

## 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

#### 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.reliancecmutual.com

#### CUSTODIAN

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

#### TRUSTEE

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

#### REGISTRAR

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

#### AUDITORS TO THE SCHEMES

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

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

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM. This KIM is dated August 01, 2009.

# KEY SCHEME FEATURES

Name of the Scheme	Reliance Liquid Fund - Treasury Plan (An open-ended Liquid Scheme)	Reliance Liquid Fund - Cash Plan (An open-ended Liquid Scheme)	Reliance Liquidity Fund (An Open-ended Liquid Scheme)																																																			
<b>Investment objective</b>	The primary investment objective of the scheme is to generate optimal returns consistent with moderate levels of risk and high liquidity. Accordingly, investments shall predominantly be made in Debt and Money Market Instruments	The primary investment objective of the scheme is to generate optimal returns consistent with moderate levels of risk and high liquidity. Accordingly, investments shall predominantly be made in Debt and Money Market Instruments	The investment objective of the Scheme is to generate optimal returns consistent with moderate levels of risk and high liquidity. Accordingly, investments shall predominantly be made in Debt and Money Market Instruments.																																																			
<b>Asset Allocation</b>	Call Money/Cash/Repo and Reverse Repo - 0 - 50%, Money Market Instruments (Mibor linked instruments),CPs, T-Bills, CDs and/or other Short Term papers) 0 - 95%	Reverse Repo & CBLO - 0 - 100% Mibor Linked instruments with daily Put/ Call Options and Overnight Interest Rate Reset Linked Debt Instruments^ - 0-100% ^Investments in Overnight Interest Rate Reset Linked Debt Instruments (with maturity or put/call greater than one day) shall not exceed 50% of the corpus of the scheme.	Repo and Reverse Repo 0 - 35%, Money Market Instruments (Mibor linked instruments, CPs, T-Bills, CDs) and/or other Short Term debt instruments (Floating Rate Notes, Short Tenor NCDs, PTCs) and/or Less than 1 year maturity Gsecs - 65-100% Securitized debt upto 40% of the corpus																																																			
<b>Plans and Options</b>	Under Retail & Institutional Plan Growth option (Growth option) & Dividend option (Payout & Reinvestment option)	Growth option (Growth option) & Dividend option (Reinvestment option)	Growth option (Growth&Bonus option) & Dividend option (Payout & Reinvestment option)																																																			
<b>Dividend Frequency \$</b>	Daily, Weekly, Monthly, Quarterly	Daily, Weekly	Daily, Weekly, Monthly, Quarterly																																																			
<b>Minimum Application Amount</b>	Retail Plan: Rs. 5,000 Institutional Plan: Rs. 1,00,00,000 and in multiples of Re. 1 thereafter	Rs. 25,000 and in multiples of Re. 1 thereafter	Rs 5 Crore & in multiples of Re. 1 thereafter																																																			
<b>Minimum Additional Amount</b>	1,000 & in multiples of Re. 1 thereafter		Additional purchases can be made for any amount. For all categories of investors under all plans/option																																																			
<b>Minimum Redemption</b>	Redemptions can be for any amount or any number of units. However, in order to keep the account in operation, minimum balance equal to the minimum subscription amount under each of the plans, is required to be maintained in the account.																																																					
<b>Benchmark</b>	Crisil Liquid Fund Index																																																					
<b>Fund Manager</b>	Prashant Pimple	Amit Tripathi																																																				
<b>Performance of the Scheme as on 28/07/2009</b>	Based on NAV of Retail Plan - Growth Plan - Growth option. Date of Inception 23/03/98	Based on NAV of Growth Plan - Growth Option. Date of Inception 7/12/01	Based on NAV of Growth Plan - Growth Option. Date of Inception 16/06/2005																																																			
<b>Period</b>	<b>Compounded Annualised Returns</b>		<b>Compounded Annualised Returns</b>		<b>Compounded Annualised Returns</b>																																																	
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	1 Year	7.53	7.92	4.82	7.92	7.82	7.92																																															
	3 Years	7.58	7.39	5.66	7.39	8.05	7.39																																															
	5 years	6.56	6.39	5.35	6.39	NA**	NA**																																															
	Returns Since Inception	6.95	NA^	5.22	NA^	7.51	6.83																																															
<b>Performance of the Scheme as on 31/03/2009</b>	<p>Reliance Liquid Fund - Treasury Plan vs Crisil Liquid Fund Index</p> <table border="1"> <thead> <tr> <th>Period</th> <th>Scheme Returns (%)</th> <th>Benchmark Returns (%)</th> </tr> </thead> <tbody> <tr> <td>2008-09</td> <td>8.56</td> <td>8.81</td> </tr> <tr> <td>2007-08</td> <td>7.67</td> <td>7.43</td> </tr> <tr> <td>2006-07</td> <td>6.65</td> <td>6.46</td> </tr> <tr> <td>2005-06</td> <td>5.17</td> <td>4.86</td> </tr> <tr> <td>2004-05</td> <td>4.51</td> <td>4.17</td> </tr> </tbody> </table> <p>Past performance may or may not be sustained in future</p>		Period	Scheme Returns (%)	Benchmark Returns (%)	2008-09	8.56	8.81	2007-08	7.67	7.43	2006-07	6.65	6.46	2005-06	5.17	4.86	2004-05	4.51	4.17	<p>Reliance Liquid Fund - Cash Plan vs Crisil Liquid Fund Index</p> <table border="1"> <thead> <tr> <th>Period</th> <th>Scheme Returns (%)</th> <th>Benchmark Returns (%)</th> </tr> </thead> <tbody> <tr> <td>2008-09</td> <td>6.28</td> <td>8.81</td> </tr> <tr> <td>2007-08</td> <td>5.30</td> <td>7.43</td> </tr> <tr> <td>2006-07</td> <td>6.51</td> <td>6.46</td> </tr> <tr> <td>2005-06</td> <td>5.51</td> <td>4.86</td> </tr> <tr> <td>2004-05</td> <td>4.21</td> <td>4.17</td> </tr> </tbody> </table> <p>Past performance may or may not be sustained in future</p>		Period	Scheme Returns (%)	Benchmark Returns (%)	2008-09	6.28	8.81	2007-08	5.30	7.43	2006-07	6.51	6.46	2005-06	5.51	4.86	2004-05	4.21	4.17	<p>Reliance Liquidity Fund vs Crisil Liquid Fund Index</p> <table border="1"> <thead> <tr> <th>Period</th> <th>Scheme Returns (%)</th> <th>Benchmark Returns (%)</th> </tr> </thead> <tbody> <tr> <td>2008-09</td> <td>8.94</td> <td>8.81</td> </tr> <tr> <td>2007-08</td> <td>8.16</td> <td>7.43</td> </tr> <tr> <td>2006-07</td> <td>7.48</td> <td>6.46</td> </tr> </tbody> </table> <p>Past performance may or may not be sustained in future</p>		Period	Scheme Returns (%)	Benchmark Returns (%)	2008-09	8.94	8.81	2007-08	8.16	7.43	2006-07	7.48	6.46
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<b>Entry Load*</b>	Nil *In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor																																																					
<b>Exit Load</b>	Nil																																																					
<b>Recurring Expenses</b>	As per SEBI (Mutual Funds) Regulations 1996, the maximum expenses that can be charged to a scheme are as follows: First Rs. 100 crores 2.50%, Next Rs. 300 crores 2.25%, Next Rs. 300, crores 2.00%, Balance 1.75%			As per SEBI (Mutual Funds) Regulations 1996, the maximum expenses that can be charged to a scheme are as follows: Up to Rs. 100 crores 2.25% Next Rs. 300 crores 2.00% Next Rs 300 crores 1.75% Balance 1.50%																																																		
<b>Actual expenses as on 31/03/09</b>	<b>Retail Plan</b>	<b>0.84%</b>	<b>0.52%</b>		<b>0.45%</b>																																																	
	<b>Institutional Plan</b>	<b>0.55%</b>																																																				
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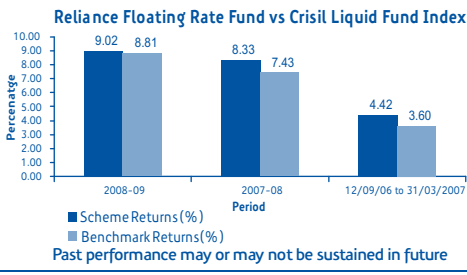
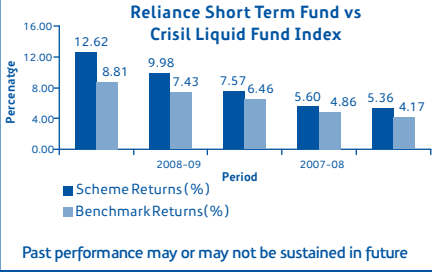
# KEY SCHEME FEATURES

Name of the Scheme	Reliance Monthly Income Plan (An open-ended Fund. Monthly Income is not assured & 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)																																																						
<b>Investment objective</b>	The primary investment objective of the scheme is to generate regular income in order to make regular dividend payments to unitholders and the secondary objective is growth of capital	The primary investment objective of the scheme is to generate optimal returns consistent with moderate level of risk. This income may be complemented by capital appreciation of the portfolio. Accordingly, investments shall predominantly be made in Debt & Money Market Instruments	The primary investment objective of the scheme is to generate optimal returns consistent with moderate levels of risk. This income may be complemented by capital appreciation of the portfolio. Accordingly, investments shall predominantly be made in Debt and Money Market Instruments																																																						
<b>Asset Allocation</b>	Equity and Equity related Securities-0%-20%, Fixed Income Securities (Debt & Money Market Instruments) 80%-100%. Securitised debt will be a part of debt Securities up to 25% of corpus	Debt Instruments - 50 - 100%, Money Market Instruments - 0 - 50% The Fund will normally endeavor to keep Securitised Debt upto 40% of the corpus	Debt instruments - 100%. Investment in securitised debts upto 40% may be undertaken.																																																						
<b>Plans and Options</b>	Growth Plan (Growth option) & Dividend Plan (Payout & Reinvestment option)	Under Retail Plan: Growth option (Growth & Bonus options) & Dividend option (Payout & Reinvestment options)	Growth Plan (Growth option) & Dividend Plan (Payout & Reinvestment option)																																																						
<b>Dividend Frequency \$</b>	Monthly, Quarterly	Monthly, Quarterly, Half yearly, Annual	N.A.																																																						
<b>Minimum Application Amount</b>	For Growth option; Rs. 10,000; Monthly Dividend option: Rs 25,000; Quarterly Dividend option: Rs 10,000 and in multiples of Re. 1 thereafter	For Growth Option: Rs. 5,000; Monthly Dividend option: Rs 25,000; Quarterly Dividend option: Rs 10,000; Half Yearly Dividend option: Rs 5,000; Annual Dividend option: Rs 5,000 & in multiples of Re. 1 thereafter	Rs. 50,000 and in multiples of Re. 1 thereafter																																																						
<b>Minimum Additional Amount</b>	Rs. 1000 & in multiples of Re. 1 thereafter																																																								
<b>Minimum Redemption</b>	Redemptions can be for any amount or any number of units. However, in order to keep the account in operation, minimum balance equal to the minimum subscription amount under each of the plans, is required to be maintained in the account.																																																								
<b>Benchmark</b>	Crisil MIP Blended Index	Crisil Composite Bond Fund Index																																																							
<b>Fund Manager</b>	Amit Tripathi & Ashwani Kumar	Prashant Pimple																																																							
<b>Performance of the Scheme as on 28/07/2009</b>	Based on NAV of Growth Plan - Growth Option. Date of Inception 13/01/2004	Based on NAV of Retail Plan - Growth Plan - Growth Option. Date of Inception 01/01/98	Based on NAV of Growth Plan - Growth Option. Date of Inception 16/11/2004																																																						
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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																																																			
<b>Performance of the Scheme as on 31/03/2009</b>	<table border="1"> <caption>Reliance Monthly Income Plan vs Crisil MIP Blended Index</caption> <thead> <tr> <th>Period</th> <th>Scheme Returns (%)</th> <th>Benchmark Returns (%)</th> </tr> </thead> <tbody> <tr> <td>2008-09</td> <td>13.51</td> <td>0.50</td> </tr> <tr> <td>2007-08</td> <td>4.70</td> <td>11.12</td> </tr> <tr> <td>2006-07</td> <td>6.91</td> <td>5.51</td> </tr> <tr> <td>2005-06</td> <td>18.11</td> <td>11.23</td> </tr> <tr> <td>2004-05</td> <td>5.63</td> <td>2.37</td> </tr> </tbody> </table> <p>Past performance may or may not be sustained in future</p>		Period	Scheme Returns (%)	Benchmark Returns (%)	2008-09	13.51	0.50	2007-08	4.70	11.12	2006-07	6.91	5.51	2005-06	18.11	11.23	2004-05	5.63	2.37	<table border="1"> <caption>Reliance Income Fund vs Crisil Composite Bond Fund Index</caption> <thead> <tr> <th>Period</th> <th>Scheme Returns (%)</th> <th>Benchmark Returns (%)</th> </tr> </thead> <tbody> <tr> <td>2008-09</td> <td>13.90</td> <td>7.35</td> </tr> <tr> <td>2007-08</td> <td>10.11</td> <td>8.20</td> </tr> <tr> <td>2006-07</td> <td>5.17</td> <td>3.75</td> </tr> <tr> <td>2005-06</td> <td>4.40</td> <td>3.30</td> </tr> <tr> <td>2004-05</td> <td>2.59</td> <td>0.18</td> </tr> </tbody> </table> <p>Past performance may or may not be sustained in future</p>		Period	Scheme Returns (%)	Benchmark Returns (%)	2008-09	13.90	7.35	2007-08	10.11	8.20	2006-07	5.17	3.75	2005-06	4.40	3.30	2004-05	2.59	0.18	<table border="1"> <caption>Reliance NRI Income Plan vs Crisil Composite Bond Fund Index</caption> <thead> <tr> <th>Period</th> <th>Scheme Returns (%)</th> <th>Benchmark Returns (%)</th> </tr> </thead> <tbody> <tr> <td>2008-09</td> <td>1.49</td> <td>7.35</td> </tr> <tr> <td>2007-08</td> <td>2.33</td> <td>8.20</td> </tr> <tr> <td>2006-07</td> <td>7.30</td> <td>3.75</td> </tr> <tr> <td>2005-06</td> <td>4.42</td> <td>4.86</td> </tr> </tbody> </table> <p>Past performance may or may not be sustained in future</p>		Period	Scheme Returns (%)	Benchmark Returns (%)	2008-09	1.49	7.35	2007-08	2.33	8.20	2006-07	7.30	3.75	2005-06	4.42	4.86
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<b>Entry Load*</b>	Nil *In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor																																																								
<b>Exit Load</b>	For subscription of less than Rs 1 crore per purchase transaction exit load shall be : ● 1% if redeemed/switch out on or before completion of 12 months from the date of allotment of units ● Nil, if redeemed/switch out after completion of 12 months from the date of allotment of units For subscription of Rs 1 crore and above per purchase transaction exit load shall be : ● 1% if redeemed/switch-out on or before completion of 1 month from the date of allotment of units ● Nil, if redeemed/switch-out after completion of 1 month from the date of allotment of units			For subscription upto Rs. 5 Lacs, the exit load will be 0.50%, if the units are redeemed within 6 months from the date of allotment of units. Nil if units are redeemed after 6 months from the date of allotments of units. No exit load is applicable for subscription above Rs 5lacs																																																					
<b>Recurring Expenses</b>	As per SEBI (Mutual Funds) Regulations 1996, the maximum expenses that can be charged to a scheme are as follows: First Rs. 100 crores 2.50%, Next Rs. 300 crores 2.25%, Next Rs. 300, crores 2.00%, Balance 1.75%		As per SEBI (Mutual Funds) Regulations 1996, the maximum expenses that can be charged to a scheme are as follows: Up to Rs. 100 crores 2.25% Next Rs. 300 crores 2.00% Next Rs 300 crores 1.75% Balance 1.50%																																																						
<b>Actual expenses as on 31/03/09</b>	2.00%		1.47%		1.49%																																																				
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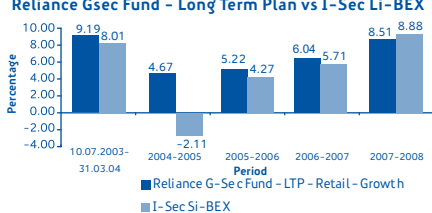
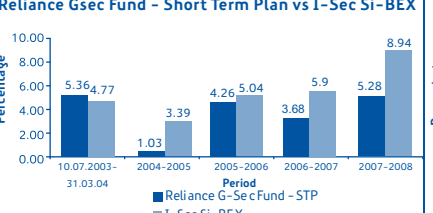
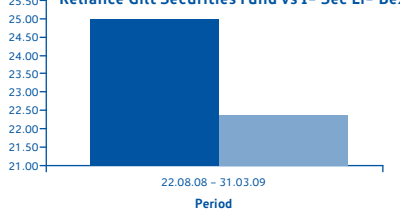
# KEY SCHEME FEATURES

Name of the Scheme	Reliance Regular Savings Fund – Debt Option (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)																																										
<b>Investment objective</b>	The primary investment objective of this option is to generate optimal returns consistent with a moderate level of risk. This income may be complemented by capital appreciation of the portfolio. Accordingly, investments will predominantly be made in Debt & Money Market Instruments.	The primary investment objective of the scheme is to generate regular income in order to make regular dividend payments to unitholders and the secondary objective is growth of capital.	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																																										
<b>Asset Allocation</b>	Debt Instruments( including securitised debt) with maturity of more than 1 year - 65-100% Money Market Instruments (including Cash/ Call Money & Reverse Repo) and Debentures with maturity of less than 1 year - 0-35% (Securitized debt will be a part of the debt securities, upto 25% of the corpus)	Money Market Instruments- 0 - 60%, Debt Instruments^^ - 40 - 100% ^^ Securitised Debt upto 25% of corpus.	Debt Instruments* including Government Securities, Corporate Debt, Other debt instruments and Money Market Instruments with average maturity less than equal to 12 months- 0-100%, Debt Instruments* including Government Securities, Corporate Debt and other debt Instruments with average maturity greater than 12 months- 0-50% *Securitized debt upto 60% of the corpus																																										
<b>Plans and Options</b>	Under both Retail & Institutional Plan: Growth Plan & Dividend Plan (Dividend Payout & Dividend Reinvestment Option)	Under Retail Plan: Growth Plan (Growth option) & Dividend Plan (Payout & Reinvestment options)	For Retail and Institutional Plan: Growth option, Bonus Option & Dividend Option (Daily Dividend Reinvestment option, Weekly Dividend Reinvestment Option, Monthly Dividend Payout Option, Monthly Dividend Reinvestment Option, Quarterly Dividend Payout Option , Quarterly Dividend Reinvestment Option)																																										
<b>Dividend Frequency \$</b>	N.A.	Daily, Weekly, Monthly, Quarterly	Daily Dividend Reinvestment Option, Weekly Dividend Reinvestment Option, Monthly Dividend Payout Option, Monthly Dividend Reinvestment Option, Quarterly Dividend Payout option, Quarterly Dividend Reinvestment Option																																										
<b>Minimum Application Amount</b>	Retail Plan: Rs.500 per option & in multiples of Re. 1 thereafter Institutional Plan:Rs. 25lacs per option & in multiples of Re. 1 thereafter	Rs. 5,000 & in multiples of Re. 1 thereafter	For Retail Plan - 1 lac and in multiples of Re 1 thereafter, For Institutional Plan - Rs 1 crore and in multiples of Re 1 thereafter																																										
<b>Minimum Additional Amount</b>	Retail Plan: Rs. 500 & in multiples of Re. 1 thereafter Institutional Plan:Rs. 1 lac per option & in multiples of Re. 1 thereafter	Rs. 1,000 & in multiples of Re. 1 thereafter																																											
<b>Minimum Redemption</b>	Redemptions can be for any amount or any number of units. However, in order to keep the account in operation, minimum balance equal to the minimum subscription amount under each of the plans, is required to be maintained in the account.																																												
<b>Benchmark</b>	Crisil Composite Bond Fund Index	Crisil Short Term Bond Fund Index	Crisil Liquid Fund Index																																										
<b>Fund Manager</b>	Arpit Malaviya	Amit Tripathi																																											
<b>Performance of the Scheme as on 28/07/2009</b>	Based on NAV of Growth Plan-Debt Option. Date of Inception 09/06/2005	Based on NAV of Retail Plan - Growth Plan - Growth Option. Date of Inception 25/09/2000	Based on NAV of Retail Plan-Growth Option. Date of Inception 21/03/2007																																										
	<b>Compounded Annualised Returns</b>		<b>Compounded Annualised Returns</b>																																										
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			<b>Benchmark Returns %</b>																																										
1 Year	6.2	11.66	7.93																																										
3 Years	5.08	6.90	7.92																																										
5 years	NA***	NA***	NA**																																										
Returns Since Inception	4.49	5.84	NA***																																										
			8.34																																										
			7.72																																										
<b>Performance of the Scheme as on 31/03/2009</b>	<p><b>Reliance Regular Savings Fund- Debt Option vs Crisil Composite Bond Fund Index</b></p> <table border="1"> <caption>Reliance Regular Savings Fund- Debt Option vs Crisil Composite Bond Fund Index</caption> <thead> <tr> <th>Period</th> <th>Scheme Returns (%)</th> <th>Benchmark Returns (%)</th> </tr> </thead> <tbody> <tr> <td>FY 05-06</td> <td>2.5</td> <td>2.04</td> </tr> <tr> <td>FY 06-07</td> <td>3.05</td> <td>3.74</td> </tr> <tr> <td>FY 07-08</td> <td>4.48</td> <td>8.22</td> </tr> <tr> <td>FY 08-09</td> <td>4.31</td> <td>7.35</td> </tr> </tbody> </table> <p>Past performance may or may not be sustained in future</p>	Period	Scheme Returns (%)	Benchmark Returns (%)	FY 05-06	2.5	2.04	FY 06-07	3.05	3.74	FY 07-08	4.48	8.22	FY 08-09	4.31	7.35	<p><b>Reliance Medium Term Fund vs Crisil Short Term Bond Fund Index</b></p> <table border="1"> <caption>Reliance Medium Term Fund vs Crisil Short Term Bond Fund Index</caption> <thead> <tr> <th>Period</th> <th>Scheme Returns (%)</th> <th>Benchmark Returns (%)</th> </tr> </thead> <tbody> <tr> <td>2008-09</td> <td>8.18</td> <td>9.79</td> </tr> <tr> <td>2007-08</td> <td>7.20</td> <td>8.78</td> </tr> <tr> <td>2006-07</td> <td>6.26</td> <td>5.71</td> </tr> <tr> <td>2005-06</td> <td>2.99</td> <td>4.86</td> </tr> <tr> <td>2004-05</td> <td>1.19</td> <td>3.03</td> </tr> </tbody> </table> <p>Past performance may or may not be sustained in future</p>	Period	Scheme Returns (%)	Benchmark Returns (%)	2008-09	8.18	9.79	2007-08	7.20	8.78	2006-07	6.26	5.71	2005-06	2.99	4.86	2004-05	1.19	3.03	<p><b>Reliance Money Manager Fund vs Crisil Liquid Fund Index</b></p> <table border="1"> <caption>Reliance Money Manager Fund vs Crisil Liquid Fund Index</caption> <thead> <tr> <th>Period</th> <th>Scheme Returns (%)</th> <th>Benchmark Returns (%)</th> </tr> </thead> <tbody> <tr> <td>2008-09</td> <td>8.88</td> <td>8.81</td> </tr> <tr> <td>2007-08</td> <td>8.43</td> <td>7.43</td> </tr> </tbody> </table> <p>Past performance may or may not be sustained in future</p>	Period	Scheme Returns (%)	Benchmark Returns (%)	2008-09	8.88	8.81	2007-08	8.43	7.43
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<b>Entry Load*</b>	Under both Retail & Institutional Plan:Nil*	Nil																																											
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<b>Exit Load</b>	Under both Retail & Institutional Plan:2% if redeemed/switched out on or before completion of 1 year Nil, if redeemed/switched out after completion of 1 year.	Nil																																											
<b>Recurring Expenses</b>	As per SEBI (Mutual Funds) Regulations 1996, the maximum expenses that can be charged to a scheme are as follows:First Rs. 100 crores 2.50%, Next Rs. 300 crores 2.25%, Next Rs. 300, crores 2.00%, Balance 1.75%	As per SEBI (Mutual Funds) Regulations 1996, the maximum expenses that can be charged to a scheme are as follows: Up to Rs. 100 crores 2.25% Next Rs. 300 crores 2.00% Next Rs 300 crores 1.75% Balance 1.50%																																											
<b>Actual expenses as on 31/03/09</b>	<b>Retail Plan: 1.75%#</b> # There was no Institutional Plan in the Scheme as on 31/03/2009	<b>0.69%</b>	<b>Retail Plan 0.81%</b> <b>Institutional Plan 0.51%</b>																																										
^ No comparable index available during that period. **The Scheme has not completed 3 years ***The Scheme has not completed 5 years																																													
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# KEY SCHEME FEATURES

Name of the Scheme	Reliance Floating Rate Fund # (An open-ended Liquid Scheme)		Reliance Short Term Fund (An open-ended Income Scheme)																																	
<b>Investment objective</b>	The primary investment objective of the scheme is to generate regular income through investment in a portfolio comprising substantially of Floating Rate Debt Securities (including floating rate securitised debt, Money Market Instruments and Fixed Rate Debt Instruments swapped for floating rate returns) The scheme shall also invest in Fixed Rate Debt Securities (including fixed rate securitised debt, Money Market Instruments and Floating Rate Debt Instruments swapped for fixed returns).		The primary investment objective of the scheme is to generate stable returns for investors with a short term investment horizon by investing in fixed income securities of a short term maturity																																	
<b>Asset Allocation</b>	Money market instruments and floating rate debt instruments(including floating rate securitized debt and fixed rate debt swapped for floating rate returns) 25% -100%. Fixed Rate Debt instruments (including fixed rate securitised debt and floating rate debt swapped for fixed rate returns) 0% - 75%		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% *Securitized Debt upto 40% of the corpus.																																	
<b>Plans and Options</b>	Growth option (Growth option) & Dividend option (Payout & Reinvestment option)		Growth Plan(Growth option) & Dividend Plan (Payout & Reinvestment option)																																	
<b>Dividend Frequency \$</b>	Monthly Dividend Payout Option, Daily Dividend Re- investment Option, Weekly Dividend Re- investment Option, Monthly Dividend Re- investment Option		Monthly, Quarterly																																	
<b>Minimum Application Amount</b>	Rs. 25,000 and in multiples of Re. 1 thereafter		Rs. 50,000 and in multiples of Re. 1 thereafter																																	
<b>Minimum Additional Amount</b>	Rs. 1,000 & in multiples of Re. 1 thereafter																																			
<b>Minimum Redemption</b>	Redemptions can be for any amount or any number of units. However, in order to keep the account in operation, minimum balance equal to the minimum subscription amount under each of the plans, is required to be maintained in the account.																																			
<b>Benchmark</b>	Crisil Liquid Fund Index		Crisil Liquid Fund Index																																	
<b>Fund Manager</b>	Amit Tripathi		Prashant Pimple																																	
<b>Performance of the Scheme as on 28/07/2009</b>	Based on NAV of Growth Plan-Growth Option. <b>Performance of the Scheme as on 11/09/2006</b> Date of Inception 02/09/2004		Based on NAV of Growth Plan-Growth Option. <b>Performance of the Scheme From 12/09/06 to 30/01/2009</b>		Based on NAV of Retail Plan-Growth Plan-Growth Option. Date of Inception 23/12/02																															
<b>Period</b>	<b>Compounded Annualised Returns</b>		<b>Compounded Annualised Returns</b>		<b>Compounded Annualised Returns</b>																															
	Scheme Returns %	Benchmark Returns %	Scheme Returns %	Benchmark Returns %	Scheme Returns %	Benchmark Returns %																														
1 Year	6.11	5.52	8.04	7.92	14.9	7.92																														
3 Years	NA**	NA**	8.2	7.39	10.63	7.39																														
5 years	NA**	NA**	NA**	NA**	8.72	6.39																														
Returns Since Inception	5.70	5.01	7.19	7.47	8.17	5.90																														
<b>Performance of the Scheme as on 31/03/2009</b>	 <p><b>Reliance Floating Rate Fund vs Crisil Liquid Fund Index</b></p> <table border="1"> <thead> <tr> <th>Period</th> <th>Scheme Returns (%)</th> <th>Benchmark Returns (%)</th> </tr> </thead> <tbody> <tr> <td>2008-09</td> <td>9.02</td> <td>8.81</td> </tr> <tr> <td>2007-08</td> <td>8.33</td> <td>7.43</td> </tr> <tr> <td>12/09/06 to 31/03/2007</td> <td>4.42</td> <td>3.60</td> </tr> </tbody> </table> <p>Past performance may or may not be sustained in future</p>				Period	Scheme Returns (%)	Benchmark Returns (%)	2008-09	9.02	8.81	2007-08	8.33	7.43	12/09/06 to 31/03/2007	4.42	3.60	 <p><b>Reliance Short Term Fund vs Crisil Liquid Fund Index</b></p> <table border="1"> <thead> <tr> <th>Period</th> <th>Scheme Returns (%)</th> <th>Benchmark Returns (%)</th> </tr> </thead> <tbody> <tr> <td>2008-09</td> <td>12.62</td> <td>8.81</td> </tr> <tr> <td>2007-08</td> <td>9.98</td> <td>7.43</td> </tr> <tr> <td>2007-08</td> <td>7.57</td> <td>6.46</td> </tr> <tr> <td>2007-08</td> <td>5.60</td> <td>4.86</td> </tr> <tr> <td>2007-08</td> <td>5.36</td> <td>4.17</td> </tr> </tbody> </table> <p>Past performance may or may not be sustained in future</p>		Period	Scheme Returns (%)	Benchmark Returns (%)	2008-09	12.62	8.81	2007-08	9.98	7.43	2007-08	7.57	6.46	2007-08	5.60	4.86	2007-08	5.36	4.17
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<b>Entry Load*</b>	Nil *In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor																																			
<b>Exit Load</b>	Nil																																			
<b>Recurring Expenses</b>	As per SEBI (Mutual Funds) Regulations 1996, the maximum expenses that can be charged to a scheme are as follows: Up to Rs. 100 crores 2.25% Next Rs. 300 crores 2.00% Next Rs 300 crores 1.75% Balance 1.50%																																			
<b>Actual expenses as on 31/03/09</b>	<b>0.58%</b>			<b>0.64%</b>																																
<p>^ No comparable index available during that period. **The Scheme has not completed 3 &amp; 5 years</p> <p>\$ 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</p> <p># Reliance Floating Rate Fund was launched on 02/09/04 and subsequently (w.e.f 12/09/06) the asset allocation has been changed.</p> <p>Please refer addendum dated 09/08/2006</p>																																				

# KEY SCHEME FEATURES

Name of the Scheme	<b>Reliance Gilt Securities Fund #</b> (An open-ended Government Securities Scheme)					
Investment objective	The primary investment objective of the scheme is to generate optimal credit risk-free returns by investing in a portfolio of securities issued and guaranteed by the Central Government and State Government					
Asset Allocation	Gilts - 70 - 100%, Money Market Instruments 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 multiples of Re. 1 thereafter Institutional Plan: Rs. 100,000 & in multiples of Re. 1 thereafter					
Minimum Redemption	Redemptions can be for any amount or any number of units. However, in order to keep the account in operation, minimum balance equal to the minimum subscription amount under each of the plans, is required to be maintained in the account.					
Benchmark	I Sec - Li Bex					
Fund Manager	Prashant Pimple					
Performance of the Scheme as on 28/07/2009	Reliance Gilt Securities Fund: Long Term Gilt Plan Based on NAV of Retail Plan-Growth Option. Date of Inception 10/07/03 Performance of the scheme as on 21/08/08		Reliance Gilt Securities Fund: Short Term Gilt Plan Based on NAV of Retail Plan-Growth Option. Date of Inception 10/07/03 Performance of the scheme as on 21/08/08		Reliance Gilt Securities Fund Based on NAV of Retail Plan-Growth Option. Inception Date: 22/08/2008 Performance of the scheme from 22/08/08 to 30/01/2009	
	Compounded Annualised Returns		Compounded Annualised Returns		Compounded Annualised Returns	
Period	Scheme Returns %	Benchmark Returns %	Scheme Returns %	Benchmark Returns %	Scheme Returns %	Benchmark Returns %
1 Year	4.31	-1.05	2.78	6.79	NA**	NA**
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	<b>Reliance Gsec Fund - Long Term Plan vs I-Sec Li-BEX</b>  Past performance may or may not be sustained in future.		<b>Reliance Gsec Fund - Short Term Plan vs I-Sec Si-BEX</b>  Past performance may or may not be sustained in future.		<b>Reliance Gilt Securities Fund vs I- Sec Li- Bex</b>  Past performance may or may not be sustained in future.	
	Calculation assume that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV. All the returns are of Retail Plan(wherever applicable) - Growth Plan - Growth Option					
Entry Load*	For Retail and Institutional Plan: Nil *In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor					
Exit Load	For Retail Plan: 0.80% if redeemed within 1 year. of allotment For Institutional Plan: Nil					
Recurring Expenses	As per SEBI (Mutual Funds) Regulations 1996, the maximum expenses that can be charged to a scheme are as follows: Up to Rs. 100 crores 2.25% Next Rs. 300 crores 2.00% Next Rs 300 crores 1.75% Balance 1.50%					
Actual expenses as on 31/03/09	Retail	1.41%	Institutional	1.32%		
#The key features of Reliance Gilt Securities Fund having Short Term Plan and Long Term Plan have been changed w.e.f 22nd Aug 2008. Pursuant to the changes, the scheme will have Retail Plan and Institutional Plan . For more details please refer to the Addendum dated 21 st July 2008 **The Scheme has not completed 1,3&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						

# KEY SCHEME FEATURES

Name of the Scheme	<b>Reliance Interval Fund</b> (A Debt Oriented Interval Scheme)					
Investment objective	The primary investment objective of the scheme is to seek to generate regular returns and growth of capital by investing in a diversified portfolio of :- Central and State Government securities and Other fixed income/ debt securities normally maturing in line with the time profile of the plan with the objective of limiting interest rate volatility.					
Asset Allocation	<p><b>For Monthly &amp; Quarterly Series-</b> Money Market instruments(30-100%), Government Securities issued by Central &amp;/or State Govt &amp; other fixed income/ debt securities# including but not limited to Corporate bonds and securitised debt - (0-70%), <b>For Annual Series-</b> Money Market instruments (0-70%), Government Securities issued by Central &amp;/or State Govt &amp; other fixed income/ debt securities## including but not limited to Corporate bonds and securitised debt - (30-100%).</p> <p># 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.</p> <p>The investment managers shall have the flexibility to invest the debt component in to floating rate debt securities in order to reduce the impact of rising interest rates in the economy Derivatives may be used to create synthetic fixed rate bond/floating rate bonds</p>					
Plans and Options	Under Retail and Institutional Plan: Growth (Growth) & Dividend (Payout & Reinvestment)					
Minimum Amount	For Retail Plan : Rs. 5,000 (Rupees Five Thousand ) and in multiples of Re. 1 thereafter , For Institutional Plan : Rs. 1,00,00,000/- (Rupees One Crore) and in multiples of Re. 1 thereafter					
Minimum Additional Amount	Rs. 1,000 & in multiples of Re. 1 thereafter					
Minimum Redemption	Redemptions can be for any amount or any number of units. However, in order to keep the account in operation, minimum balance equal to the minimum subscription amount under each of the plans, is required to be maintained in the account.					
Benchmark	For Monthly and Quarterly: Crisil Liquid Fund Index & For Annual Series: Crisil Composite Short Term Bond Fund Index					
Fund Manager	Amit Tripathi					
Performance of the Scheme as on 28/07/2009	Reliance Interval Fund - Annual Interval Fund - Series I Inception date- 03/05/2007		Reliance Interval Fund - Monthly Interval Fund - Series I Inception date- 15.03.07		Reliance Interval Fund - Monthly Interval Fund - Series II Inception date- 29.03.07	
Period	Absolute Returns		Compounded Annualised Returns		Compounded Annualised Returns	
	Scheme Returns %	Benchmark Returns %	Scheme Returns %	Benchmark Returns %	Scheme Returns %	Benchmark Returns %
1 Year	4.54	9.08	4.98	8.40	5.03	8.54
Returns Since Inception	11.66	7.99	7.92	7.73	7.92	7.70
Performance of the Scheme as on 31/03/2008	<p>Reliance Interval Fund Annual Interval Fund - Series I vs Crisil Composite Short Term bond Fund Index</p> <p>Past performance may or may not be sustained in future.</p>		<p>Reliance Interval Fund Monthly Interval Plan Series I vs Crisil Liquid Fund Index</p> <p>Past performance may or may not be sustained in future.</p>		<p>Reliance Interval Fund Monthly Interval Fund Series II vs Crisil Liquid Fund Index</p> <p>Past performance may or may not be sustained in future.</p>	
Performance of the Scheme as on 28/07/2009	Reliance Interval Fund - Quarterly Interval Fund - Series I Inception date- 03.04.07		Reliance Interval Fund - Quarterly Interval Fund - Series II Inception date- 07.05.07		Reliance Interval Fund - Quarterly Interval Fund - Series III Inception date- 06.06.07	
Period	Absolute Returns		Absolute Returns		Absolute Returns	
	Scheme Returns %	Benchmark Returns %	Scheme Returns %	Benchmark Returns %	Scheme Returns %	Benchmark Returns %
1 Year	5.54	9.21	5.28	8.87	4.99	8.87
Returns Since Inception	7.92	7.60	7.92	7.46	7.92	7.32
Performance of the Scheme as on 31/03/2009	<p>Reliance Interval Fund Quarterly Interval fund Series I vs Crisil Liquid Fund Index</p> <p>Past performance may or may not be sustained in future.</p>		<p>Reliance Interval Fund Quarterly Interval Fund Series II vs Crisil Liquid Fund Index</p> <p>Past performance may or may not be sustained in future.</p>		<p>Reliance Interval Fund Quarterly Interval Fund Series III vs Crisil Liquid Fund Index</p> <p>Past performance may or may not be sustained in future.</p>	
Calculation assume that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV. All the returns are of Retail Plan(wherever applicable) - Growth Plan - Growth Option						
Entry Load*	Nil *In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor					
Exit Load	Nil if redeemed on/ during 'Specified Transaction Period'*. For redemptions on any day other than specified transaction period:- Monthly Interval Fund-0.10%, if redeemed at anytime other than Specified Transaction Period,for Quarterly Interval Fund 0.30% if redeemed at anytime other than Specified Transaction Period, for Annual Interval Fund 2.00% if redeemed at anytime other than Specified Transaction Period (*Specified Transaction Period: The Specified Transaction Period is the specified date(s)/period on/during which subscription/Redemption/Switches may be made in the scheme without any load, once a month/once a quarter/ 370th day, as the case may be, under the Monthly /Quarterly/Annual Interval Funds. The Specified Transaction Period would be different for Monthly /Quarterly/Annual Interval Funds and would be generally for one day every month/ quarter/year and shall commence after the expiry of one month/one quarter/370 days from the date of allotment. In case such a day happens to be a non-working day, then the immediate next working day shall be considered as the "Specified Transaction Period".)					
Recurring Expenses	As per SEBI (Mutual Funds) Regulations 1996, the maximum expenses that can be charged to a scheme are as follows: Up to Rs. 100 crores 2.25% Next Rs. 300 crores 2.00% Next Rs 300 crores 1.75% Balance 1.50%					
Actual expenses as on 31/03/09	Scheme	Retail Plan	Institutional Plan	Scheme	Retail Plan	Institutional Plan
	Reliance Interval Fund-Annual Interval Fund-Series I	0.97%	0.48%	Reliance Interval Fund-Quarterly Interval Fund-Series I	0.60%	0.30%
	Reliance Interval Fund-Monthly Interval Fund-Series I	0.35%	0.13%	Reliance Interval Fund-Quarterly Interval Fund-Series II	0.41%	0.21%
	Reliance Interval Fund-Monthly Interval Fund-Series II	0.36%	0.10%	Reliance Interval Fund-Quarterly Interval Fund-Series III	0.42%	0.16%

## KEY SCHEME FEATURES

Name of the Scheme	Reliance Liquid Fund – Treasury Plan	Reliance Liquid Fund – Cash Plan	Reliance Liquidity Fund	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	<input checked="" type="checkbox"/> (Retail Plan)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
STP	<input checked="" type="checkbox"/> (Retail Plan)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
SWP	<input checked="" type="checkbox"/> (both Retail & Institutional Plans)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

**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	<input checked="" type="checkbox"/> (Retail Plan)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
STP	<input checked="" type="checkbox"/> (Retail Plan)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
SWP	<input checked="" type="checkbox"/> (both Retail & Institutional Plans)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

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

**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 4/4/06.

**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.reliancecmutual.com](http://www.reliancecmutual.com) and [www.amfindia.com](http://www.amfindia.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,** (Formerly 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) / 3030 1111

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

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



**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**

Name & Broker Code / ARN	Sub Broker / Sub Agent Code
ARN-11295	

**2. EXISTING UNIT HOLDER INFORMATION**

For existing investors please fill in your Folio number,

FOLIO NO. \_\_\_\_\_

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)**

<b>APPLICATION FOR</b>	<input type="checkbox"/> Zero Balance Folio	<input type="checkbox"/> Invest Now
<b>MODE OF HOLDING</b>	<input type="checkbox"/> Single <input type="checkbox"/> Joint <input type="checkbox"/> Any One or Survivor(s) (Default Joint)	<input type="checkbox"/> Former or Survivor (In case of Minor with joint applicant)
<b>OCCUPATION</b>	<input type="checkbox"/> Business <input type="checkbox"/> Professional <input type="checkbox"/> Service <input type="checkbox"/> Retired <input type="checkbox"/> Student <input type="checkbox"/> House wife <input type="checkbox"/> Others _____	
<b>STATUS</b>	<input type="checkbox"/> Resi Individual <input type="checkbox"/> FIIs <input type="checkbox"/> Society <input type="checkbox"/> AOP/BOI <input type="checkbox"/> Banks <input type="checkbox"/> FIs <input type="checkbox"/> Trust <input type="checkbox"/> Company/Body Corporate <input type="checkbox"/> Partnership firm <input type="checkbox"/> HUF <input type="checkbox"/> Minor <input type="checkbox"/> NRI Repatriable <input type="checkbox"/> NRI Non-Repatriable <input type="checkbox"/> Others _____	

Name of First / Sole applicant  Mr.  Ms.  M/s. \_\_\_\_\_

1st holder PAN  PAN Proof Enclosed  \_\_\_\_\_ Date of Birth\* \_\_\_\_\_  
 [M a n d a t o r y] [Are you KYC Compliant Please (✓) Yes  or No ] [D D M M Y Y Y Y Y Y]

Name of Guardian (In case of Minor) / Contact Person - Designation In case of non-individual Investors)  Mr.  Ms. \_\_\_\_\_

Guardian's PAN  PAN Proof Enclosed  \_\_\_\_\_ Relation with Minor / Designation \_\_\_\_\_  
 [M a n d a t o r y] [Are you KYC Compliant Please (✓) Yes  or No ]

Name of Second Applicant  Mr.  Ms.  NRI \_\_\_\_\_

2nd holder PAN  PAN Proof Enclosed  \_\_\_\_\_ Date of Birth\* \_\_\_\_\_  
 [M a n d a t o r y] [Are you KYC Compliant Please (✓) Yes  or No ] [D D M M Y Y Y Y Y Y]

Name of Third Applicant  Mr.  Ms.  NRI \_\_\_\_\_

3rd holder PAN  PAN Proof Enclosed  \_\_\_\_\_ Date of Birth\* \_\_\_\_\_  
 [M a n d a t o r y] [Are you KYC Compliant Please (✓) Yes  or No ] [D D M M Y Y Y Y Y Y]

**Mailing Address\***  
 Add 1 \_\_\_\_\_  
 Add 2 \_\_\_\_\_ District \_\_\_\_\_  
 Add 3 \_\_\_\_\_ City \_\_\_\_\_  
 State \_\_\_\_\_ (Country) \_\_\_\_\_ PIN\* \_\_\_\_\_

**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) \_\_\_\_\_ PIN\* \_\_\_\_\_

**CONTACT DETAILS OF SOLE/FIRST APPLICANT**  
 Tel. No. STD Code \_\_\_\_\_ Office \_\_\_\_\_ Residence \_\_\_\_\_ Mobile no. \_\_\_\_\_ (For Receiving SMS Alert)  
 Email ID \_\_\_\_\_ (For Receiving Email Alert)

Investors providing Email Id would mandatorily receive only E - Statement of Accounts in lieu of physical Statement of Accounts. (Refer Instruction No. VI)

<input type="checkbox"/> <b>I WISH TO APPLY FOR TRANSACT ONLINE</b> I have read & understood the Terms & Conditions attached	<input type="checkbox"/> <b>I WISH TO APPLY FOR RELIANCE ANY TIME MONEY CARD (Please refer to ATM Instruction)</b> Name as you would like to appear on Any Time Money Card (Max. 19 characters) [M a n d a t o r y] _____ Mother's maiden name in full [M a n d a t o r y] _____
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Please collect your time stamped acknowledged slip for future references  
 Received from \_\_\_\_\_ an application for allotment of  
 Units under Reliance \_\_\_\_\_ as per details below.

Growth Option  Bonus Option  Dividend Reinvestment  Dividend Payout

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

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

A/c. Type ✓  SB  Current  NRO  NRE  FCNR Account No. M a i n d a t o r y

Bank M a i n d a t o r y Branch  City

PIN  IFSC Code f o r C r e d i t v i a N E F T 9 Digit MICR Code\* f o r C r e d i t v i a E C S

Please ensure the name in this application form and in your bank account are the same

**5. INVESTMENT & PAYMENT DETAILS (Separate Application Form is required for investment in each Plan/Option (Refer instruction no. IV) PAYMENT BY CASH IS NOT PERMITTED.**

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

**SIP ENROLLMENT DETAILS**

Frequency (Please ✓)  Monthly  Quarterly SIP Date:  2  10  18  28

Enrolment Period : From : \_\_\_\_\_ (MM/YY) To : \_\_\_\_\_ (MM/YY) Amount per Instalment: Rs. \_\_\_\_\_

**SIP PAYMENT TYPES ( Please Select any one option)**

**OPTION I : Payment through post dated cheques.** Number of Cheques      Cheque Number From      Cheque Number To     

Bank Name      Branch Name     

**OPTION II : Auto Debit/Electronic Clearing System (ECS) Mandate Form (For ECS locations and Auto Debit Banks, please refer the Auto Debit/ECS Mandate Form.)**  
ECS locations and Auto Debit Banks are subject to change from time to time

**6. DOCUMENTS ENCLOSED (Please ✓) (MANDATORY)**

For Corporate	For Systematic Transactions	For Additional Document
<input type="checkbox"/> Memorandum & Articles of Association <input type="checkbox"/> Trust Deed <input type="checkbox"/> Bye-Laws <input type="checkbox"/> Partnership Deed <input type="checkbox"/> Resolution / Authorization to invest <input type="checkbox"/> List of Authorised Signatories with Specimen Signature(s)	<input type="checkbox"/> SIP Enrollment Form <input type="checkbox"/> Cheques <input type="checkbox"/> SIP Auto Debit /ECS Mandate Form <input type="checkbox"/> Systematic Transfer Plan <input type="checkbox"/> Systematic Withdrawal Plan <input type="checkbox"/> PIN Agreement Form	<input type="checkbox"/> Power of Attorney <input type="checkbox"/> Others _____

**7. NOMINATION**

I/ We \_\_\_\_\_, \_\_\_\_\_ and \_\_\_\_\_\*  
(Unit holder 1) (Unit holder 2) (Unit holder 3)

do hereby nominate the person(s) more particularly described hereunder/ and\*/cancel the nomination made by me/ us on the \_\_\_\_\_ day of \_\_\_\_\_ in respect of the Units under Folio No. \_\_\_\_\_ (\* strike out which is not applicable)

Name and Address of Nominee(s)	Date of Birth	Name and Address of Guardian (to be furnished in case the Nominee is a minor)	Signature of Guardian	Proportion (%) by which the units will be shared by each Nominee (should aggregate to 100%)
Nominee 1				
Nominee 2				
Nominee 3				

**8. DECLARATION**

I/We would like to invest in Reliance \_\_\_\_\_ subject to terms of the Statement of Additional Information (SAI) and Scheme Information Document (SID) and subsequent amendments thereto. I/We have read, understood (before filling application form) and is/are bound to the details of the SAI and SID including details relating to various services including but not limited to ATM/ Debit Card. I/We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. I accept and agree to be bound by the said Terms and Conditions including those excluding/ limiting the Reliance Capital Asset Managements Limited (RCAM) liability. I understand that the RCAM may, at its absolute discretion, discontinue any of the services completely or partially without any prior notice to me. I agree RCAM can debit from my folio for the service charges as applicable from time to time. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I hereby declare that the above information is given by the undersigned and particulars given by me/us are correct and complete. Applicable for NRI Investors: I confirm that I am resident of India. I/We confirm that I am/We are Non-Resident of Indian Nationality/Origin and I/We hereby confirm that the funds for subscription have been remitted from abroad through normal banking channels or from funds in my/our Non-Resident External / Ordinary Account/FCNR Account. I/We undertake that all additional purchases made under this folio will also be from funds received from abroad through approved banking channels or from funds in my/ our NRE/FCNR Account.

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

ACKNOWLEDGMENT SLIP (To be filled in by the Applicant)

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

Express Building, 4th Floor, 14 E Road  
Churchgate, Mumbai 400 020Call : 30301111 | Toll free: 1800-300-11111  
www.reliancemutual.com**RELIANCE Mutual Fund**  
Anil Dhirubhai Ambani Group

**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**

Name & Broker Code / ARN	Sub Broker / Sub Agent Code
ARN-11295	

**2. EXISTING UNIT HOLDER INFORMATION**

For existing investors please fill in your Folio number,

FOLIO NO. \_\_\_\_\_

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)**

<b>APPLICATION FOR</b>	<input type="checkbox"/> Zero Balance Folio	<input type="checkbox"/> Invest Now
<b>MODE OF HOLDING</b>	<input type="checkbox"/> Single <input type="checkbox"/> Joint <input type="checkbox"/> Any One or Survivor(s) (Default Joint)	<input type="checkbox"/> Former or Survivor (In case of Minor with joint applicant)
<b>OCCUPATION</b>	<input type="checkbox"/> Business <input type="checkbox"/> Professional <input type="checkbox"/> Service <input type="checkbox"/> Retired <input type="checkbox"/> Student <input type="checkbox"/> House wife <input type="checkbox"/> Others _____	
<b>STATUS</b>	<input type="checkbox"/> Resi Individual <input type="checkbox"/> FIIs <input type="checkbox"/> Society <input type="checkbox"/> AOP/BOI <input type="checkbox"/> Banks <input type="checkbox"/> Fls <input type="checkbox"/> Trust <input type="checkbox"/> Company/Body Corporate	
	<input type="checkbox"/> Partnership firm <input type="checkbox"/> HUF <input type="checkbox"/> Minor <input type="checkbox"/> NRI Repatriable <input type="checkbox"/> NRI Non-Repatriable <input type="checkbox"/> Others _____	

Name of First / Sole applicant  Mr.  Ms.  M/s. \_\_\_\_\_

1st holder PAN  PAN Proof Enclosed  \_\_\_\_\_ Date of Birth\* \_\_\_\_\_  
 [M a n d a t o r y] [Are you KYC Compliant Please (✓) Yes  or No  ] [D D M M Y Y Y Y Y Y]

Name of Guardian (In case of Minor) / Contact Person-Designation In case of non-individual Investors)  Mr.  Ms. \_\_\_\_\_

Guardian's PAN  PAN Proof Enclosed  \_\_\_\_\_ Relation with Minor / Designation \_\_\_\_\_  
 [M a n d a t o r y] [Are you KYC Compliant Please (✓) Yes  or No  ]

Name of Second Applicant  Mr.  Ms.  NRI \_\_\_\_\_

2nd holder PAN  PAN Proof Enclosed  \_\_\_\_\_ Date of Birth\* \_\_\_\_\_  
 [M a n d a t o r y] [Are you KYC Compliant Please (✓) Yes  or No  ] [D D M M Y Y Y Y Y Y]

Name of Third Applicant  Mr.  Ms.  NRI \_\_\_\_\_

3rd holder PAN  PAN Proof Enclosed  \_\_\_\_\_ Date of Birth\* \_\_\_\_\_  
 [M a n d a t o r y] [Are you KYC Compliant Please (✓) Yes  or No  ] [D D M M Y Y Y Y Y Y]

**Mailing Address\***  
 Add 1 \_\_\_\_\_  
 Add 2 \_\_\_\_\_ District \_\_\_\_\_  
 Add 3 \_\_\_\_\_ City \_\_\_\_\_  
 State \_\_\_\_\_ (Country) \_\_\_\_\_ PIN\* \_\_\_\_\_

**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) \_\_\_\_\_ PIN\* \_\_\_\_\_

**CONTACT DETAILS OF SOLE/FIRST APPLICANT**  
 Tel. No. STD Code \_\_\_\_\_ Office \_\_\_\_\_ Residence \_\_\_\_\_ Mobile no. \_\_\_\_\_ (For Receiving SMS Alert)  
 Email ID \_\_\_\_\_ (For Receiving Email Alert)

Investors providing Email Id would mandatorily receive only E - Statement of Accounts in lieu of physical Statement of Accounts. (Refer Instruction No. II)

<input type="checkbox"/> <b>I WISH TO APPLY FOR TRANSACT ONLINE</b> I have read & understood the Terms & Conditions attached	<input type="checkbox"/> <b>I WISH TO APPLY FOR RELIANCE ANY TIME MONEY CARD</b> (Please refer to ATM Instruction) Name as you would like to appear on Any Time Money Card (Max. 19 characters) [M a n d a t o r y] _____ Mother's maiden name in full [M a n d a t o r y] _____
---	--

Please collect your time stamped acknowledged slip for future references  
 Received from \_\_\_\_\_ an application for allotment of  
 Units under Reliance \_\_\_\_\_ as per details below.

Growth Option  Bonus Option  Dividend Reinvestment  Dividend Payout

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

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

A/c. Type ✓  SB  Current  NRO  NRE  FCNR Account No. M a i n d a t o r y

Bank M a i n d a t o r y Branch  City

PIN  IFSC Code For Credit via NEFT 9 Digit MICR Code\* For Credit via EGS

Please ensure the name in this application form and in your bank account are the same

**5. INVESTMENT & PAYMENT DETAILS (Separate Application Form is required for investment in each Plan/Option (Refer instruction no. IV) PAYMENT BY CASH IS NOT PERMITTED.**

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

**SIP ENROLLMENT DETAILS**

Frequency (Please ✓)  Monthly  Quarterly SIP Date:  2  10  18  28

Enrolment Period : From : \_\_\_\_\_ (MM/YY) To : \_\_\_\_\_ (MM/YY) Amount per Instalment: Rs. \_\_\_\_\_

**SIP PAYMENT TYPES ( Please Select any one option)**

**OPTION I : Payment through post dated cheques.** Number of Cheques  Cheque Number From  Cheque Number To

Bank Name  Branch Name

**OPTION II : Auto Debit/Electronic Clearing System (ECS) Mandate Form (For ECS locations and Auto Debit Banks, please refer the Auto Debit/ECS Mandate Form.)**  
ECS locations and Auto Debit Banks are subject to change from time to time

**6. DOCUMENTS ENCLOSED (Please ✓) (MANDATORY)**

For Corporate	For Systematic Transactions	For Additional Document
<input type="checkbox"/> Memorandum & Articles of Association <input type="checkbox"/> Trust Deed <input type="checkbox"/> Bye-Laws <input type="checkbox"/> Partnership Deed <input type="checkbox"/> Resolution / Authorization to invest <input type="checkbox"/> List of Authorised Signatories with Specimen Signature(s)	<input type="checkbox"/> SIP Enrollment Form <input type="checkbox"/> Cheques <input type="checkbox"/> SIP Auto Debit /ECS Mandate Form <input type="checkbox"/> Systematic Transfer Plan <input type="checkbox"/> Systematic Withdrawal Plan <input type="checkbox"/> PIN Agreement Form	<input type="checkbox"/> Power of Attorney <input type="checkbox"/> Others _____

**7. NOMINATION**

I/ We \_\_\_\_\_, \_\_\_\_\_ and \_\_\_\_\_\*  
(Unit holder 1) (Unit holder 2) (Unit holder 3)  
do hereby nominate the person(s) more particularly described hereunder/ and\*/cancel the nomination made by me/ us on the \_\_\_\_\_ day of \_\_\_\_\_  
in respect of the Units under Folio No. \_\_\_\_\_ (\* strike out which is not applicable)

Name and Address of Nominee(s)	Date of Birth	Name and Address of Guardian (to be furnished in case the Nominee is a minor)	Signature of Guardian	Proportion (%) by which the units will be shared by each Nominee (should aggregate to 100%)
Nominee 1				
Nominee 2				
Nominee 3				

**8. DECLARATION**

I/We would like to invest in Reliance \_\_\_\_\_ subject to terms of the Statement of Additional Information (SAI) and Scheme Information Document (SID) and subsequent amendments thereto. I/We have read, understood (before filling application form) and is/are bound to the details of the SAI and SID including details relating to various services including but not limited to ATM/ Debit Card. I/We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. I accept and agree to be bound by the said Terms and Conditions including those excluding/ limiting the Reliance Capital Asset Managements Limited (RCAM) liability. I understand that the RCAM may, at its absolute discretion, discontinue any of the services completely or partially without any prior notice to me. I agree RCAM can debit from my folio for the service charges as applicable from time to time. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I hereby declare that the above information is given by the undersigned and particulars given by me/us are correct and complete. Applicable for NRI Investors: I confirm that I am resident of India. I/We confirm that I am/We are Non-Resident of Indian Nationality/Origin and I/We hereby confirm that the funds for subscription have been remitted from abroad through normal banking channels or from funds in my/our Non-Resident External / Ordinary Account/FCNR Account. I/We undertake that all additional purchases made under this folio will also be from funds received from abroad through approved banking channels or from funds in my/ our NRE/FCNR Account.

<b>S i g n a t u r e</b>	_____	_____	_____
	Sole / 1 <sup>st</sup> applicant/Guardian/ Authorised Signatory	2 <sup>nd</sup> applicant/ Authorised Signatory	3 <sup>rd</sup> applicant/ Authorised Signatory

ACKNOWLEDGMENT SLIP (To be filled in by the Applicant)

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

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www.reliancemutual.com**RELIANCE Mutual Fund**  
Anil Dhirubhai Ambani Group



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

A/c. Type ✓  SB  Current  NRO  NRE  FCNR Account No. M a n d a t o r y

Bank M a n d a t o r y Branch \_\_\_\_\_ City \_\_\_\_\_

Branch \_\_\_\_\_

PIN \_\_\_\_\_ IFSC Code F o r C r e d i t v i a N E F T 9 Digit MICR Code\* F o r C r e d i t v i a E C S

Please ensure the name in this application form and in your bank account are the same

**5. INVESTMENT & PAYMENT DETAILS (Separate Application Form is required for investment in each Plan/Option (Refer instruction no. IV) PAYMENT BY CASH IS NOT PERMITTED.**

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

**SIP ENROLLMENT DETAILS (Maximum SIP Amount is Rs. 4000/- Per Month or 12000/- Per Quarter)**

Frequency (Please ✓)  Monthly  Quarterly SIP Date:  2  10  18  28

Enrolment Period : From : \_\_\_\_\_ (MM/YY) To : \_\_\_\_\_ (MM/YY) Amount per Instalment: Rs. \_\_\_\_\_

**SIP PAYMENT TYPES ( Please Select any one option)**

**OPTION I : Payment through post dated cheques.** Number of Cheques \_\_\_\_\_ Cheque Number From \_\_\_\_\_ Cheque Number To \_\_\_\_\_

Bank Name \_\_\_\_\_ Branch Name \_\_\_\_\_

**OPTION II : Auto Debit/Electronic Clearing System (ECS) Mandate Form (For ECS locations and Auto Debit Banks, please refer the Auto Debit/ECS Mandate Form.)**  
ECS locations and Auto Debit Banks are subject to change from time to time

**6. DOCUMENTS ENCLOSED (Please ✓) (MANDATORY)**

- Systematic Transfer Plan  Systematic Withdrawal Plan  Cheques  SIP Auto Debit /ECS Mandate Form  PIN Agreement  
 Power of Attorney  Identification Proof (Please Refer Point No.3)

**7. NOMINATION**

I/ We \_\_\_\_\_ (Unit holder 1) \_\_\_\_\_ (Unit holder 2) and \_\_\_\_\_ (Unit holder 3) \*  
do hereby nominate the person(s) more particularly described hereunder/ and\*/cancel the nomination made by me/ us on the \_\_\_\_\_ day of \_\_\_\_\_  
in respect of the Units under Folio No. \_\_\_\_\_ (\* strike out which is not applicable)

Name and Address of Nominee(s)	Date of Birth	Name and Address of Guardian (to be furnished in case the Nominee is a minor)	Signature of Guardian	Proportion (%) by which the units will be shared by each Nominee (should aggregate to 100%)
Nominee 1				
Nominee 2				
Nominee 3				

**8. DECLARATION**

I/We would like to invest in Reliance \_\_\_\_\_ subject to terms of the Statement of Additional Information (SAI) and Scheme Information Document (SID) and subsequent amendments thereto. I/We have read, understood (before filling application form) and is/are bound to the details of the SAI and SID including details relating to various services including but not limited to ATM/ Debit Card. I/We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. I accept and agree to be bound by the said Terms and Conditions including those excluding/ limiting the Reliance Capital Asset Managements Limited (RCAM) liability. I understand that the RCAM may, at its absolute discretion, discontinue any of the services completely or partially without any prior notice to me. I agree RCAM can debit from my folio for the service charges as applicable from time to time. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I hereby declare that the above information is given by the undersigned and particulars given by me/us are correct and complete. Applicable for NRI Investors: I confirm that I am resident of India. I/We confirm that I am/We are Non-Resident of Indian Nationality/Origin and I/We hereby confirm that the funds for subscription have been remitted from abroad through normal banking channels or from funds in my/our Non-Resident External / Ordinary Account/FCNR Account. I/We undertake that all additional purchases made under this folio will also be from funds received from abroad through approved banking channels or from funds in my/ our NRE/FCNR Account. Maximum SIP Amount is Rs. 4000/- Per Month or 12000/- Per Quarter. Only one SIP per month or per quarter is permitted per Folio / Scheme/Plan.

**9. SIGNATURE**

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

**Identification Proof to be provided by the Applicant/s****Category Number to be mention in the application form overleaf**

- |   |   |
|---|---|
| 01 Voter Identity Card  | 09 Photo Identification issued by Bank Managers of Scheduled Commercial Banks / Gazetted Officer / Elected Representatives to the Legislative Assembly / Parliament |
| 02 Driving License  | 10 ID card issued to employees of Scheduled Commercial / State/District Co-operative Banks  |
| 03 Government / Defense identification card                                     | 11 Cards issued by Universities / deemed Universities or institutes under statutes like ICAI, ICWA, ICSI, ICFA, MBA.  |
| 04 Passport   | 12 Permanent Retirement Account No (PRAN) card issued to New Pension System (NPS) subscribers by CRA (NSDL).  |
| 05 Photo Ration Card  | 13 Any other photo ID card issued by Central Govt. / State Govt. /Municipal authorities / Government organizations like ESIC / EPFO.                                |
| 06 Photo Debit Card   | 14 Permanent Account No (PAN No.)   |
| 07 Employee ID cards issued by companies registered with Registrar of Companies |   |
| 08 Senior Citizen / Freedom Fighter ID card issued by Government.               |   |

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 (Debit clearing)

- New SIP Registration - by existing investor (Also attach the SIP Enrollment Form duly filled & Signed)  
 New SIP Registration - by new investor (Also attach the new application form duly filled & signed)

I/We as per the details below hold an account with your branch as per the particulars stated below.

#### APPLICANT DETAILS

Folio No.		
Name of Sole/1st holder	PAN No. M A N D A T O R Y	KYC : Yes / No
Name of 2nd holder	PAN No. M A N D A T O R Y	KYC : Yes / No
Name of 3rd holder	PAN No. M A N D A T O R Y	KYC : Yes / No

SCHEME NAME \_\_\_\_\_ Option \_\_\_\_\_ Plan \_\_\_\_\_ SIP Amount \_\_\_\_\_  
Frequency (Please ✓)  Monthly (default) or  Quarterly SIP Date  2  10  18  28 Enrollment 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 Account No. M a n d a t o r y \_\_\_\_\_  
(Core Banking Account Number)

Bank M a n d a t o r y \_\_\_\_\_

Branch \_\_\_\_\_

Address \_\_\_\_\_

Branch City \_\_\_\_\_

PIN \_\_\_\_\_ 9 Digit MICR Code \_\_\_\_\_ IFSC Code \_\_\_\_\_

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

**Mandatory Enclosures:**  
 Blank cancelled cheque  Copy of cheque

#### DECLARATION

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

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

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

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

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

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

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

**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).
- Please submit the following documents atleast 21 working days before the first SIP date for ECS (Debit Clearing):

**New Investors:**

- Application Form with Auto Debit/ECS Mandate Form.
- The initial investment amount cheque should be issued from the same bank account which is to be debited under ECS/Auto Debit for SIP installments.
- 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.
- 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) from the investors for the balance period.
- 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.
- 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.
- 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.
- 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.
- You can discontinue this facility by giving fifteen days written notice to any of our Investor Service Centres.**

- Allotment of units would be subject to realisation of credit.
- An investor can opt for Monthly or Quarterly frequency. (monthly for SIP Insure)
- \* 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.

**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.
- 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.
- Please write the SIP Form number / the first applicant's name on the reverse of the cheque accompanying the SIP Form.
- 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.
- 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.
- For MICRO SIP maximum SIP amount can be Rs.4000/- Per Month or Rs.12000/- Per Quarter.



# INSTRUCTIONS TO HELP YOU COMPLETE THE MAIN APPLICATION FORM

## I GENERAL INSTRUCTION:

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

## II. APPLICANT'S INFORMATION:

1. In case the application is made under a Power of Attorney (PoA), a duly certified copy thereof, duly notarised should be submitted with the application. The POA document should contain the signatures of both the Applicant & the constituted Attorney.
2. Application made by a limited company or by a body corporate or a registered society or a trust, should be accompanied by a copy of the relevant resolution or authority to make the application, as the case may be, alongwith a certified copy of the Memorandum and Articles of Association or Trust Deed / Bye Laws / Partnership Deed, whichever is applicable.
3. In case of non-individual applicants, i.e. HUF / Companies / AOP / BOI / Trusts / Societies / 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 01st 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 subscription and 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 Agency before 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 without a 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 status of 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 mandatory redemption 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 Mutual Fund folios through a Power of Attorney (PoA) must ensure that the issue of PoA and the holder of the PoA must mention their KYC compliance status at the time of investment, 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 to change 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.

6. In case of NRI/FII investors the Account Statements / Redemption Cheques / Other correspondence will be sent to the mailing address mentioned.
7. 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
2. **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:

1. Payment should be made by crossed cheques, / Demand Draft/ pay order, 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 outstanding cheques/draft are not permitted. Application received with outstanding 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 allotted 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.

2. Please mention the application serial no. on the reverse of the cheque/demand draft tendered with the application.
3. In case the payment is made through 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:

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

from all liabilities in respect of the said units.

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. E-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 dated November 20, 2006 with respect to dispatch of the account statement.

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

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

### VIII. Benefits

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

## INSTRUCTIONS WITH REGARD TO RELIANCE ANY TIME MONEY CARD

1. The card shall be issued only to Resident Individuals. The card shall not be issued to Minors, HUF, NRI, Pvt/ Public Ltd Companies, Partnerships 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.
2. 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.
5. 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.
9. Withdrawals through ATM or PoS terminals can be stopped temporarily or permanently for want of any statutory compliance
10. 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.
16. Please read the terms and conditions carefully, which will be provided in the welcome kit of the card.

## CHECKLIST

### Please ensure that:

- Your Application Form is complete in all respect, Name, Address & contact details are mentioned in full, signed by all applicants.
- Bank Account Details are entered completely and correctly.
- Permanent Account Number (PAN) of all the applicants are mandatory.
- Appropriate Scheme Name, Plan & Option is mentioned clearly.
- The Cheque / DD is drawn in favour of "Reliance ....." (chosen scheme) dated and dully signed.
- Application Number is mentioned on the reverse of the Cheque / DD.
- Documents as listed alongside are submitted along with the Application (as applicable to your specific case).

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

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

## TERMS AND CONDITIONS FOR MICRO SIP

1. 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<sup>nd</sup>, 10<sup>th</sup>, 18<sup>th</sup> or 28<sup>th</sup>
2. Applicators is to be submitted at least 21 working day prior to the SIP date in case the criteria is not met the SIP would start on the same date from the next month.
3. 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.
4. 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.
  - b. For new investors who wish to participate in SIP, the 1<sup>st</sup> 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 2<sup>nd</sup> / 10<sup>th</sup> / 18<sup>th</sup> / 28<sup>th</sup> 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.
7. (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 X 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 1<sup>st</sup> installment (in respect of the 1<sup>st</sup> 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.
12. All SIP cheque except the 1<sup>st</sup> cheque must be dated 2<sup>nd</sup> or 10<sup>th</sup> or 18<sup>th</sup> or 28<sup>th</sup> of a month.
13. All SIP cheques including the 1<sup>st</sup> 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 2<sup>nd</sup> or 10<sup>th</sup> or 18<sup>th</sup> or 28<sup>th</sup>. 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- 2<sup>nd</sup>, 10<sup>th</sup>, 18<sup>th</sup> or 28<sup>th</sup> of a month) .
15. The gap between the 1<sup>st</sup> cheque / installment & the 2<sup>nd</sup> 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 calendar 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.
22. Pursuant to SEBI letter dated June 19, 2009 addressed to AMFI, and in compliance with AMFI Guidelines dated July 14, 2009 , investment in Micro Schemes such as Systematic Investment Plan (SIP) where aggregate of installments in a rolling 12 months period or in a financial year i.e. April to March does not exceed Rs 50,000 per year per investor ( hereinafter referred as "Micro SIP"), will be exempted from the requirement of Permanent Account Number (PAN) with effect from August 01, 2009. This exemption will be applicable only to investments by individuals (including Joint Holders who are individuals, NRIs but not PIOs), Minors and Sole proprietary firms. HUFs and other categories will not be eligible for Micro SIPs.  
 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 dated 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.
28. For Direct Investment Please Mention "Direct in the Column "Name & Broker Code/ARN"

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

**Toll free: 1 800-300-11111**  
**www.reliancemutual.com**

**RELIANCE Mutual Fund**  
Anil Dhirubhai Ambani Group

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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.reliancecapital.com](http://www.reliancecapital.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 1800-300-1111 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.reliancecapital.com](http://www.reliancecapital.com) and the Call center shall mean the Telephonic helpline connected to the Fund's Telephone number 30301111, Toll free 1800-300-1111 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 allotted 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 allotted 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.

#### **DISCLAIMER**

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.reliancecapital.com](http://www.reliancecapital.com).

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



