agreement Fo	er Plan 🗆 Systematic V rm	Vithdrawal Plan	
7. NOMI	NATION						
I/ We					and		*
	Unit hi) ominate the persor of the Units unde		rly described hereun	(Unit holder 2) der/and*/canceltl	he nomination made b		der 3)day of strike out which is not applicable)
'	Address of Nomine	Date of	Name and	Address of Guardi	an Signatur	e of Guardian	Proportion (%) by which the units will be shared by each
rame and /	Tauress of Homine	Direct	(to be fur	nished in case the	Nominee is a minor	Nor	ninee (should aggregate to 100%)
Nominee 1							
Nominee 2							
Nominee 3							
8. DECLA							· (COT) C T C · ·
	ke to invest in Reliar D) and subsequent a		to. I/We have read, u				nation (SAI) and Scheme Information he details of the SAI and SID including
details relating	to various services	including but not li	mited to ATM/ Debit	Card. I/We have no	t received nor been ind	luced by any rebate	or gifts, directly or indirectly, in making
	, ,			-	3.	the second secon	Asset Managements Limited (RCAM) r notice to me. I agree RCAM can debit
							form of trail commission or any other ended to me/us. I hereby declare that
the above info	rmation is given by	the undersigned ar	nd particulars given by	y me/us are correct	and complete. Applical	ble for NRI Investors	: I confirm that I am resident of India.
							re been remitted from abroad through additional purchases made under this
					unds in my/ our NRE/F		additional parenases made ander ans
S							
i g n							
a							
t u	Solo	/ 1st applicant/Gua	ardian /	2 nd application	ant /	Zrd -	applicant/
r e		orised Signatory	ardidity		d Signatory		horised Signatory

ACKNOWLEDGMENT SLIP (To be filled in by the Applicant)

- KYC Mandatory for investment of Rs. 50,000 & above

Express Building, 4th Floor, 14 E Road Churchgate, Mumbai 400 020

Call: 30301111 | Toll free: 1800-300-11111

www.reliancemutual.com



Time Stamp & Date

of receiving office



Cheque / DD No.

drawn on

APP No. WD00030819

COMMON APPLICATION FORM All Columns marked * are mandatory. Leave one box blank between two words. TO BE FILLED IN CAPITAL LETTERS 1. DISTRIBUTOR / BROKER INFORMATION 2. EXISTING UNIT HOLDER INFORMATION Sub Broker / Sub Agent Code Name & Broker Code / ARN For existing investors please fill in your Folio number, ARN-11295 Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor. 3. APPLICANT INFORMATION (Refer Instruction No. II) APPLICATION FOR Zero Balance Folio Invest Now Former or Survivor (In case of Minor with joint applicant) Single Joint Any One or Survivor(s) (Default Joint) MODE OF HOLDING ☐ House wife **OCCUPATION** Business Professional Service Retired Others FIIs Society AOP/BOI Banks Fls Trust Resi Individual ☐ Company/Body Corporate STATUS Minor ■ NRI Non-Repatriable Partnership firm HUE NRI Repatriable Others M/s. Name of First / Sole applicant Mr. Ms. Date of Birth* 1st holder PAN PAN Proof Enclosed [Are you KYC Compliant Please (\checkmark) Yes or No] $D_1D_1M_1M_1Y_1Y_1Y_1$ M_Ia_In_Id_Ia_It_Io_Ir_Iy_I Name of Guardian (In case of Minor) / Contact Person-Designation In case of non-individual Investors) Mr. Ms. Relation with Minor / Designation Guardian's PAN PAN Proof Enclosed M₁ a₁ n₁ d₁ a₁ t₁ o₁ r₁ y₁ [Are you KYC Compliant Please () Yes or No] Name of Second Applicant Ms. NRI 2nd holder PAN Date of Birth* PAN Proof Enclosed DIDIMIMIYIYIY [Are you KYC Compliant Please () Yes or No] Name of Third Applicant ☐ Mr. ☐ Ms. ☐ NRI PAN Proof Enclosed 3rd holder PAN Date of Birth* [Are you KYC Compliant Please (\checkmark) Yes or No [] DIDIMIMIYIY Mjajnjdjajtjojrjyj Mailing Address* Add 1 ı ı ı ı ı ı District ı Add 3 |Country Overseas Address* (Mandatory for NRI / FII Applicant) (Please provide your complete address. P.O. Box alone is not adequate) Add 1 Add 2 City (Country) I PIN* CONTACT DETAILS OF SOLE/FIRST APPLICANT Mobile no. Tel. No. STD Code Office Residence Email ID Investors providing Email Id would mandatorily receive only E - Statement of Accounts in lieu of physical Statement of Accounts. (Refer Instruction No. II) ■ I WISH TO APPLY FOR TRANSACT ONLINE I WISH TO APPLY FOR RELIANCE ANY TIME MONEY CARD (Please refer to ATM Instruction) I have read & understood the Terms & Conditions attached Name as you would like to appear on Any Time Money Card (Max. 19 characters) Mjajnjdjajtjojrjyj j j j Mother's maiden name in full Please collect your time stamped acknowledged slip for future references an application for allotment of Received from Units under Reliance as per details below. APP No. WD00030819 ☐ Growth Option ■ Bonus Option ☐ Dividend Reinvestment ■ Dividend Payout

Dated

Rs.

4. BANK ACC	OUNT DETAIL	.S (Refer Instru	ction No.III) MANI	DATORY for Reden	nption/Dividend/I	Refunds, if any	
A/c. Type ✓	SB Curr	ent NRO	NRE	FCNR Account	No. Maan	djajtjoj	rıyı ı ı ı ı ı
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Dank [141]	u 11 u u	C 0 1			Branch		
Branch LL					City		
PIN		IFSC Cod	de լ հօrլCr	ędit vija NE	_I F T 9 Dig	git MICR Code*	For Credity ia EGS
Please ensure t	the name in this	application form	n and in your bank a	account are the sa	me		
			Separate Applica CASH IS NOT PE		quired for invest	ment in each	Plan/Option
Schen	ne	Plan	Option	DD Charge Rs.	Net Cheque / DD Amount Rs.	Cheque / DI & Date	
	I	Growth Plan	☐ Growth Option ☐ Bonus Option				
	ı	□Dividend Plan	☐ Reinvestment ☐ Payout				
STP ENPOLL	MENT DETAIL	ς					
Frequency (Plea			Quar terly		SIP Date:	2 🗆 10	□ 18 □ 28
Enrolment Per	tad .		- ,	(MM/YY)	Amount per 1	Instalment: Rs	
CID DAYMEN							
		ease Select an		ımber of 1	Cheque		Chague
□ OPTION I : P	ayment through	post dated cheq		eques L	Number From		Cheque Number To
Bank Name				Brar Nan			
	uto Debit/Electi	ronic Clearing Sy	stem (ECS) Mandate	Form (For ECS locat	ions and Auto Debit	Banks, please refe	r the Auto Debit/ECS Mandate Form.)
			are subject to chang	ge from time to tim	e		
6. DOCUME For Corporate	ENTS ENCLOS	ED (Please √)	(MANDATORY)	Systematic Transa	ctions		For Additional Document
	ım & Articles of A	ssociation		SIP Enrollment For			Power of Attorney
☐ Trust Deed	☐ Bye-Laws / Authorization to	☐ Partnership			P Auto Debit / ECS N r Plan 🗀 Systemation		Others
		s with Specimen		PIN Agreement For		C WILIIUIAWALFIAI	
7. NOMINA	TION						
I/ We					and		*
do hereby nom	(Unit holinate the person(rly described hereun	(Unit holder 2) der/and*/cancel tl	ne nomination made		holder 3) day of
	the Units under	Folio No.				· ·	(* strike out which is not applicable)
Name and Add	dress of Nominee	Date of Birth		Address of Guardi		ure of Guardian	Proportion (%) by which the units will be shared by each Nominee (should aggregate to 100%)
Nominee 1			(to be fur	nished in case the	Nominee is a mine	or)	Nothinee (should aggregate to 100%)
Nominee 2							
Nominee 3							
	FTON						
8. DECLARA I/We would like t		ce		subject to	terms of the Statem	ent of Additional I	nformation (SAI) and Scheme Information
Document (SID) a	and subsequent ar	mendments there	•	nderstood (before fil	ling application form) and is/are bound	to the details of the SAI and SID including
							ate or gifts, directly or indirectly, in making pital Asset Managements Limited (RCAM)
liability. I understa	ind that the RCAM	1 may, at its absolu	ute discretion, discont	inue any of the servi	ces completely or pa	rtially without any	prior notice to me. I agree RCAM can debit
	,	1.1			•		n the form of trail commission or any other mmended to me/us. I hereby declare that
the above informa	ation is given by t	he undersigned ar	nd particulars given by	y me/us are correct	and complete. Appli	cable for NRI Inves	stors: I confirm that I am resident of India.
							have been remitted from abroad through t all additional purchases made under this
_			ough approved bankin				<u> </u>
S							
g I							
a							
t u	Solo /	1st applicant/Gua	ardian /	2 nd applica	ant /		3 rd applicant/
r e		ised Signatory	arulatiy		ant/ d Signatory		Authorised Signatory

ACKNOWLEDGMENT SLIP (To be filled in by the Applicant)

- KYC Mandatory for investment of Rs. 50,000 & above

Express Building, 4th Floor, 14 E Road Churchgate, Mumbai 400 020

Call: 30301111 | Toll free: 1800-300-11111

www.reliancemutual.com



Reliance Capital Asset Management Limited A Reliance Capital Company

APP No. WD00030820

All Columns marked * a 1. DISTRIBUTOR / E					O BE FIL				ATION			
Name & Broker Code /			/ Sub Agent Cod			g investors pl						
ARN-11295		1 2	. 3 200				j iii y	32 000				
Upfront commission shincluding the service re			nvestor to the A		OLIO NO ed Distril		on the inve	stors' as	sessment	of variou	s factors	;
3. APPLICANT INFO			tion No. II)									
APPLICATION FOR	Zero Balanc					☐ Invest N	ow					
MODE OF HOLDING	Single	Joint	Any One or Surv	ivor(s) (Defau	lt Joint)	Former	or Survivor (1	in case o	f Minor w	ith joint ap	plicant)	
OCCUPATION	Business	☐ Prof	fessional Se	ervice R	etired	Student	House	e wife	Othe	ers		
STATUS	Resi Individu	ual Min	or NRI Re	epatriable	NRI	Non-Repatria	ole Sole	Propriet	ory firm			
Name of First / Sole a	pplicant	Mr.	Ms. M	l/s.			Date of	Birth*	DDD	МТМТ	ΥΙΥΙ	ΥΙΥ
					1 1							1
Document Category No. f ID proof is Category 1		ease mention	the name of the	Document I	_							
Name of Guardian (In ca	•						Mr. Ms					
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f ID proof is Category 1		ease mention	the name of the		_							
Relation with Minor / D	1											
Name of Second Applic	ant	Mr.	Ms. N	RI			Date of	f Birth*	D D	MIMI	ΥΥΥ	ΥΥ
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Document Category No.				Document 1	D No							
f ID proof is Category 1		ease mention	the name of the		_							
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lame of Third Applican	t	Mr.	Ms. N	RI			Date of	f Birth*	DD	M M	YIY	YY
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Document Category No.				Document I	D No.							
f ID proof is Category 1	0 or 11 then ple	ease mention	the name of the	e company / 1	Institute							
Mailing Address*												
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CONTACT DETAILS OF STEEL. No. STD Code			Doci	dence		Mc	bile no			ing SMS A		
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Email ID Investors providing Ema	il Id would mane	datorily receiv	ve only F - State	ment of Acco	unts in li	eu of physical	Statement	of Accou	nts (Defe	r Instructi	on No. 2	77)
■ I WISH TO APPI				H TO APPLY				•				
I have read & understoo				you would lik								
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			Mother's	maiden name	in full							
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			P. 123 1230	.,								
Received from										n for allo	tment	of
Units under Reliance							per details	below.		_ \\/\D\0	0020	220
☐ Growth Option	☐ Bonus C	ption	☐ Dividend	Reinvestme	nt	☐ Divide	nd Payout		APP N	o. WD0	UUSU	ŏ∠U
•												
Cheque / DD No			Dated _		Rs.				Т	ime Stam	p & Date	9
drawn on										of receivin	g office	

4. BANK ACCOUNT DETAII	LS (Refer Instru	ction No.III) M	ANDATORY for Rede	mption/Dividend/Ref	unds, if any		
A/c. Type ✓ SB Curr	rent NRC	NRE	FCNR Account	t No. Maand	a t o r r	<u> </u>	
Bank Manda	t or r)	/					
Branch L L L L				Branch City			
PIN L	IFSC Cod	de <u>for</u>	jCrędit vjia ¡N E	□F T 9 Digit	MICR Code* Fol	r Çr _l e dji tj v j a _l E G S	
Please ensure the name in this	application for	n and in your ba	ank account are the sa	ame			
5. INVESTMENT & PAYMI (Refer instruction no. IV)				quired for investm	ent in each Plan,	/Option	
Scheme	Plan	Option	DD Charge Rs.	Net Cheque / DD Amount Rs.	Cheque / DD No. & Date	Bank / Branch	
	☐ Growth Plan	☐ Growth Option☐ Bonus Option☐					
	□Dividend Plan	□ Reinvestmer □ Payout					
SIP ENROLLMENT DETAI	LS (Maximu	ım SIP Amount	is Rs. 4000/- Per M	onth or 12000/- Per	Quarter)		
Frequen cy (Please ✓)	Monthly 🔲	Quarterly		SIP Date: 2	□ 10 □	18 □ 28	
Enrolment Period : Fr	om :	(MM/YY) To	: (MM/YY	Amount per Ins	talment: Rs		
SIP PAYMENT TYPES (PL	ease Select an	y one option))				
OPTION I: Payment through	post dated cheq	u es.	Number of Cheques	Cheque Number From		Cheque Number To	
Bank				nch			
□ OPTION II : Auto Debit/Elect					nks, please refer the I	Auto Debit/ECS Mandate Form.)	
ECS locations and	Auto Debit Banks	are subject to cl	hange from time to tin			•	
6. DOCUMENTS ENCLOS	· · · · · · · · · · · · · · · · · · ·			IDAto Dobit /ECC Ma	a data Farm	TNI A director and	
□ Systematic Transfer Plan□ Power of Attorney□ Ident				IP AUTO DEDIT / EC3 Ma	ndate rom 🗀 P	'in Agreement	
7. NOMINATION							
I/ We(Unit ho	Idea1)		(Unit holder 2)	and	(11=:+ b =1d:	*	
do hereby nominate the person((s) more particula	rly described her		the nomination made by	· -	day of	
in respect of the Units under	Date of	Name	_ and Address of Guard	ian Signature		<u>trike out which is not applicable)</u> Proportion (%) by which the	
Name and Address of Nomine	e(s) Birth		•	e Nominee is a minor)		units will be shared by each inee (should aggregate to 100%)	
Nominee 1							
Nominee 2							
Nominee 3							
8. DECLARATION // We would like to invest in Relian	ce		subject to	terms of the Statement	of Additional Inform	ation (SAI) and Scheme Information	
details relating to various services in this investment. I accept and agree iability. I understand that the RCAN from my folio for the service charge mode), payable to him for the diffecthe above information is given by the word of the confirm that I am/We are Normal banking channels or from formal dentagrees.	ncluding but not li to be bound by the M may, at its absolutes as applicable from erant competing S the undersigned are on-Resident of In- tunds in my/our Ned from abroad thi	mited to ATM/ Done said Terms and ute discretion, discount time to time. It is a particular sive dian Nationality/on-Resident Exterough approved by	ebit Card. I/We have no I Conditions including the continue any of the serv. The ARN holder has dis is Mutual Funds from an en by me/us are correct Origin and I/We hereby ernal / Ordinary Accoun anking channels or from	ot received nor been indicose excluding/ limiting rices completely or partiaclosed to me/us all the nongst which the Schem and complete. Applicably confirm that the funds t/FCNR Account. I/We I funds in my/ our NRE/	uced by any rebate or the Reliance Capital A Illy without any prior r commissions (in the f e is being recommen le for NRI Investors: I for subscription have a undertake that all a	e details of the SAI and SID including gifts, directly or indirectly, in making siset Managements Limited (RCAM) notice to me. I agree RCAM can debit form of trail commission or any other ided to me/us. I hereby declare that it confirm that I am resident of India. been remitted from abroad through diditional purchases made under this mum SIP Amount is Rs. 4000/- Per	
Sole / 1st applicant/Guardian/ Authorised Signatory			2 nd applicant/Authorise	d Signatory	3 rd applicant/Authorised Signatory		
Identification Proof to be							
Category Number to be me O1 Voter Identity Card	ntion in the ap	purcation form	·	ation issued by Ba-	k Managers of S	chadulad Commercial Pages /	
02 Driving License						cheduled Commercial Banks / Assembly / Parliament	

- **03** Government / Defense identification card
- **04** Passport
- **05** Photo Ration Card
- **06** Photo Debit Card
- O7 Employee ID cards issued by companies registered with Registrar of Companies
 Senior Citizen / Freedom Fighter ID card issued by
- Government.
- 10 ID card issued to employees of Scheduled Commercial / State/District Co-operative Banks
 11 Cards issued by Universities / deemed Universities or institutes under statutes like ICAI, ICWA, ICSI, ICFA, MBA.
- 12 Permanent Retirement Account No (PRAN) card isssued to New Pension System (NPS) subscribers by CRA (NSDL).
- 13 Any other photo ID card issued by Central Govt. / State Govt. /Municipal authorities / Government organizations like ESIC / EPFO.
 14 Permanent Account No (PAN No.)



APP No. WSI00077537

AUTO DEBIT/ECS MANDATE FORM

(Auto Debits available for Bank of Baroda/Bank of India/Punjab National Bank/Syndicate Bank/Kotak Mahindra Bank/Citibank NA/Bank of Rajasthan/HDFC Bank/ICICI Bank/AXIS Bank/HSBC/IDBI Bank)

Application to be submitted at least 21 working days before the commencement of SIP

Leave one box blank between two words.

TO BE FILLED IN CAPITAL LETTERS. PLEASE (/) WHICHEVER IS APPLICABLE			
REGISTRATION CUM MANDATE FORM FOR AUTO DEBIT/ECS (Deb			
 New SIP Registration - by existing investor (Also attach the SIP Enrollment For New SIP Registration - by new investor (Also attach the new application form of 	The state of the s		
I/We as per the details below hold an account with your branch as per the part	culars stated below.		
APPLICANT DETAILS			
Folio No.			
Name of Sole/1st holder	PAN No.	A N D A T O R Y	KYC : Yes / No
Name of 2nd holder	PAN No.		KYC : Yes / No
Name of 3rd holder	PAN No.	A N D A T O R Y	KYC : Yes / No
SCHEME NAMEOption	Plan	_SIP Amount	
Frequency (Please \checkmark) \square Monthly (default) or \square Quarterly SIP Date \square 2 \square	D □18 □ 28 Enrollmen	t Period: From: M M Y	Y To: M M Y Y
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 Acco	nt No. Manda	t.o.r.v.	
(Core	Banking Account Number)		
Branch			
Address	Branch		
	City		
PIN 9 Digit MICR Code	IFSC Code		
*Mandatory: Please enter the 9 digit number that appears after your cheque number	_	ry Enclosures:	
MICR code starting and / or ending with 000 are not valid for ECS. DECLARATION	☐ Blank	cancelled cheque 🖵 Cop	
MICR code starting and / or ending with 000 are not valid for ECS. DECLARATION I/We wish to inform you that I/we have registered with Reliance Mutual Fund through the mentioned beneficiary by debit to my/our above mentioned bank account. For this purpose mentioned account with your branch. I/We hereby authorize you to honour all such requests with the amount requested, for due remittance of the proceeds to the beneficiary. I/We understruction. I hereby declare that the particulars given above are correct and complete. If information, I would not hold the Mutual Fund or the authorised Service Provider(s) and repreday as per the Mutual Fund or a Bank holiday, execution of the SIP will happen on the data Conditions listed in the Statement of Additional Information & Scheme Information Documen reason of, any failure or delay in completion of this service, where such failure or delay is cautevolution, fire, flood, fog, war, lightening, earthquake, change of Government policies, Unavail beyond the above mentioned Banks reasonable control and which has the effect of prevent challenge any debit, raised under this mandate, on any ground whatsoever. I/We shall not have submitted by me/us. I/We shall keep the Bank and authorised Service Provider(s) and repressuits, for any loss, damage, costs, charges and expenses incurred by the Bank and authorized signatories/beneficiaries. This request for debit mandate is valid authorized signatories/beneficiaries. This request for debit mandate is valid authorized signatories/beneficiaries. This request for debit mandate is valid authorized signatories/beneficiaries and acknowledged at your counters and giving reason commissions (in the form of trail commission or any other mode), payable to him for the difference mentioned such such commission or any other mode).	eir authorised Service Provider(s), /we authorised Service Provider (s), /we authorised Service Provider ceived through authorised Service take to keep sufficient funds in tithe transaction is delayed or no entative responsible. If the date cof Holiday/next working day and of the Mutual Fund. The above med, in whole or in part, by any arolity of Bank's computer system, g the performance this service be any claim against the Bank in resuntative, jointly and or severally invoice Provider(s) and representat and may be revoked only throughle notice to effect such withdoor	and representative for my/o (s) and representative to raise e Provider(s) and representative to raise e Provider(s) and representative funding account on the dat t effected at all for reasons of debit to my/our account hap and allotment of units will hap tentioned Bank shall not be lial test of God, civil war, civil commore majeure events, or any one to the amount so debited demnified from time to time, ive, by reason of their acting unit a written letter withdrawing trawal. The ARN holder has dispersed to respect to the armount of their acting unit and the second of the armount of their acting unit and the second of the armount	ur payment to the above a debit on my/our above e to debit my/our account e of execution of standing of incomplete or incorrect prens to be a non business pen as per the Terms and ble for, nor be in default by notion, riot, strike, mutiny, ther cause of peril which is I/We shall not dispute or d pursuant to the mandate against all claims, actions, pon the instructions issues he mandate signed by the isclosed to me/us all the
MICR code starting and / or ending with 000 are not valid for ECS. DECLARATION I/We wish to inform you that I/we have registered with Reliance Mutual Fund through the mentioned beneficiary by debit to my/our above mentioned bank account. For this purpose mentioned account with your branch. I/We hereby authorize you to honour all such requests with the amount requested, for due remittance of the proceeds to the beneficiary. I/We undinstruction. I hereby declare that the particulars given above are correct and complete. If information, I would not hold the Mutual Fund or the authorised Service Provider(s) and repreday as per the Mutual Fund or a Bank holiday, execution of the SIP will happen on the data Conditions listed in the Statement of Additional Information & Scheme Information Documen reason of, any failure or delay in completion of this service, where such failure or delay is cau revolution, fire, flood, fog, war, lightening, earthquake, change of Government policies, Unavail beyond the above mentioned Banks reasonable control and which has the effect of prevent challenge any debit, raised under this mandate, on any ground whatsoever. I/We shall not have submitted by me/us. I/We shall keep the Bank and authorised Service Provider(s) and repressuits, for any loss, damage, costs, charges and expenses incurred by the Bank and authorized signatories/beneficiaries. This request for debit mandate is valid authorized signatories/beneficiaries and acknowledged at your counters and giving reason commissions (in the form of trail commission or any other mode), payable to him for the difference of the proceeds to the bank and authorised signatories/beneficiaries.	eir authorised Service Provider(s); //we authorised Service Provider ceived through authorised Service take to keep sufficient funds in the transaction is delayed or no entative responsible. If the date cof Holiday/next working day are of the Mutual Fund. The above med, in whole or in part, by any acility of Bank's computer system, go the performance this service to any claim against the Bank in resintative, jointly and or severally introvice Provider(s) and representation and may be revoked only through the competing Schemes of various	and representative for my/o (s) and representative to raise e Provider(s) and representative to raise e Provider(s) and representative funding account on the dat t effected at all for reasons of debit to my/our account hap and allotment of units will hap tentioned Bank shall not be lial test of God, civil war, civil commore majeure events, or any one to the amount so debited demnified from time to time, ive, by reason of their acting unit a written letter withdrawing trawal. The ARN holder has dispersed to respect to the armount of their acting unit and the second of the armount of their acting unit and the second of the armount	ur payment to the above a debit on my/our above e to debit my/our account e of execution of standing of incomplete or incorrect opens to be a non business pen as per the Terms and ble for, nor be in default by notion, riot, strike, mutiny, ther cause of peril which is I/We shall not dispute or a pursuant to the mandate against all claims, actions, pon the instructions issues he mandate signed by the isclosed to me/us all the which the Scheme is being
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MICR code starting and / or ending with 000 are not valid for ECS. DECLARATION I/We wish to inform you that I/we have registered with Reliance Mutual Fund through the mentioned beneficiary by debit to my/our above mentioned bank account. For this purpose mentioned account with your branch. I/We hereby authorize you to honour all such requests with the amount requested, for due remittance of the proceeds to the beneficiary. I/We undinstruction. I hereby declare that the particulars given above are correct and complete. If information, I would not hold the Mutual Fund or the authorised Service Provider(s) and repreday as per the Mutual Fund or a Bank holiday, execution of the SIP will happen on the da Conditions listed in the Statement of Additional Information & Scheme Information Documen reason of, any failure or delay in completion of this service, where such failure or delay is cau revolution, fire, flood, fog, war, lightening, earthquake, change of Government policies, Unavail beyond the above mentioned Banks reasonable control and which has the effect of prevent challenge any debit, raised under this mandate, on any ground whatsoever. I/We shall not have submitted by me/us. I/We shall keep the Bank and authorised Service Provider(s) and repressuits, for any loss, damage, costs, charges and expenses incurred by the Bank and authorised subthorized signatories/beneficiaries and acknowledged at your counters and giving reason commissions (in the form of trail commission or any other mode), payable to him for the differencemmended to me/us. SIGNATURE/S AS PER RELIANCE MUTUAL FUND (MANDATORY) Sole/ 1st applicant/ Quardian Authorised Signatory 2nd applicant / Authorised Signatory	eir authorised Service Provider(s), /we authorised Service Provider(s), /we authorised Service Provider ceived through authorised Service take to keep sufficient funds in the transaction is delayed or no entative responsible. If the date co of Holiday/next working day and of the Mutual Fund. The above med, in whole or in part, by any aco july of Bank's computer system, g the performance this service to any claim against the Bank in rese ntative, jointly and or severally in envice Provider(s) and representat and may be revoked only throug ble notice to effect such withd at competing Schemes of various SIGNATURE/S AS PER Sole/1" account holder/Guardian Authorised Signatory 2"d account holder / Authorised Signatory 3"d account holder/	and representative for my/o (s) and representative to raise e Provider(s) and representative to faise e Provider(s) and representative funding account on the data of the effected at all for reasons of debit to my/our account happed allotment of units will happed allotment of units will happed bank shall not be liablets of God, civil war, civil comprore majeure events, or any of the above mentioned Bank, pect of the amount so debited demnified from time to time, ive, by reason of their acting up to a written letter withdrawing trawal. The ARN holder has diffused mutual Funds from amongst with the service of the manning to the foundation of the service of the amount so debited demnified from time to time, ive, by reason of their acting up the awritten letter withdrawing trawal. The ARN holder has diffused from amongst with the service of the service o	ur payment to the above a debit on my/our above e to debit my/our account e of execution of standing of incomplete or incorrect opens to be a non business pen as per the Terms and ble for, nor be in default by notion, riot, strike, mutiny, ther cause of peril which is I/We shall not dispute or a pursuant to the mandate against all claims, actions, pon the instructions issues he mandate signed by the isclosed to me/us all the which the Scheme is being
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MICR code starting and / or ending with 000 are not valid for ECS. DECLARATION I/We wish to inform you that I/we have registered with Reliance Mutual Fund through the mentioned beneficiary by debit to my/our above mentioned bank account. For this purpose mentioned account with your branch. I/We hereby authorize you to honour all such requests with the amount requested, for due remittance of the proceeds to the beneficiary. I/We undinstruction. I hereby declare that the particulars given above are correct and complete. If information, I would not hold the Mutual Fund or the authorised Service Provider(a) and repreday as per the Mutual Fund or a Bank holiday, execution of the SIP will happen on the day as per the Mutual Fund or a Bank holiday, execution of the SIP will happen on the day conditions listed in the Statement of Additional Information & Scheme Information Documen reason of, any failure or delay in completion of this service, where such failure or delay is cau revolution, fire, flood, fog, war, lightening, earthquake, change of Government policies, Unavail beyond the above mentioned Banks reasonable control and which has the effect of prevent challenge any debit, raised under this mandate, on any ground whatsoever. I/We shall not have submitted by me/us. I/We shall keep the Bank and authorised Service Provider(s) and repressuits, for any loss, damage, costs, charges and expenses incurred by the Bank and authorised to by the above named authorized signatories/beneficiaries. This request for debit mandate is valid authorized signatories/beneficiaries and acknowledged at your counters and giving reason commissions (in the form of trail commission or any other mode), payable to him for the differencemmended to me/us. SIGNATURE/S AS PER RELIANCE MUTUAL FUND (MANDATORY) Sole/ 1st applicant / Authorised Signatory 2nd applicant / Authorised Signatory The definition of the strain of the strain of the signature of the provided in the provided in the strain of the strain of the strain of the strain of the s	eir authorised Service Provider(s), //we authorised Service Provider ceived through authorised Servic take to keep sufficient funds in the transaction is delayed or no entative responsible. If the date cof Holiday/next working day and the Mutual Fund. The above med, in whole or in part, by any ability of Bank's computer system, go the performance this service thank in resultative, jointly and or severally invoice Provider(s) and representationary and the may be revoked only through the competing Schemes of various SIGNATURE/S AS PER Sole/1" account holder/Guardian Authorised Signatory 2"d account holder / Authorised Signatory 3"d account holder/Authorised Signatory	and representative for my/o (s) and representative to raise e Provider(s) and representative for my/o (s) and representative for the funding account on the datate effected at all for reasons of debit to my/our account hap and allotment of units will hap the liability of God, civil war, civil comprore majeure events, or any one of the amount so debited demnified from time to time, ive, by reason of their acting unit a written letter withdrawing that wal. The ARN holder has dimutual Funds from amongst vibranial from the compression of their acting unit and written letter withdrawing that wall are the proposed from the formation of the solution of t	ur payment to the above a debit on my/our account e of execution of standing of incomplete or incorrect ppens to be a non business pen as per the Terms and ble for, nor be in default by notion, riot, strike, mutiny, ther cause of peril which is I/We shall not dispute or a pursuant to the mandate against all claims, actions, pon the instructions issues he mandate signed by the isclosed to me/us all the which the Scheme is being DATORY)

TERMS AND CONDITIONS - AUTO DEBIT & ECS

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) (80 CENTERS)

AGRA, AHMEDABAD, ALLAHABAD, AMRITSAR, AURANGABAD, ASANSOL, BANGALORE, BARDWAN, BARODA, BELGAUM, BHILWARA, BHOPAL, BHUBANESHWAR, BIJAPUR, BIKANER, CALICUT, CHANDIGARH, CHENNAI, COCHIN, COIMBATORE, CUTTAK, DAVANGERE, DEHRADUN, DELHI, DHANBAD, DURGAPUR, ERODE, GADAG, GORAKHPUR, GUWAHATI, GULBARGA, GWALIOR, HUBLI, HYDERABAD, INDORE, JABALPUR, JAIPUR, JALANDHAR, JAMMU, JAMNAGAR, JAMSHEDPUR, JODHPUR, KANPUR, KAKINADA, KOLHAPUR, KOLKATA, LUCKNOW, LUDHIANA, MADURAI, MANDYA, MANGALORE, MUMBAI, MYSORE, NAGPUR, NASIK, NELLORE, PANJIM, PATNA, PONDICHERRY, PUNE, RAIPUR, RAICHUR, RAJKOT, RANCHI, SALEM, SHIMLA, SHIMOGA, SHOLAPUR, SILIGURI, SURAT, THIRUPUR, TIRUPATI, TRICHUR, TRICHY, TRIVANDRUM, UDAIPUR, UDUPI, VARANASI, VIJAYWADA, VIZAG,

- *Auto Debit facility is offered only to the investors having bank accounts in (For Bank of Baroda/Bank of India/Punjab National Bank/Syndicate Bank/Kotak Mahindra Bank/Citibank NA/Bank of Rajasthan/HDFC Bank/ICICI Bank/AXIS Bank/HSBC/IDBI Bank).
- 2. Please submit the following documents atleast 21 working days before thefirst SIP date for ECS (Debit Clearing):

New Investors:

- (a) Application Form with 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) In case the first cheque is issued from an account which is different from ECS Auto Debit Account, then a photo copy/cancelled cheque from ECS Debit Account (as mentioned on the application form should be submitted along with other requirements.

Existing Investors:

SIP Enrolment Form & Auto Debit/ECS Mandate Form.

Note: Investors can also start an SIP directly without any initial investment. In this option the Investors can submit the application for SIP on any working day but the subsequent installment date of SIP shall be 2nd / 10th / 18th / 28th with a minimum gap of at least 21 working days between the submission of application form and the 1st SIP, as may be specified by RCAM from time to time.

- The bank account provided for ECS (Debit) should participate in local MICR clearing.
- 4. The cities in the list may be modified/updated/changed/removed at any time in future entirely at the discretion of Reliance Mutual Fund / Reliance Capital Asset Management Limited 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 AMC at its sole discretion may accept post dated cheques (PDC's) form the investors for the balance period.
- 5. SIP Auto debit / ECS facility is available only on specific dates of the month i.e. 2nd or 10th or 18th or 28th.
- The investor agrees to abide by the terms and conditions of ECS/Auto Debit facility of Reserve Bank of India (RBI)/Banks.
- 7. Investor will not hold Reliance Mutual Fund / Reliance Capital Asset Management Limited, 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.
- 8. Reliance Mutual Fund / Reliance Capital Asset Management Limited, its registrars and other service providers shall not be responsible nor liable for any damages/compensation for any loss, damage etc. incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
- Reliance Mutual Fund / Reliance Capital Asset Management Limited reserves the right to reject any application without assigning any reason thereof.
- 10. Please read the Key Information Memorandum, Statement of Additional Information and Scheme Information Document of respective Scheme(s) for Applicable NAV, Risk Factors, Load and other information.
- 11. You can discontinue this facility by giving fifteen days written notice to any of our Investor Service Centres.

- 12. Allotment of units would be subject to realisation of credit.
- An investor can opt for Monthly or Quarterly frequency. (monthly for SIP Insure)
- 14. * SIP is available to investors in the following Scheme(s) of Reliance Mutual Fund:

Equity/Sectoral Schemes: "Reliance Growth Fund -Retail Plan" OR "Reliance Vision Fund-Retail Plan" OR "Reliance Equity Opportunities Fund-Retail Plan" OR "Reliance NRI Equity Fund" OR "Reliance Banking Fund-Retail Plan" OR "Reliance Pharma Fund" OR "Reliance Media and Entertainment Fund" OR "Reliance Diversified Power Sector Fund-Retail Plan" OR "Reliance Tax Saver (ELSS) Fund" OR "Reliance Equity Fund-Retail Plan" OR "Reliance Regular Savings Fund- Equity Option" OR "Reliance Regular Savings Fund- Equity Option" "Reliance Equity Advantage Fund-Retail Plan" OR "Reliance Natural Resources Fund-Retail Plan" OR "Reliance Iplan" OR "Reliance Iplan"

Debt Funds: "Reliance Income Fund" OR "Reliance Medium Term Fund" OR "Reliance Floating Rate Fund" OR "Reliance NRI Income Fund" OR "Reliance Gilt Securities Fund (available only for Retail Plan)" OR "Reliance Monthly Income Plan" OR "Reliance Liquid Fund - Treasury Plan (available only for Retail Plan)" OR "Reliance Regular Savings Fund - Debt Option"

*The above list is subject to change from time to time. Please contact the nearest Designated Investor Service Centre (DISC) of Reliance Mutual Fund or Karvy Computershare Pvt. Ltd for updated list.

15. Minimum investment amount

Monthly SIP Option – 60 instalments of Rs. 100/ – each or 12 instalments of Rs. 500/ – each or 6 instalments of. Rs. 1,000/ – each and in multiples of Re. 1/ – thereafter.

For SIP Insure minimum 36 installment of Rs. 1000/- each

Quarterly SIP Option – 12 instalments of Rs. 500/– each or 4 instalments of Rs. 1,500/ each and in multiples of Re. 1/– thereafter. The first SIP instalment date should be later or on 28th March, 2008. However only one SIP transaction per month/quarter per folio/scheme is permitted.

- During NFO, SIPs will be accepted only through ECS/Auto Debit to the investor's bank account.
- 17. The applicable NAV for the 1st installment (in respect of the 1st cheque) will be as per the date & time at which the same has been received at DISC of RCAM / Karvy. If the date of the subsequent SIP cheque / installment is a non-transaction day for the scheme, then the units shall be allotted on the next / following transaction day.
- 18. Please write the SIP Form number / the first applicant's name on the reverse of the cheque accompanying the SIP Form.
- 19. Payments may also be accepted by direct debit to applicant's bank account by Auto Debit (for selected banks only) or through ECS. For this purpose, the applicant are required to give a standing instructions in the prescribed form to the bankers to debit their bank accounts at periodic intervals and credit the subscription proceeds to Reliance Mutual Fund's bank account. Please contact the nearest DISC for details of banks offering this facility.
- 20. The Unit holders can choose to opt out from the SIP at any point of time by submitting a written request to the nearest DISC. Such request for discontinuation should be received at least 15 days prior to the next due date of the SIP. On receipt of such a request, the SIP will be discontinued for the folio.
- 21 For MICRO SIP maximum SIP amount can be Rs.4000/- Per Month or Rs.12000/- Per Quarter.

Express Building, 4th Floor, 14 E Road Churchgate, Mumbai 400 020

Call: 30301111 Toll free: 1800-300-11111

www.reliancemutual.com



INSTRUCTIONS TO HELP YOU COMPLETE THE MAIN APPLICATION FORM

I GENERAL INSTRUCTION:

- Please read the Key Information Memorandum(KIM), Statement of Additional Information(SAI) and the Scheme Information Document(SID) carefully before investing. All applicants are deemed to have read, understood and accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the Application Form and tendering payment.
- 2. The application form must be filled in English in BLOCK letters using Black or Dark Blue colored ink. Incomplete applications are liable to be rejected. Please ensure that the requisite details and documents have been provided. This will help in avoiding processing delays and / or rejection of your Application Form. All subscription application forms should be submitted only at the designated Investor Service Center of Reliance Mutual Fund.
- 3. The Applicant's name and address must be given in full (P.O. Box No. alone is not sufficient). In case of multiple applicants, all communication and payments towards redemption will be made in the name of / favoring first applicant only. If the first applicant is a minor, the name of the Guardian who will sign on behalf of the minor should be filled in the space provided. Please fill in your date of birth as this may be required for validating your identity for certain transactions/ communication. Also, please provide Telephone No./E-mail Id. of the first applicant, so as to facilitate faster and efficient communication.
- 4. All applicants must sign the form, (quoting existing Folio no, if any). Thumb impressions must be attested by a Judicial Magistrate/Notary Public under his/her official seal. In case of HUF, the Karta should sign on behalf of the HUF. Authorised signatories, signing on behalf of a Co./Body Corp./Society/Trust etc should sign under their official seal, designation. A list of Authorised Signatories with their names & designations duty certified / attested by the bankers should be attached with the application form.
- 5. Please note that if no Plan is ticked / indicated in the Application form, the units will, by default, be allotted under the Growth Plan of the Scheme. Similarly, Growth Option of the Growth Plan and Dividend Reinvestment Option of the Dividend Plan shall be the default sub-options.
- Incase of Mode of Holding is not mentioned for Joint Holder's the default mode of holding would be Joint.
- 7. Joint applicant with a Minor shall be permitted only where the Minor (represented by guardian) is the 1st named applicant / beneficiary and only natural parents shall be permitted as joint applicants with a minor and the Holding basis shall be 'Former or survivor' only. A Court-appointed Guardian shall not be permitted to apply as a joint applicant.
- For Direct Investment Please Mention "Direct in the Column "Name & Broker Code/ARN"

II. APPLICANT'S INFORMATION:

- 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.
- Application made by a limited company or by a body corporate or a registered society
 or a trust, should be accompanied by a copy of the relevant resolution or authority to
 make the application, as the case may be, alongwith a certified copy of the
 Memorandum and Articles of Association or Trust Deed / Bye Laws / Partnership
 Deed, whichever is applicable.
- In case of non-individual applicants, i.e. HUF / Companies / AOP / BOI / Trusts / Societies / FIIs etc. the name, email-ID and telephone number of the contact person to should be provided.

4. Permanent Account Number (PAN)

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

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

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

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

Note: Pursuant to SEBI letter dated June 19, 2009 addressed to AMFI, and in compliance with AMFI Guidelines dated July 14, 2009, investment in Micro Schemes such as Systematic Investment Plan (SIP) where aggregate of installments in a rolling 12 months period or in a financial year i.e. April to March does not exceed Rs 50,000 per year per investor (hereinafter referred as "Micro SIP"), will be exempted from the requirement of Permanent Account Number (PAN) with effect from August 01, 2009.

Investors may please note that this Common Application Form is not applicable for investments in Micro SIP.

5. Prevention of Money Laundering & Know Your Customer (KYC):

W.e.f O1st Feb 2008 it is mandatory for all applications for subscription of value of Rs.50,000/– above to quote the KYC Compliance Status of each applicant (guardian in case of minor) in the application for subscriptionand attach proof of KYC Compliance viz. KYC Acknowledgement Letter (or the erstwhile Mutual Fund Identification Number* (MIN) Allotment Letter). The KYC Status will be validated with the records of the Central Agencybefore allotting the units. Reliance Mutual Fund will not be held responsible and /or liable for rejection of KYC Form, if any, by the

Central Agency. Applications for subscriptions of Value of Rs. 50,000/- and above withouta valid KYC compliance may be rejected. Provided further, where it is not possible to verify the KYC Compliance status of the investor at the time of allotment of units, the Trustee/AMC shall verify the KYC compliance statusof the investor within a reasonable time after the allotment of units. In the event of non compliance of KYC requirements, the Trustee/AMC reserves the right to freeze the folio of the investor(s) and affect mandatoryredemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load, if any.All investors (both individual and non- individual) can apply 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 Mutal 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, if such investment(s) are above the prescribed threshold limit.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 tochange such information, POS will extend the services of effecting such changes.* Valid only where investors who have already obtained the erstwhile Mutual Fund Identification Number (MIN) by submitting the PAN copy as the proof of identity. For details on "Prevention of Money Laundering & Know Your Customer" please refer to SID, SAI & KIM.

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

III. BANK DETAILS:

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

IV. INVESTMENT & PAYMENT DETAILS:

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

If the Scheme name on the application form and on the cheque is different, then the units will be alloted as per the Scheme name mentioned in the application form.

PAYMENT BY CASH IS NOT PERMITTED. Investors from such centers, who do not have a facility to pay by local cheque, as there are no designated investor service 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.) If the Scheme name on the Application Form and on the Cheque is different, then the units will be allotted as per the Scheme name mentioned in the Application Form.

- Please mention the application serial no. on the reverse of the cheque/demand draft tendered with the application.
- 3. In case the payment is made through Indian Rupee draft purchased abroad or from FCNR or NRE A/c, an Account Debit Certificate from the Bank issuing the draft, confirming the debit should be submitted. For subscription made by NRE / FCNR Account cheques, the application forms must be accompanied with a photocopy of the cheque or Account Debit Letter / Certificate from the bankers.

INSTRUCTIONS TO HELP YOU COMPLETE THE MAIN APPLICATION FORM

V. NOMINATION:

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

from all liabilities in respect of the said units.

14. In case of a Zero Balance Folio Holder, nomination mentioned in Zero Balance Folio form shall be taken as default unless Scheme specific nomination has been made.

VI F-MAIL COMMUNICATION :

1. Communication for the investors.

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

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

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

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

VIII. Benefits

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

INSTRUCTIONS WITH REGARD TO RELIANCE ANY TIME MONEY CARD

CHECKLIST

10. KYC

- The card shall be issued only to Resident Individuals. The card shall not be issued to Minors, HUF, NRI, Pvt/ Public Ltd Companies, Parternership Firms, Proprietorship Firms, Trusts etc. No card shall be issued for subscriptions through DDs/third party cheques. Please note: The card will be sent only after realisation of cheque and allotment of units.
- The Card will offer instant liquidity to the unitholder upto a permissible limit as fixed/ determined by the Bank for ATM/PoS withdrawals or 50% of withdrawal limit as set by RMF, from time-to-time, whichever is lower.
- 3. Only one card can be issued against one folio/ account. This shall be issued only to the 1st holder where the mode of holding is any one or survivor.
- 4. Redemption facility through this card will be purely optional and in addition to the conventional method of redemption i.e. physical redemption request to be submitted at the Designated Investor Service Centres of the Reliance Mutual Fund. Investor can opt for any mode of redemption as per his choice and convenience.
- The Trustees reserves the right to discontinue/ modify/ alter the said facility on a prospective basis subject to compliance with the prevailing SEBI guidelines and Regulations.
- 6. The applicable charges for the facility, which shall be levied by Reliance Mutual Fund/ HDFC Bank / VISA, shall be borne by the investor on an actual basis and shall be intimated to the investors from time to time. Currently one cash withdrawal and one balance enquiry will be free, per month, per card at HDFC Bank ATMs only.

- 7. Please change your PIN immediately on receipt
- 8. Please sign on the reverse of the ATM card on the signature panel immediately on receipt of the card.
- Withdrawals through ATM or PoS terminals can be stopped temporarily or permanently for want of any statutory compliance
- Please retain a copy of transaction slip generated by the ATM after completion of transaction as confirmation of the transaction done.
- 11. If your card ever gets lost or stolen, please call us at 30301111 or 1800-300-11111 immediately. We will hot list your ATM card (no transactions shall be possible thereafter through the hot listed card).
- 12. In order to receive the credit back on void transactions done on your card, please send/fax a copy of void transaction slip to the address mentioned at the back of the card.
- 13. ATM card is valid in India and abroad. You cannot make foreign currency transactions in Nepal and Bhutan (i.e. transactions in currencies other than local currency of Nepal/Bhutan or Indian Rupees).
- 14. While using the card outside India, you are doing so strictly in accordance with RBI's Exchange Control Regulations, as prevailing from time to time. The onus of ensuring compliance with the regulations is on you, the holder of the card.
- 15. SEBI guidelines on uniform cut off timings for redemption shall also be applicable to the aforesaid facility of alternative means of redemption.
- Please read the terms and conditions carefully, which will be provided in the welcome kit of the card.

Please ensure that:

- ☐ Your Application Form is complete in all respect, Name, Address & contact details are mentioned in full, signed by all applicants.
- □ Bank Account Details are entered completely and correctly.
 □ Permanent Account Number (PAN) of all the applicants are
- mandatory.

 □ Appropriate Scheme Name, Plan & Option is mentioned clearly.
- ☐ The Cheque / DD is drawn in favour of "Reliance"(chosen scheme) dated and dully signed.
- $\hfill\Box$ Application Number is mentioned on the reverse of the Cheque / DD.
- □ Documents as listed alongside are submitted along with the Application (as applicable to your specific case).

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

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

TERMS AND CONDITIONS FOR MICRO SIP

 SIP is available to investors in the following Scheme(s) of Reliance Mutual Fund:

Equity/Sectoral Schemes: "Reliance Growth Fund -Retail Plan" OR "Reliance Vision Fund-Retail Plan" OR "Reliance Equity Opportunities Fund-Retail Plan" OR "Reliance NRI Equity Fund" OR "Reliance Banking Fund-Retail Plan" OR "Reliance Pharma Fund"OR "Reliance Media and Entertainment Fund" OR "Reliance Diversified Power Sector Fund-Retail Plan" OR "Reliance Tax Saver (ELSS) Fund" OR "Reliance Equity Fund-Retail Plan" OR "Reliance Regular Savings Fund- Equity Option" OR "Reliance Regular Savings Fund- Balanced Option" "Reliance Equity Advantage Fund-Retail Plan" OR "Reliance Natural Resources Fund-Retail Plan" OR "Reliance Quant Plus Fund-Retail Plan" OR "Reliance Infrastructure Fund-Retail Plan"

Debt Funds : "Reliance Income Fund" OR "Reliance Medium Term Fund" OR "Reliance Floating Rate Fund"OR "Reliance NRI Income Fund" OR "Reliance Gilt Securities Fund (available only for Retail Plan)" OR "Reliance Monthly Income Plan" OR "Reliance Liquid Fund-Treasury Plan (available only for Retail Plan)" OR "Reliance Regular Savings Fund- Debt Option"

The above list is subject to change from time to time. Please contact the nearest Designated Investor Service Centre (DISC) of Reliance Mutual Fund or Karvy Computershare Pvt. Ltd for updated list.

Investors can choose any one of the following four SIP dates: 2^{nd} , 10^{th} , 18^{th} or 28^{th}

- Applicators is to be submitted at least 21 working day price to the SIP date in case the criteria is not met the SIP would start on the same date from the next month.
- The SIP Enrolment Form complete in all respects should be submitted at any of the Designated Investor Service Centre (DISCs) of Reliance Mutual Fund or Karvy Computershare Pvt. Ltd.
- Existing unit holders in Scheme(s) of Reliance Mutual Fund are required to submit
 only the SIP Enrolment Form. Existing unit holders should note that unit holders'
 details and mode of holding (single, jointly, anyone or survivor) will be as per the
 existing Account.
- 5. An investor can opt for Monthly or Quarterly frequency.
- 6. For New Investors who do not have any investment in the chosen scheme:
- a. New investors who wish to enroll for SIP are required to fill the SIP Enrolment Form along with the respective Scheme Application Form. New investors are advised to read the Scheme Information Document of the respective Scheme(s) carefully before investing.
- For new investors who wish to participate in SIP, the 1st cheque will be considered as Account Opening cheque. (Such investors can open a folio with a SIP.)

Note: Investors can also start an SIP directly without any initial investment. In this option the Investors can submit the application for SIP on any working day but the subsequent installment date of SIP shall be 2nd / 10th / 18th / 28th with a minimum gap of at least 21 working days between the submission of application form and the 1st SIP, as may be specified by RCAM from time to time

 (a) The provision for "Minimum Application Amount" as specified in the respective Scheme Information Document will not be applicable for SIP Investments.

For e.g. the minimum application amount for 1st investment in Reliance Growth Fund Growth Option is Rs. 5,000/-. However, in case of SIP, an investor can enter the Scheme with minimum instalment amount of Rs. 1,000 or Rs 500 under Monthly option and Rs 1500 under Quarterly option.

- (b) The Minimum SIP amount per execution (per instalment) in case of Monthly SIP option will be as under:
- 8. (A) Rs 500 X 12 cheques or (B) Rs 1000 X 6 cheques

Under Quarterly option, the minimum amount per execution will be Rs. 1500×4 cheques

The minimum no. of cheques required in case of SIPs as stated above will be including the cheque required for account/ folio opening. Thus the minimum aggregate value of the SIP investment should be at least Rs 6000.

- 9. Maximum SIP Amount is Rs. 4000/- Per Month or 12000/- Per Quarter
- 10. Only one SIP per month or per quarter is permitted per Folio / Scheme / Plan.
- 11. The applicable NAV for the 1st installment (in respect of the 1st cheque) will be as per the date & time at which the same has been received at DISC of RCAM / Karvy. If the date of the subsequent SIP cheque / installment is a non-transaction day for the scheme, then the units shall be allotted on the next / following transaction day.

Express Building, 4th Floor, 14 E Road Churchgate, Mumbai 400 020

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

- All SIP cheque except the 1st cheque must be dated 2nd or 10th or 18th or 28th of a month.
- 13. All SIP cheques including the 1st cheque under Monthly and Quarterly SIP should be of the same amount.
- 14. The first SIP cheque could be submitted on any working day. However the subsequent cheques should be dated 2nd or 10th or 18th or 28th. For example if an investor wishes to have a monthly SIP of Rs 4000/- each for 6 months, starting from July to December, then he will have to submit:
- a. First cheque for Rs 4000 on any date in July.
- b. 5 post dated cheques of equal amount i.e, Rs 4000. All these cheque should bear the same date of different months (to be chosen by an investor from the following available dates- 2nd, 10th, 18th or 28th of a month).
- 15. The gap between the 1st cheque / installment & the 2nd cheque / installment should be atleast 21 working days. However subsequent cheques should have a gap of atleast a month or a quarter depending upon the frequency chosen.
- 16. The cheque should be drawn in the favour of the scheme/plan chosen (e.g. " Reliance Growth Fund") and crossed " A/C Payee Only" and payable locally and drawn on any bank, which is situated at and is a member of the Bankers Clearing House located at the place where the SIP application is submitted. Outstation cheque will not be accepted.
- 17. Please write the SIP Form number / the first applicant's name on the reverse of the cheque accompanying the SIP Form.
- 18. Returned / Dishonoured cheque will not be presented again for collection.
- 19. Payments may also be accepted by direct debit to applicant's bank account by ECS or Auto Debit (with whom Reliance Mutual Fund has a tie up for this facility). For this purpose, the applicant are required to give a standing instructions in the prescribed form to the bankers to debit their bank accounts at periodic intervals and credit the subscription proceeds to Reliance Mutual Fund's bank account. Please contact the nearest DISC for details of banks offering this facility.
 - Investors choosing Direct Debit Facility / ECS are required to fill up the prescribed SIP Auto Debit/ECS Mandate Form in addition to this form.
- 20. SIP Account Statements will be despatched to the unitholders within 10 business days of the end of the calender quarter.
- 21. The Unit holders can choose to opt out from the SIP at any point of time by submitting a written request to the nearest DISC. Such request for discontinuation should be received at least 15 days prior to the next due date of the SIP. On receipt of such a request, the SIP will be discontinued for the folio and balance post-dated cheques(if applicable) will be returned to the unit holder.
- Pursuant to SEBI letter dated June 19, 2009 addressed to AMFI, and in compliance with AMFI Guidelines dated July 14, 2009, investment in Micro Schemes such as Systematic Investment Plan (SIP) where aggregate of installments in a rolling 12 months period or in a financial year i.e. April to March does not exceed Rs 50,000 per year per investor (hereinafter referred as "Micro SIP"), will be exempted from the requirement of Permanent Account Number (PAN) with effect from August 01, 2009. This exemption will be applicable only to investments by individuals (including Joint Holders who are individuals, NRIs but not PIOs), Minors and Sole proprietary firms. HUFs and other categories will not be eliqible for Micro SIPs.

Investors may please note that Micro SIP will be applicable for all the schemes of RMF where SIP facility is available subject to submission of necessary Photo Identification Document along with Micro SIP application as a proof of identification in lieu of PAN. The list of acceptable Photo Identification Documents is given on the Micro SIP form and in the aforesaid AMFI Guidelines, which is available on our website www.reliancemutual.com.

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

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

- 24 Document Identity number is the Reference number on the Identification Proof as is being provided by the Applicant's
- 25 Supporting document must be current and valid and shall be self attested by the investor / attested by the ARN holder mentioning the ARN number.
- 26 Reliance SIP Insure facility will not be extended to investors applying under the category of Micro SIPs.
- 27. In case the first Micro SIP installment is processed (as the cheque may be banked), and the application is found to be defective, the Micro SIP registration will be ceased for future installments. No refunds to be made for the units already allotted. Investor will be sent a communication to this effect. However, redemptions shall be allowed.
- For Direct Investment Please Mention "Direct in the Column "Name & Broker Code/ARN"



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Transact Online - Terms & Conditions

WHEREAS:

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

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

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

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

WHEREAS:

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

TERMS OF SERVICES

Unitholder's Authorisation & consent for the Online Transactions:

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

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

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

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

PROCEDURE

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

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

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

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

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

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

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

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

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

Access to the Facility:

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

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

Services Offered:

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

(A) Through Internet:

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

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

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

RCAM WARRANTIES

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

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

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

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

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

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

RCAM DISCLAIMERS:

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

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

- 1. Loss of data;
- 2. Interruption or stoppage to the Customer's access to and/or use of the Call Center

RCAM or its service provider shall not be responsible for any failure on part of the unit holder to utilize the facility due to the Unit Holder not being within the geographical range within which the Facility is offered.

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

UNITHOLDER COVENANTS:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

NO WAIVER

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

DISCI AIMER

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

CONFIDENTIALITY

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

PRIVACY

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

TERMINATION

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

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

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

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

GOVERNING LAW & JURISDICTION

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

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

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

NOTICE:

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

- a) If to the Fund:
 - Reliance Capital Asset Management Limited, 4th Floor, Express Building, 14- 'E'-Road, Churchgate, Mumbai 400 020. Telephone: +91 22 30414800, Fax: +91 22 30414899 / 30414818
- b) If to the Unitholder: At the address of the Unitholder as recorded with the Fund.

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

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

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

DESIGNATED INVESTOR SERVICE CENTRES Karvy Computershare Private Limited

Agartala: Jagannath Bari Road, Bidur Kottar Choumani, Agartala-799001. Agra: 1st Floor, Deepak Wasan Plaza, Sanjay Place, Behind Holiday Inn, Agra - 282 002. Ahmedabad: 309, Shail Buildings, Opp: Madhusudhan House, Off: C G Road, Nr. Navrangpura Telephone Exchange, Ahmedabad-6. Ajmer: 1-2, Ii Floor, Ajmer Tower, Kutchary Road, Ajmer - 305 001. Akola: Shivdaya Complex, First Floor, Above Madhuri Cool Drinks, Tilak Road, Akola 444002. Aligarh: 1st Floor, Kumar Plaza, Aligarh - 202001, Uttar Pradesh. Allahabad: Rsa Towers, 2nd Floor, Above Sony Tv Showroom, 57, SP Marg, Civil Lines, Allahabad - 211001. Alleppy: 2nd Floor, JP Towers, Near West Of Jilla Court Bridge, Mullakkal, Alwar: 101, Saurabh Towers, Road No # 2, Bhagat Singh Circle, Alwar-301001. Amaravathi: Shop No. 13 & 27, First Floor, Gulshan Plaza, Raj Peth, Badnera Road, Amaravthi-444605. Ambala: 6349, Nicholson Road, Adjacent Kos Hospital, Ambala Cantt, Ambala - 133001. Amritsar: 72-A, Taylor's Road, Aga Heritage Gandhi Ground, Amritsar - 143 001. Anand: F-6, Chitrangana Complex, Opp: Motikaka Chawl, VV Nagar, Anand - 388 001. Ananthapur: # 15-149, 2nd Floor, S.R.Towers, Opp: Lalithakala Parishat, Subash Road, Anantapur-515 001. Angul: Block No.890/755, Kandsar, Nalco Town, Shipchowk, Angul-759145. Ankleshwar: Shop No. Ff 4 & 5, Shree Narmada Arcade, Old N H No. 8, Opp. Hdfc Bank, Ankleshwar - 393001. Asansol: 18, G T Road, 1st Floor, Asansol - 713 301. Aurangabad: Shop No: 214/215, Tapadiya City Centre, Nirala Bazar, Aurangabad - 431 001. Azamgarh: C/O. Bhanu Pratap, 144, Kali Chauraha, Raipur Colony, Azamgarh-276 001. Balasore: M S Das Street, Gopalgaon, Balasore - 756001. Bangalore: No: 51/25, 1st Floor, Surya Building, Ratna Avenue, Richmond Road, Bangalore - 560 025. Bankura: Ambika Market, Natunganj, Bankura - 722101. Bareilly: 1st Floor, 165, Civil Lines, Opp. Hotel Bareilly Palace, Near Rly Station Road, Bareilly - 243 001. Baroda: Piccadilly, Office # 5, First Floor, Opp. Adani Super Market, Jetalpur Road, Vadodara - 390007. Gujarat. Begusarai: Hotel Diamond Surbhi Complex, Near I.O.C Township Gate, Kapasiya Chowk, Begusarai - 851117. Belgaum: Fk-1, Ambedkar Road, Opp Civil Hospital, Belgaum-590001. Bellary: No.1 Khb Colony, Gandhinagar, Bellary - 583101. Behrampur: Ramlingam Tank Road, Berhampur, Orissa - 760002. Betul: 107, Hotel Utkarsh, Awasthi Complex, J H College Road, Civil Lines, Beetul - 460001. Bharach: 2nd Floor, Chandralok Complex, Ghantaghar, Radha Rani Sinha Road, Bhagalpur - 81 2001. Bharuch: Ff 47,48, Ist Floor, Aditya Complex, Opp. Kasak Temple, Bharuch - 392001. Bhatinda: 2048, Ist Floor, Opp. Canara Bank, The Mall Road, Bhatinda - 151001. Bhavnagar: 1st Floor, Corporate House, Above Canara Bank, Waghawadi Road, Bhavnagar -364001. Bhilai: No.138, New Civic Centre, Bhilai - 490 006 Dist-Durg, Chattishgarh. Bhilwara: 27-28, 1st Floor, Hira-Panna Complex, Pur Road, Bhilwara - 311001. Bhopal: Kay Kay Busniss Centre, 133 Zone I M P Nagar, Bhopal-462021. Bhubaneswar: 624, Sahid Nagar, 1st Floor, Bhubaneswar - 751007. Bilaspur: Shop No 201/202, V.R.Plaza, Link Road, Bilaspur - 495001. Bokaro: B-1, 1st Floor, Near Sona Chandi Jewellers, City Centre, Sector - 4, Bokaro Steel City - 827 004 (Jharkhand). Burdwan: 63 G T Road, Birhata, Halder Complex, 1st Floor, Burdwan 713101. Calicut: Iind Floor, Sowbhaqya Shoping Complex, Mavoor Road, Calicut - 673 004. Chandigarh: Sco-371-372, First Floor, Above Hdfc Bank, Sector 35B, Chandigarh - 160 022. Chandrapur: Shop No.5, Office No.2, 1st Floor, Routs Raghuvanshi Complex, Beside Azad Garden, Main Road, Chandrapur - 442402. Chennai: Flat No F11, First Floor, Akshya Plaza, (Erstwhile Harris Road), Opp Chief City Metropolitan Court, # 108, Adhithanar Salai, Egmore, Chennai - 600002. Chinsura: Jc Ghose Sarani, Near Bus Stand, Chinsura - 712101. Cochin: Shop No. Ii, 2nd Floor, Jewel Arcade, (Above Oriental Insurance Ltd), Layam Road, Cochin - 682 011. Coimbatore: 29/1, Ist Floor, Chinthamani Nagar, Opp To Indian Overseas Bank, Nsr Road, Saibaba Colony, Coimbatore - 641011. Coonoor: 76 Cammellia Terrace, Grays Hills, Coonoor - 643101. Cuttack: Dargha Bazar, Opp. Dargha Bazar Police Station, Buxibazar, Cuttack - 753001. Deoria: 1st Floor, Shanti Niketan, Opp. Zila Panchayat, Civil Lines, Deoria. Darbhanga: Ground Floor Trade Point, Haffanchak Lal Bagh, Darbanga – 846 004. Davangere: # 15/9, Sobagu Complex, 1st Floor, 2nd Main Road, P J Extension, Davangere - 577002. Dehradun: Kaulagarh Road, Near Sirmaur Marg, Above Reliance Webworld, Dehradun - 248 001. Dewas: Rmo House, 27, Motilal Nehru Marg, Dewas - 455001, Dhanbad: 208, New Market, 2nd Floor, Katras Road, Bank More, Dhanbad - 826001. Dharwad: G7 & 8, Sri Banashankari Avenue, Ramnagar, Opp Nttfpb Road, Dharward -580 001. Dhule: Ashoka Estate, Shop No. 14/A, Upper Ground Floor, Sakri Road, Opp. Santoshi Mata Mandir, Dhule - 424002. Dindigul: No.9, Old No.4/B, New Agraharam, Palani Road, Dindigul - 624 001. Durgapur: Old Dutta Automobiles Building, 1st Floor, Nachan Road, Benachity, Durgapur - 713 213. Erode: No. 4, Kmy Salai, Veerappan Traders Complex, Opp : Erode Bus Stand, Sathy Road, Erode - 638 003. Faridabad: A-2B, 1st Floor, Nehru Ground, Neelam Bata Road, Nit, Faridabad - 121 001. Ferozpur: Udham Singhchowk, 1st Floor, Near Uti Bank Ltd, Ferozepur - 152002. Gandhidham: Office No 14, First Floor, "Komal Complex", Plot No 305, Sector 12B, Nr. Shivaji Park, Gandhidham - 370 201. Gaya: 1st Floor Lal Bhawan, Tower Chowk, Near Kiran Cinema, Gaya -823001. Ghaziabad: 1st Floor, C-7, Lohia Nagar, Ghaziabad - 201 001. Ghazipur: Shubhra Hotel Complex, 2nd Floor, Mahaubagh, Ghazipur - 233 001. Gonda: 1st Floor, Sri Krishna Talkies, Opp. Dukhharan Nath Mandir, Station Road, Gonda - 271 003. Gondia: Off No 1, Ground Floor, Roongta Complex, Jaistambh Chowk, Gondia - 441601. Gorakhpur: Above V.I.P. House, Ajdacent A.D. Girls Inter College, Bank Road, Gorakpur - 273 001. Gulbarga: No 23 Sri Giri Nilaya, Sharan Nagar, Tank Bund Road, Gulbarga - 585103. Guntur: Door No: 6- 10-18, Sai House, 10 / 1, Arundelpet, Guntur - 522 002. Gurgaon: Shop No. 18, Ground Floor, Sector - 14, Opp. Akd Tower, Near Huda Office, Gurgaon - 122001. Guwahati: 54 Sagarika Bhawan, R G Baruah Road, (AIDC Bus Stop), Guwahati - 781024. Gwalior: Shindi Ki Chawani, Nadi Gate Pul, Mlb Road, Gwalior - 474 001. Hajipur: Ramraja Complex, Kacheri Road, Near Canara Bank, Hajipur - 844101. Haldwani: 4 - Durga City Center, 1st Floor, Near Mbpg College Parao, Nainital Road, Haldwani - 263139. Uttarakhand, Hassan: Rajath Complex, 1st Floor, Opp Mahaveer Petrol Bunk, B M Road, Hassan - 573201. Hazaribagh: C/OHemlata Jain, Kalibari Road, Hazaribagh - 825301. Hissar: Sco 71, 1st Floor, Red Square Market, Hissar - 125001. Hoshiarpur: Ist Floor, The Mall Tower, Opp Kapila Hospital, Sutheri Road, Near Maharaj Palace, Hoshiarpur - 146001. Hubli: Giriraja House, No.451/B, Ward No.1, Club Road, Hubli - 580 029. Hyderabad: 8-2-596 Karvy Plaza, Avenue 4, Street No.1, Banjara Hills, Hyderabad - 500 034. Indore: Lq - 3, Bombay Trade Centre, Lower Ground Floor, Grand Hotel, Opp Bombay Hospital, Scheme No 54, Indore - 452010. Jabalpur: 43, Nava Bazar, Jabalpur (M.P.) Jaipur: S-16 A, 3rd Floor, Land Mark, Opposite Jaipur Club, Mahayir Marg, C-Scheme, Jaipur - 302 001, Jalandhar; Lower Ground Floor, Office No : 3, Arora Prime Tower, Plot No : 28, G T Road, Jalandhar - 144 004. Jalgaon: 148 Navi Peth, Opp. Vijaya Bank, Near Bharat Dudhalay, Jalgaon - 425 001. Jalpaiguri: D.B.C. Raod, Near Rupasree Cinema Hall, Beside Kalamandir, Po & Dist Jalapiguri, Jalpaiguri - 735101. Jammu: Hall No: 111, 1st Floor, South Block, Bahu Plaza, Gandhi Nagar, Jammu - 180004. Jamnagar: Sanskruti, 5 Patel Colony Corner, Opp Uti Bank, Jamnagar - 361008. Jamshedpur: Kanchan Tower, 3rd Floor, Chhaganlal Dayalji @ Sons, 3-S B Shop Area, (Near Traffic Signal), Main Road, Bistupur, Jamshedpur - 831 001. Jaunpur: R N Complex, 1-1-9-G (In Front Of Pathak Honda), Ummarpur, Jaunpur - 222 002. Jhansi: 371/01, Narayan Plaza, Gwalior Road, Near Jeevan Shah Chauraha, Jhansi - 284 001. Jodhpur: 203, Modi Arcade, ChupasniRoad, Jodhpur - 342 001. Jorhat: New Medical Store Complex, 3rd Floor, A T Road, Opp. Chowk Bazar, Jorat - 785001, Junagadh: 124/125, Punit Shopping Center, Ranavat Chowk, Junagadh, Gujarat - 362001. Kanchipuram: New No. 357, Old No. 230, Gandhi Road, Next To IDBI Bank, Kanchipuram - 631501. Kanpur: 15/46, Opp: Muir Mills, Civil Lines, Kanpur -208001. Karaikudi: Gopi Arcade, 100 Feet Road, Karaikudi - 630 001. Karimnagar: H.No.4-2-130/131, Above Union Bank, Jafri Road, Rajeev Chowk, Karimnagar - 505001. Karnal: Sco 26, Kunjpura Road, Nehru Place, Karnal - 132001. Karur: No.6, Old No.1304, Thiru-Vi-Ka Road, Near G.R.Kalyan Mahal, Karur - 639 001. Keonjhar: Ground Floor, College Square, Keonjhar-758001. Kharagpur: Malancha Road, Beside Uti Bank, Kharagpur - 721304, Kolhapur: Omkar Plaza, 1st Floor, Unit - F2 & F4, Rajaram Road, Next To Icici Bank Ltd., Kolhapur - 416008, Kolkata: 16 Jatin Bagchi Road, Kolkata - 700 029. Kollam: Vigneshwara Bhavan, Below Reliance Web World, Kadapakkada, Kollam - 691008.Kota: H.No. 29, First Floor, Near Lala Lajpat Rai Circle, Shopping Centre, Kota, Rajasthan - 324007. Kottayam: 1st Floor, Csi Ascension Church Complex, Kottayam - 686 001. Korba: 1st Floor, 35 Indira Complex, P. Nagar, Korba (C.G.) - 495677.Krishnagar: 52 R N Tagore Road High Street, Krishnagar Nadia, Nadia - 741101. Lucknow: 94, Mahatma Gandhi Marg, Opp Governor House, Hazratganj, Lucknow - 226 001. Ludhiana: Sco-3, Bawa Building, Feroze Gandhi Market, Ludhiana - 141001. Malda: Sahistuli Under Ward, No-6, English Bazar Municipality, No-1 Govt Colony, Malda - 732101. Madurai: Rakesh Towers, 30-C, Bye Pass Road, Ist Floor, Opp Nagappa Motors, Madurai - 625010. Mangalore: 2nd Floor, Brigade Plaza, Kudmul Ranga Rao Road, Mangalore - 575 003. Margao: 2nd Floor, Dalal Commercial Complex. Opp: Hari Mandir, Pajifond, Margao-Goa - 403601. Mathura: 3538-3540, Infront Of Bsa College, Gaushala Road, Mathura - 281004. Meerut: 1st Floor, Medi Centre Complex, Opp. Icici Bank, Hapur Road, Meerut - 250 002. Mehsana: 14-15, Prabhu Complex, Near Hdfc Bank, Mehsana Highway, Mehsana - 384002. Mirzapur: Girja Sadan, Dawari Gunj, Mirzapur - 231001. Moga: Opp. D C Office, Near Pankaj Motors, Ferozpur Road, Moga - 142001. Moradabad: Om Arcade, Parker Road, Above Syndicate Bank, Tari Khana Chowk, Moradabad - 244 001. Morena: Moti Palace, Near Ramjanki Mandir, Jiwaji Ganj, Morena - 476 001. Mumbai: 26/30, Fort Foundation Bldg, Near Msc Bank, Maharashtra Chamber Of Commerce Lane, Fort Mumbai - 400 023. Muzaffarpur: 1st Floor, Uma Market, Near Thana Gumti, Motijheel, Muzaffarpur, Bihar - 842001. Mysore: L - 350, Silver Tower, Clock Tower, Ashoka Road, Mysore - 570 001. Nadiad: 105 Gf City Point, Near Paras Cinema, Nadiad – 387001. Nagpur: Sadoday Arcade, Above Top N Town, Dharampeth, Nagpur – 440 001. Nanded: Shop No. 1, 2, 3 & 4, First Floor, Opp. Bank Of India, Santkrupa Market, Gurudwara Road, Nanded – 431602. Nasik: S–12, Second Floor, Suyojit Sankul, Sharanpur Road, Nasik – 422 002. Navsari: 1st Floor, Chinmay Arcade, Opp. Sattapir, Tower Road, Navsari – 396 445. New Delhi: 2E / 23, Jhandewalan Extn, New Delhi-110055. Nellore: 16/112, Pogathota, Nellore - 524001. Noida: 307 Jaipuria Plaza, D 68 A, 2nd Floor, Opp Delhi Public School, Sector 26, Noida - 201301. Palghat: 12/310, (No.20 & 21), Metro Complex, Head Post Office Road, Sultanpet, Palghat. Panipat: 1st Floor, Krishna Tower, Near Hdfc Bank, Opp. Railway Road, GT Road, Panipat - 132103. Panjim: No. 7 & 8, El. Dorado Plaza, Heliodoro Salgado Road, Panjim - 403 001. Patiala: Sco 27 D, Chhoti Baradari, Patiala - 147 001. Patna: 202, 2nd Floor, Anand Tower, Beside Chankya Cinema Hall, Exhibition Road, Patna - 800 001. Pathankot: 9A, Improvement Trust Building, Patel Chowk, Pathankot - 145001. Pondicherry: First Floor, No.7, Thiayagaraja Street, Pondicherry - 605 001. Pune: Srinath Plaza, C Wing, Office No. 58 And 59, 3rd Floor, Dyaneshwar Paduka Chowk, Survy No. 184/4, F C Road, Pune - 411004. Puni: Ground Floor, Vip Road, Near Pkda Office, P.S.Puri, Puri 752001. Raipur: Room No.12 & 13, Ground Floor, Millennium Plaza, Behind Indian Coffee House, G E Road, Raipur - 492 001. Rajahmundry: Dr.No; 6-1-4, first floor, Rangachary street, Tnagar, Rajahmundry-533101. Rajkot: 104, Siddhi Vinayak Complex, Dr Yagnik Road, Opp Ramkrishna Ashram, Rajkot - 360 001. Ranchi: Commerce Towers, 3rd Floor, Room No. 307, Beside Mahabir Towers, Main Road, Ranchi - 834 001. Ratlam: Nagpal Bhavan, reeganj Road, Ratlam - 457001. Renukoot: Shop No. 18, Near Complex Birla Market, Renukoot - 231 217. Rewa: Ist Floor, Angoori Building, Besides Allahabad Bank, Trans University Road, Civil Lines, Rewa - 485 001. Rohtak: 1st Floor, Ashoka Plaza, Delhi Road, Rohtak - 124001. Rourkela: 1st Floor, Ashoka Plaza, Delhi Road, Rohtak - 124001. Sandhu Complex, Kanchery Road, Udit Nagar, Rourkela - 769 012. Sagar: Above Poshak, 5 Civil Lines, Opposite Income Tax Office, Sagar - 470001. Saharanpur: 18 Mission Market, Court Road, Saharanpur - 247001. Uttar Pradesh. Salem: 49 / 50, Fort Main Road, Old No.17 First Floor, Shevapet, Salem - 636 002. Sambalpur: Quality Massion, 1st Floor, Above Bata Shoe hop/ Preeti Auto Combine, Nayapara, Sambalpur-768 001. Satna: 1st Floor, Kb Complex, Reva Road, Satna - 485 001. Shaktinagar: 1st/A-375, V V Colony, Dist Sonebhadra, Shaktinagar - 231 222. Shivpuri: Near Bank Of India, A B Road, Shivpuri-473 551. Shillong: Mani Bhawan, Thana Road, Lower Police Bazar, Shillong - 739 001. himla: Triveni Building, By Pas Chowk, Khallini, Shimla -171 002. Shimoga: Ltr Road, Opp Telecom Gm Office, Durgi Gudi, Shimoga - 577201. Sikar: 1st Floor, Super Towers, Behind Ram Mandir, Station Road, Sikar-332001. Silchar: 1st Floor, Chowchakra Complex, N N Dutta Road, Premtala, Silchar - 788001. Siliguri: Nanak Complex, Near Church Road, Sevoke Road, Siliguri - 734001. Sitapur: 12/12-A Sura Complex, Arya Nagar Opp. Mal Godam, Sitapur - 261001. Solan: Sahni Bhawan, Adjacent Anand Cinema Complex, The Mall, Solan-173 212. Surat: G-16 Empire State Building, Nr Udhna Darwaja, Ring Road, Surat-395009. Sonepat: 205 R Model Town, Above Central Bank Of India, Sonepat. Sri Ganganagar: 4-E Block, Near Union Bank Of India, Sri Ganganagar - 335001. Srikakulam: 4-1-28/1. Venkateshwara Colony, Day & Night Junction, Srikakulam - 532001. Sultanpur: 1090, Hotel Sanjay Delux Compound, In Front Of Dm Bunglow, Golagath, Sultanpur - 228 001. Thanjavur: Nalliah Complex, No.70, Srinivasam Pillai Road, hanjavur - 613001. Theni: Ramesh Murugan Complex, Near Sriram Theatre, Subban Chetty Street, Theni - 625531. Tezpur: 1st Floor Mayur Bhawan, Binraj Road, Tezpur - 784001. Thodupuzha: First Floor, Pulimoottil Pioneer, Pala Road, Thodupuzha - 685584. Tirunelveli: Jeney Building, 55/18, S N Road, Near Arvind Eye Hospital, Tirunelveli - 627 001. Tirupur: First Floor, 224 A, Selvakumar Departmental Stores, Ist Floor, Kamaraj Road, Opp To Cotton Market Complex, Tirupur - 641 604. Tirupathi: # 330, Tilak Road, Near Four Piller Mandapam, Tirupati - 517501. Trichur: 2nd Floor, Brother's Complex, Near Dhana Laxmi Bank Head Office, Naikkanal Junction, Trichur - 680 001. Trichy: 60 Srikrishna Arcade, 1st Floor, Thennur High Road, Trichy – 621017. Trivandrum: 2nd Floor, Akshaya Towers, Sasthamangalam, Trivandrum – 695 010. Tuticorin: 4 B, A34, A37, Mangalmal, Mani Nagar, Opp: Rajaji Park, Palayamkottai Road, Tuticorin - 628003. Udaipur: 201-202, Madhav Chambers, Opp. G.P.O. Chetak Circle, Madhuban, Udaipur - 313001. Ujjain: 101, Astha Tower, 13/1, Dhanwantri Marg, Free Gunj, Ujjain -456010. Valsad: Shop No 2, Phiroza Corner, Icici Bank Char Rasta, Tithal Road, Valsad - 396001. Vapi: Shop No 5, Phikhaji Residency, Opp Dcb Bank, Vapi Silvassa Road, Vapi - 396195. Varanasi: D-64/132, Ka 1st Floor, Anant Complex, Sigra, Varanasi - 221 010. Vellore: No.1, M.N.R. Arcade, Officer's Line, Krishna Nagar, Vellore - 632001. Vijayawada: 39-10-7 Opp: Municipal Water Tank, Labbipet, Vijayawada - 520 010. Visakhapatnam: 47-14-5/1 Eswar Paradise, Dwaraka Nagar, Main Road, Visakhapatnam - 530 016. Vizianagaram: "Soubhagya", 19-6-1/3, Ii Floor, Near Sbi Fort Branch, Vizianagaram-535 002. Warangal: Lashkar Bazar, 5-6-96, Chandra Complex, Hanmakonda, arangal - 500601. Yamuna nagar: Jagdhari Road, Above Uco Bank, Near D.A.V. Grils College, Yamuna Nagar-135 001.

DESIGNATED INVESTOR SERVICE CENTRES Reliance Capital Asset Management Limited

Corporate Office: Express Building, 4th Floor, 14 - 'E' - Road, Opp. Churchgate Station, Churchgate, Mumbai - 400 020. Adayar: Shop No. 3, Ground Floor, Anu Arcade, No. 1, 15th Cross Street, Shashtri Nagar, Adyar, Chennai-20. Agra: Shop No. 110, Block No. 28/2, Sanjay Place LIC Road, Agra - 282 002. Ahmedabad: 4th Floor, Megha House, Mithakhali, Law Garden Road, Ellis Bridge, Ahmedabad - 380 006. Ajmer: 3rd Floor, India Square, India Motor Circle, Kutchery Road, Ajmer 305001. Alappuzha: 3rd Floor, India Square, India Motor Circle, Kutchery Road, Ajmer 305001. Chandra Square, Cullen Road, Alappuzha - 688011 Aluva: Poornima building,1st floor, above Centurian Bank, bypass road, Aluva - 683101 Alwar: Jai Complex, 1st Flr., Plot No. 1, Road No. 2, Alwar 301001 Allahabad: 2nd floor, House No. 31/59, Shiv Mahima Complex, Civil Lines, Allahabad - 211 001. Ambala: 2nd floor, Shanti Complex, Jagadri Road, Opp. Civil Hospital, Ambala Cannt - 133001. Amravati: Vimaco Towers, C Wing 4,5,6, Amravati - 444601 Asansol: 2nd Floor, Laxi Narayan Avenue, Room No -30, Murgasol, G.T Road, 2nd Floor, Asansol Amritsar: SF-1, 2nd Floor, 10, Eminent Mall, The Mall, Amritsar - 143 001. Anand: 2nd Floor, 204, Maruti Sharnam, Anand Vidhyanagar Road, Anand - 388001. Andheri: Shop no. 3, ground floor, Mona shopping centre, J P Road, Near Navrang Cinema, Andheri (W), Mumbai - 400058. Anna Nagar: Shop No. G-5, Ground floor, N R Dave Complex, 201/C-34, 2nd Avenue, 11th Main Road Corner, Anna Nagar, Chennai - 600 040. Aurangabad: C-8,2nd floor, Aurangabad, Business center, Adalat Road, Aurangabad - 431001. Balasore: Ground Floor, Station Bazaar, Balasore 756001 Bandra: Shop No 6, Ground Floor, Mangal Bhavan, Junction of 14th Road and Khar Pali Road, Near Bamboo Shoot, Mumbai – 400 052 Bangalore: N-112-114, 1st floor, North Block, Manipal centre, Dickenson Road, Banglore - 560 042. Bareily: 1st Floor, 54, Civil Lines, Ayub Khan Chauraha, Bareily - 243001. Bardoli: 1st Floor, Office No 68,69,70, Mudit Palace, Station Road, Bardoli - 394601 Bellary: Gnanandam, First Floor, 1st Cross, Gandhi Nagar, Bellary - 583101 Berhampur: 1st Floor, Dharma - Nagar (Ist Lane) Berhampur - 760002 Bharuch: Bluechip, 1st Floor, Shevashram Road, Panch Batti, Bharuch - 392001. Bhatinda: Jindal Complex, 1st Floor, G T Road, Near ICICI Bank, Bathinda - 151001. Bhavnagar: 3rd Floor, Corporate House, Plot No. 11B, Waghawadi Road, Bhavnagar - 364004. Bhikaii: 2nd floor, Somdatt Chamber -I- 5, B C Place, A216 and A217, New Delhi-110066. Bhilwara: 1st Floor, 101, S K Plaza, Pur road, bhilwara Bhuj: Ground Floor, Office No. 1, Pooja Complex, Next to ICICI Bank, Station Road, Bhuj - 3700 01 Bikaner: 1st Floor, near M.R.M. Office, Modern MarketCircle.Bhopal: FF-7, 1st floor, Mansarovar Comercial Complex, Near Habibganj Railway station, Bhopal-462 016. Bhubaneshwar: 2nd Floor, Near Kalsi Petrol Pump, 5 - Janpath Karvil Nagar, Bhubaneshwar - 751001. Borivali: Shop No. 5, ground Floor, Kapoor Aprtment, Punjabi Galli, Near ICICI Bank Ltd, Borivali (W)-92. Borivali (W): 602, 603 & 604 Sai-Leela Commercial Complex, Sai-Leela S.V.Road Nr Rasoi Hotel, Borivali (W), Mumbai-92. Calicut: 6/1002M, 4th Floor, City Mall, Kannur Road (Opp Y.M.C.A), Calicut – 673 001. Chandigarh: SCO 127-128, 1st floor, Sector 9 C, Chandigarh 160 009. Chembur: XLNC Chambers, Shop No. 2, Opp. IDBI Bank, Chembur, Mumbai – 400 071. Chennai: Reliance House, No. 6 Haddows Road, Opp Shastri Bhavan, Chennai 600006. Coimbatore: 575 C, Shylaja Chambers, D B Road, R S Puram, Coimbatore - 641 002. Dadar: Shop No.12, Ground Floor, Yusuf Building Nos 1, 31-31C Junction of Ranade Road & Gokhale Road, Dadar, Mumbai - 28. Dalhousie: 14B, 18, British Indian Street, GF Shop No. 14, Kolkata - 700 001. Dehradun: 2nd Floor, NCR Corporate Plaza, New Cantt Road, Dehradun - 248001. Dhanbad: 4th Floor, Shree Laxmi Complex, Bank Mode, Dhanbad - 826001. Dindigul: 2/2, 1st Floor, Surya Tower, Above ICICI Bank, Salai Road, Dindigul - 624001. Durgapur: 4th Floor, City Plaza, City Center - Durgapur - 713216. Erode: Samy's Nest, No.63, Mosuvanna Street EVN Road, Erode - 638011 Faridabad: Booth no. 112-P, Sector-15, Urban Estate, Faridabad - 121 007. Gandhinagar: Office No 313, Meghmalhar, Sector 11, Ch Road, Gandhinagar - 382 017 Ghaziabad: RDC-16, Advocate Chambers, Raj Nagar, Ghaziabad - 201 002. Godhra: 2nd Floor, Gurukrupa Complex, LIC Road, Near SBI, Godhara - 389001 Gorakhpur: 1st Floor, Radhika Complex, Medical Road, Gorakhpur - 273409. Guntur: Pranavam Plaza, Door No. 5-35-69, 4/9, Brodipet, Guntur - 522002 Gurgaon: Shop no. 207, DLF Central Arcade, DLF -II, Gurgaon, Haryana - 122 001. Guwahati: 2E, 2nd Floor, Dihang Arcade, ABC, Rajiv Bhavan, G S Road, Guwahati - 781 005. Gwalior: 3rd Floor, Alaknanda Tower, City Centre, Gwalior – 474002. Haldwani: 1st Floor, J K Tower, Nainital Road, Teri Puliya, Kathgodam, Haldwani – 263139 Hoshiyarpur: 2nd Floor, Eminent Mall, Plot No. B-XX/214, Main Court, Hoshiyarpur - 146001. Hubli: Eureka Junction, 1st Flr, Above ICICI Bank, Travellers Bunglow Road, Hubli - 580029. Hyderabad: 2nd Floor, "Shobhan, 6-3-927/A & B, Somajiguda, Raj Bhawan Road, Hyderabad - 500082. Indore: 303 & 304, D M Tower, Race Course Rd., Indore 452 001. Jabalpur: 90/1A, Dayanand Saraswati ward, 2nd floor, Ahuja Tower, Bhanwartal Extension, 46 Napiar Town, Jabalpur - 482001 Jaipur: G-4, Ground Floor, Brij Anukampa Complex Plot No. K-13, Ashok Marg, C Scheme, Jaipur - 302 016. Jalandhar: 1st Floor, Gobind Mall, 25 G T Road, Jalandhar 144 001 Jalgaon: 18, 2nd Floor, Dhake Colony, Dhake Carporate Centre, Jalgaon - 425 001 Jammu: Banu Plaza, B-2, 206, South Block, Railway Head, Jammu, Jammu & Kashmir - 8004. Jamnagar: Shop no. 4 & 5, Ground Floor, Shilp, Indira Nagar, Jamnagar - 361 140. Jamshedpur: 2nd floor, Om tower, MainRoad, Bistupur, Jamshedpur - 831 001. Janakpuri: Shop no. 14, B Block Community Centre, Janak puri, New Delhi - 110058. Jayanagar: 76/11, Elephant Rock Road, III, Jayanagar, Banglore - 560 011. Jhansi: 1st Floor, 493, "Stephen House", Civil Lines, Opp. Munnalal Power House, Gwalior Road, Jhansi - 284001 Jodhpur: C/o. Reliance Infocomm, L.K. Tower, 2nd Floor, Opp. IDBI Bank, Chopasni Road, Jodhpur - 342 001. Junagarh: 1st Floor, Moti Palace Building, Opposite Raiji Baug, Moti Baug, Junagarh - 362001 Kalyan: Mahavir Complex No.2, Gala No-4, Ground Fr., Santoshi Mata Road, Kalyan West Mumbai -421301. Kanpur: Ground floor, Office No-3, 14/113, Civil Lines, Kanpur - 208 001. Khanna: 2nd Floor, Surya Tower, G T Road, Khanna - 141401 Kochi: 2nd floor, Thekkekara Mansion, Opp. Kavita Theatre, M G Road, Kochi - 682 035. 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, AJ C Bose, Kolkata 700 020. Kota: Ground Floor, Mewara Plaza, 344, Shopping Centre, rawatbhata gumanpura road, Kota -324007 Kottayam: 1st floor, Kaniyamparambil Arcade, Shastri Road, Kottayam - 686001 Laxmi Nagar: Roots Tower, Plot No. 7, Laxmi Nagar Distt Centre, Delhi, 110092 Lucknow: 3rd Floor, Halwasiyas Commerce House, Habibullah estate, hazratganj, 11 M G marg, Lucknow - 226001. Ludhiana: Lower Ground Floor, SCO 127-128-129, Feroze Gandhi Market, Ludhiana - 141001. Madurai: 1st Floor, Suriya Towers, 272, 273, Goods Shed Street, Madurai - 625001. Malleswaram: Door No.89 (Old no.36), Ground Floor, 3rd Cross, Sampige Road, Malleswaram, Banglore - 3. Mangalore: 4th Floor, Maximus Commercial Complex, LHH Road, Opp KMC, Mangalore - 575001. Margoa: Shop No. 3, Mira Building, Pajifond, Near Jain Mandir, Margao, Goa - 403601. Mathura: 1st Floor, Tera Tower, Bhuteshwar Road, Mathura Meerut: Ground Floor, G-13, Rama Plaza, WK Road, Meerut - 250001. Mehsana: F-9, F-10, F-11,1st Floor, Wide Angle, Mehsana Highway, Near Khari Bridge, Mehsana – 384002 Mulund: Office No. 308/309, 3rd Flr, B Wing, Shankardhan Plaza, J N Road, Mulund (W), Mumbai – 400 080 Mumbai: Mittal Chambers, 228, Ground Floor, Nariman Point-21. Muradabad: Shop No. G-18, Chadha Shopping Complex, GMD Road, Moradabad - 244 001. Muzaffarpur: 1st Floor, Opp Devi Mandir , Near LIC Zonal Office, Club Road, Ramna, Muzaffarpur-842002 Mysore: Shop No. 1, Ground Floor, Mahindra Arcade, Saraswathipuram, 2nd Main Road, Mysore - 570009. Nadiad: 201, ISCON ARCADE, 2nd Floor, College Road, Nadiad - 387001 Nagpur: Office # 2, 3rd Floor, A Block Poonam Chambers, Chhindwara Road, Byramji Town, Nagpur - 440 013. Nasik: Ground Floor 57, Karamkala Building, Opp. Old Corporation Building, New Pandit Colony, Sharanpur Road, Nasik 422002. Navsari: Chinmay Arcade, 3rd Floor, (3/1&2), opp Sattapir Sayaji Road, Navsari -396445. Nehru Place: SF-17, 18, 19, Ground Floor, Devika Tower, 6, Nehru Place, New Delhi - 110 019. New Delhi: 804, 805, 807, 8th floor, Ashoka Estate, 24, Barakhamba Road, New Delhi - 110 001. Noida: Shop No. 1, Gound Floor, Ansal Fortune Arcade, Secotor 18, Noida, - 201301. Palakkad: 3rd floor, East Side, Ghanis, Fort Maidan, Kunnathurmedu P.O. Palakkad - 678013. Panaji: 1st Floor, Block "D", Office No.: F17, F18, F19 & F20, Mahatma Gandhi Road, Panajim -403001. Panipat: Office No. 514, 1st Floor, Krishna Tower, Near HDFC Bank, GT Road, Panipat 132001. Panvel: Shop No.2, Plot No 206/12, Middle Class CHS Ltd, Panvel - 400 706 Pathankot: 2nd floor, LML, Mahajan Sales, Dhangu Road, Near Power House, Pathankot - 145001. Patiala: SCO 116 - 119, First Floor, New Leela Bhavan, Opposite RLIC, Patiala - 147001. Patna: 4th Floor, Shahi Building, Exibhition Road, Opp. Chanakya Cinema Hall, Patna 800001. Pitampura: 471, Aggarwal Cyber Plaza-ii Netaji Subhash Place, Pitampura - 110034.. Pondicherry: Jayalakshmi Complex, R.S No. 34/5pt, Block No. 5, Thiruvalluvar - Salai, Kuyavarpalyam, Pondicherry - 605005. Pune: 201, 202, 2nd Floor & 301, 3rd floor, Sanas Memories, FC Road, Shivaji Nagar, Pune - 411 004 Raipur: 1st floor, DM Plaza, Chhotta Para, Fire Brigade chowk, Raipur- 492 001. Rajamundry: Jetty Enclave, Door No. 79-2-9/3, Tilak Road, Opposite Saibaba Temple, Rajamundry - 533 103 Rajkot: 2nd Floor, Plus Point, Opp Haribhai Hall, Dr. Yagnik Road, Rajkot - 360001. Ranchi: Office No. 317, 3rd Floor, "Panchwati Plaza", Kutchery Road, Ranchi - 834001. Raurkela: 4th Floor, Triveni Complex, Madhusudan Marg, Rourkela, Orissa - 769001. Rewa: Second Floor, 'A' Block, Shilpi Plaza, Peeli Kothi, Rewa-486001. Rohtak: Jawahar Market, 1st Floor, 323/321, Delhi Road, Nr. D Park, Rohtak, Haryana – 124004. Salem: 2nd Floor, Kandaswarna Mega Mall, Survey No. 186/2E, Alagapuram, Opp Saradha College, Fairlands, Salem – 636016. Salt lake city: B D 25, Salt Lake, Sector - 1, Kolkata 64 Shimla: No. 17, Alle no. 9, Middle Bazar, The Mall, Shimla H.P.-171001. Shimoga: 3rd Floor, Shree Karthik Plaza, Nehru Road, Durgiqudi, Shimoga - 577201 Siliguri: Gitanjali Complex, 1st Floor, Sevoke Road, Siliguri 734001. Southern Avenue: Ground Floor, 200 Sarat Bose Road, Near Deshpriya Park, opp. Sarat Bose Road Post Office, Kolkata 700 020. Surat: No.118, 1st Floor, Jolly Plaza, Opp. Athwagate Police Chowki, Athwagate Circle, Surat - 395001. Surendra Nagar: 2nd Floor, Office No 236, 237, Mega Mall, ST Bus Stand Road, Near Milan Cinema, Surendra Nagar - 363 002 T Nagar: Old No. 31 & 32, New no. 52 & 54, TVL Boag Willa, North Boag Road, T Nagar, Chennai – 17. Tambaram: 1st Floor, Northern Portion, No 5. First Floor, G.S.T Road, Tambaram Sanatorium, Chennai Thane: 3, Ground floor, Saptashri CHS Ltd., Talapali, Near HDFC Bank, Thane - 400 601. Thanjavur: 2nd Floor, Shop No (3A), No. 70, Srinivasan Pillai Road, Thanjavur - 613001. Thrissur: 4th floor, Pathayapura Building, Round South, Thrissur - 680001. Tirupati: 1st Floor, 20-1-136/D, Maruthi Nagar, Tirumala By Pass Road, Tirupati - 517501 Trichy: 2nd Floor, Tab Complex, 41 Williams Road, Cantonment, Trichi 620001. Thiruvalla: 2nd Floor, Erinjery Building, M C Rd., Thiruvalla 689107 Trivandrum: 1st flr, Uthradam, Panavila Junction, Trivandrum 695001. Udaipur: 2nd Floor, 1(2)A, K P Arcade, Fatehpura, Opp. UIT Office, Udaipur, Rajasthan – 313001. Ujjain: 3rd Floor, Office No 309 and 310, Mani Trade Centre, Shanku Freeganj, Ujjain - 546006 Vadodara: 101-102 Tilak Complex, Opp Pizza Inn, Jetalpur Road, Vadodara - 390 005. Vapi: 1st Floor, Royal Fortune, 102 b/b, 102b/c, Daman Chala Road, Opp Upasna School, Vapi-396191 Varanasi: unit no. 2, 1st floor, Arihant Complex, Sigra Varanasi - 221 010. Vasco: Shop No. S-1, Our Lady of Merces Building, Opp. K.T.C Bus Stand, Mundvel, Vasco Da Gama, Goa - 403802. Vashi: Thacker Tower, 702 & 703, Sector No. 17, Vashi, Navi Mumbai -400 705. Vellore: 2nd Foor, 19/A, Officers Line, Vellore- 632001 Vijayawada: 3rd floor, Surya tower, Above Icon showroom, M G Road, Labbipet, Vijayawada-520 010. Visakhapatnam: 2nd Floor, VRC Complex, Dwarka Nagar, Vishakhapatnam-530016.. Virar: D-20, Kamanwala Kunj, Co-op Hsg Society, Aghasi Road, Opp Omkar hospital, Virar (West) - 401303 Warrangal: Ground Floor, H No. 5-9-130,130/1&130/2, khwadi, Hanamkonda, Warrangal - 506001.