Reliance Mutual Fund

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.



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

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

INVESTMENT MANAGER

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

REGISTRAR

Karvy Computershare Private Limited Madhura Estate, Muncipal No 1-9/13/C Plot No 13 & 13C, Survey No 74 & 75 Madhapur Village, Serlingampally Mandal & Muncipality R R District, Hyderabad 500 081. Tel: 040-40308000 Fax: 040-23394828 CUSTODIAN Deutsche Bank AG Kodak House, Ground Floor, Mumbai-400 001.

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

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

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

Name of the	Reliance Liquid Treasury Plan	Fund-	Reliance Liquid	Fund-Cash Plan	Reliance Liquidi	ity Fund		
Scheme	(An open-ended Liquid	Scheme)	(An open-ended Liquid	Scheme)	(An Open – ended Liqu	uid Scheme)		
Investment objective	The primary investment scheme is to generate of consistent with modera high liquidity. According predominantly be made Market Instruments	optimal returns ite levels of risk and gly, investments shall	The primary investment scheme is to generate op consistent with moderat high liquidity. Accordingl predominantly be made Market Instruments	e optimal returns rate levels of risk and ngly, investments shall generate optimal returns consistent with moderate levels of risk and high liquidity. Accordingly, investments shall predominantly				
Asset Allocation	Call Money/Cash/Repo 0 – 50%, Money Market Instrume instruments,)CPs, T–Bil Short Term papers) 0 – 4	· ents (Mibor linked .ls, CDs and/or other	Reverse Repo & CBLO - 0 Mibor Linked instruments Options and Overnight Int Debt Instruments ² - 0-1 ¹ Nivestments in Overnigh Linked Debt Instruments put/call greater than one 50% of the corpus of the	with daily Put/ Call cerest Rate Reset Linked 00% t Interest Rate Reset (with maturity or day) shall not exceed	Repo and Reverse Repo Money Market Instrum instruments, CPs, T-Bi Short Term debt instruu Notes, Short Tenor NCI than 1 year maturity G Securitised debt upto 4	nents (Mibor linked lls, CDs) and/or other ments (Floating Rate Ds, PTCs) and/or Less secs- 65-100%		
Plans and Options	Under Retail & Institution (Growth option) & Divider Reinvestment option)		Growth option (Growth option (Reinvestment opt		Growth option (Growth Dividend option (Payout			
Dividend Frequency \$	Daily, Weekly, Monthly	, Quarterly	Daily, Weekly		Daily, Weekly, Monthly	/, Quarterly		
Minimum Application Amount	Retail Plan: Rs. 5,000 Ins 1,00,00,000 and in mult		Rs. 25,000 and in multipl	les of Re. 1 thereafter	Rs 5 Crore & in multiple	es of Re. 1 thereafter		
Minimum Additional Amount		1,000 & in multipl	es of Re. 1 thereafter		Additional purchases can For all categories of inves			
Minimum Redemption			nber of units. However, in c ount under each of the pla		t in operation, minimum	, , , , , , , , , , , , , , , , ,		
Benchmark			Crisil Liquid	Fund Index				
und Manager	Prashant Pimple			Amit 1	ripathi			
Performance of the Scheme as on 28/07/2009	Based on NAV of Retail F Growth option. Date of Inception 23/0		Based on NAV of Growth Date of Inception 7/12		Date of Inception 16/06/2005			
	Compounded Anr		Compounded Anr		Compounded Annualised Returns			
Period 1 Year	Scheme Returns %	Benchmark Returns %	Scheme Returns %	Benchmark Returns %	Scheme Returns %	Benchmark Returns		
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		
Performance of the Scheme as on 31/03/2009	8.00 6.00 2.00		8.81 8.00 8.00 8.00 8.00 6.00 4.00 0.00 2.00		 Scheme Returns (%) Past performance may or n 	Reliance Liquidity Fund vs Crisil Liquid Fund Index 8.16 7.43 007-08 Period ■ Benchmark Returns(%) nay not be sustained in futur NII the returns are of Reta		
Entry Load*	Plan(wherever applicable) Nil *In terms of SEBI circ effective August 1, 2009.	- Growth Plan - Growth C cular no. SEBI/IMD/CIR Upfront commission shal	Dption No.4/ 168230/09 dated Ju l be paid directly by the inve	une 30, 2009, no entry l	oad will be charged by th	e Scheme to the invest		
Exit Load	various factors including th	ie service rendered by the	distributor	il				
Recurring Expenses	are as follows:	-	naximum expenses that can t	pe charged to a scheme	As per SEBI (Mutual Fu 1996, the maximum e charged to a scheme au Up to Rs. 100 crores 2 crores 2.00% Next Rs Balance 1.50%	xpenses that can be re as follows: .25% Next Rs. 300		

Name of the	Reliance Month (An open-ended Fund.M		Reliance Income	Fund	Reliance NRI In	come Fund	
Scheme	assured & is subject to the distributable surplus)	ne availability of	(An open-ended Income	Scheme)	(An open-ended Incor	ne Scheme)	
investment objective	The primary investment scheme is to generate re to make regular dividen unitholders and the seco growth of capital	egular income in order d payments to	The primary investment of scheme is to generate opi consistent with moderate income may be complem appreciation of the portfo investments shall predom Debt & Money Market Ins	timal returns e level of risk. This ented by capital blio.Accordingly, ninantly be made in	The primary investmen scheme is to generate consistent with moder income may be comple appreciation of the por investments shall pred Debt and Money Mark	optimal returns ate levels of risk. This emented by capital rtfolio. Accordingly, ominantly be made in	
Asset Allocation	Equity and Equity related Fixed Income Securities (Instruments) 80%-1009 be a part of debt Securition	Debt & Money Market %. Securitised debt will	Debt Instruments - 50 - 100 Instruments - 0 - 50% The endeavor to keep Securitised corpus	0%, Money Market Fund will normally	Debt instruments -100%. Investment in securitised debts upto 40% may be undertaken.		
Plans and Options	Growth Plan (Growth o (Payout & Reinvestment		Under Retail Plan: Growth Bonus options) & Dividence Reinvestment options)		Growth Plan (Growth op (Payout & Reinvestment		
Dividend Frequency \$	Monthly, Quarterly		Monthly, Quarterly, Half	yearly, Annual	N.A.		
Minimum Application Amount	For Growth option; Rs. 1 Dividend option: Rs 25, Dividend option: Rs 10,0 Re. 1 thereafter	000; Quarterly	For Growth Option: Rs. 5,C option: Rs 25,000; Quarte Rs 10,000; Half Yearly Div Rs 5,000; Annual Dividenc in multiples of Re. 1 there	rly Dividend option: vidend option: d option: Rs 5,000 &	Rs. 50,000 and in mul thereafter	tiples of Re. 1	
Minimum Additional Amount			Rs. 1000 & in multiples	of Re. 1 thereafter			
Minimum Redemption	Redemptions can be for		nber of units. However, in c ount under each of the plar			m	
Benchmark	Crisil MIP Blended Index			Crisil Composite	Bond Fund Index		
und Manager	Amit Tripathi & Ashwani	Kumar		Prashar	nt Pimple		
Performance of he Scheme	Based on NAV of Growt Date of Inception 13/0	th Plan – Growth Option. 01/2004	Based on NAV of Retail PL Growth Option.		Based on NAV of Growth Plan-Growth Option Date of Inception 16/11/2004		
as on 28/07/2009			Date of Inception 01/01				
s on 28/07/2009 Period	Compounded Ani Scheme Returns %	nualised Returns Benchmark Returns %	Compounded Annu			nualised Returns Benchmark Return	
	· · ·		Compounded Annu	ualised Returns			
Period	Scheme Returns %	Benchmark Returns %	Compounded Annu Scheme Returns %	ualised Returns Benchmark Returns %	Scheme Returns %	Benchmark Return	
Period 1 Year	Scheme Returns % 26.09	Benchmark Returns %	Compounded Anno Scheme Returns % 19.38	ualised Returns Benchmark Returns % 11.66	Scheme Returns %	Benchmark Return 11.66	
1 Year 3 Years	Scheme Returns % 26.09 13.25	Benchmark Returns % 12.25 8.72	Compounded Annu Scheme Returns % 19.38 10.86	ualised Returns Benchmark Returns % 11.66 6.9	Scheme Returns % 1.18 3.22 NA** 3.7	Benchmark Return 11.66 6.90 NA** 6.11	
Period 1 Year 3 Years 5 years Returns Since Inception Performance of the Scheme as on	Scheme Returns % 26.09 13.25 12.79 11.59 Reliance Monthly Inco Crisil MIP Blender 5.00 0.00 2008-09 2007-08 P	Benchmark Returns % 1 2.25 8.72 8.6 7.14 See Plan vs d Index 18.11 11.23 5.63 2.37 2005-06 2004-05 reidd uruns (%) = Benchmark Returns (%)	Compounded Annu Scheme Returns % 19.38 10.86 8.46 10.11 14.00 12.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.11 8.20 5.00 2008-09 2007-08 200 Peri	Jualised Returns Benchmark Returns % 11.66 6.9 5.5 NA^ intervention 17.3.75 4.40 17.3.75 4.40 17.3.75 4.40 18.00 0.18 06-07 2005-06 2004-05 0d Benchmark Returns(%) 0.18	Scheme Returns % 1.18 3.22 NA** 3.7 Reliance Crisil Comp 9.00 8.2 7.35 9.00 1.49 2.00 1.49 2.00 2.00 1.49 2.00 Period • Scheme Returns %	Benchmark Return 11.66 6.90 NA** 6.11 NRI Income Plan vs posite Bond Fund Index 0 7.30 3.75 4.42 4.81	
Period 1 Year 3 Years 5 years Returns Since	Scheme Returns % 26.09 13.25 12.79 11.59 Reliance Monthly Incc Crisit MIP Blender 5.00 0.00 2008-09 2007-08 Past performance may or may Calculation assume that a	Benchmark Returns % 12.25 8.72 8.6 7.14 Index 18.11 11.23 5.63 2006-07 2005-06 2004-05 erid surns(%) BenchmarkReturns(%) not be sustained in future Il payouts during the period	Compounded Annu Scheme Returns % 19.38 10.86 8.46 10.11 10.1	Benchmark Returns % 11.66 6.9 5.5 NA^ CCE Income Fund vs posite Bond Fund Index 17.75 4.40 2005-06 2004-05 od Benchmark Returns %) not be sustained in future	Scheme Returns % 1.18 3.22 NA** 3.7 Reliance Crisil Comp 5.00 7.35 2.03 1.49 2.00 2.00 1.49 2.00 Period Period Past performance may or r	Benchmark Return 11.66 6.90 NA** 6.11 NRI Income Plan vs posite Bond Fund Index 0 7.30 3.75 4.42 4.42 Benchmark Returns(%) may not be sustained in fut	
Period 1 Year 3 Years 5 years Returns Since Inception Performance of the Scheme as on 31/03/2009	Scheme Returns % 26.09 13.25 12.79 11.59 Reliance Monthly Inco Crisit MIP Blender 5.00 0.00 2007-08 Past performance may or may Calculation assume that a Plan(wherever applicable) Nil *In terms of SEBI cir investor effective Augus	Benchmark Returns % 1 2.25 8.72 8.6 7.14 The Plan vs d Index 18.11 5.63 2.37 2005-06 2004-05 eriod turns (%) = Benchmark Returns (%) not be sustained in future Il payouts during the period - Growth Plan – Growth C cular no. SEBI/IMD/CIR t 1, 2009. Upfront comr	Compounded Annu Scheme Returns % 19.38 10.86 8.46 10.11 10.1	Benchmark Returns % 11.66 6.9 5.5 NA^ Cee Income Fund vs posite Bond Fund Index 17.375 4.40 06-07 2005-06 2004-05 0.18 Benchmark Returns(%) not be sustained in future the units of the scheme all lune 30, 2009, no entry y by the investor to the	Scheme Returns % 1.18 3.22 NA** 3.7 Reliance Crisil Comp 5.00 7.35 5.00 2.00 1.49 2.00 2.00 1.49 2.00 2.00 Period Scheme Returns %) Past performance may or r t the then prevailing NAV. F	Benchmark Return 11.66 6.90 NA** 6.11 Control of the substant	
Period 1 Year 3 Years 5 years Returns Since Inception Performance of the Scheme as on 31/03/2009	Scheme Returns % 26.09 13.25 12.79 11.59 Reliance Monthly Inco Crisil MIP Blender 5.00 0.00 2007-08 Past performance may or may Calculation assume that a Plan(wherever applicable) Nil *In terms of SEBI cir investor effective Augus investors' assessment of For subscription of less tha 1% if redeemed/switt Nil, if redeemed/switt Nil, if redeemed/switt Nil, if redeemed/switt	Benchmark Returns % 1 2.25 8.72 8.6 7.14 The Plan vs dIndex 18.11 2005-07 2005-06 2004-05 2	Compounded Annu Scheme Returns % 19.38 10.86 8.46 10.11 10.01 10.00 10.0	Benchmark Returns % 11.66 6.9 5.5 NA^ Cee Income Fund vs posite Bond Fund Index 17.75 4.40 0.18 0.018 0.0	Scheme Returns % 1.18 3.22 NA** 3.7 Reliance Crisil Comp 5.00 7.35 5.00 2.00 1.49 2.00 2.00 1.49 2.00 2.00 Period Scheme Returns %) Past performance may or r t the then prevailing NAV. F	Benchmark Return 11.66 6.90 NA** 6.11 NRI Income Plan vs posite Bond Fund Index a, 2006-07 2005-06 Benchmark Returns(%) may not be sustained in fut Ut the returns are of Re the Scheme to the cors based on the 5 Lacs, the exit load wile redeemed within 6 allotment of units. Nil i 6 months from the dat o exit load is applicable	
Period 1 Year 3 Years 5 years Returns Since Inception Performance of the Scheme as on	Scheme Returns % 26.09 13.25 12.79 11.59 Reliance Monthly Inco Crisil MIP Blender 5.00 0.00 2007-08 Past performance may or may Calculation assume that a Plan(wherever applicable) Nil *In terms of SEBI cir investor effective Augus investors' assessment of For subscription of less tha 1% if redeemed/switt Nil, if redeemed/switt Nil, if redeemed/switt Nil, if redeemed/switt	Benchmark Returns % 1 2.25 8.72 8.6 7.14 The Plan vs dindex 18.11 2005-07 2005-06 2004-05 2005-05 2004-05 2005-05 2	Compounded Annu Scheme Returns % 19.38 10.86 8.46 10.11 10.11 10.00 10.0	Benchmark Returns % 11.66 6.9 5.5 NA^ Cee Income Fund vs posite Bond Fund Index 17.75 4.40 0.18 0.19 0.18 0.	Scheme Returns % 1.18 3.22 NA** 3.7 Reliance Crisil Comp Period Scheme Returns % 2.33 2.33 2.07-01 Period Scheme Returns % 2.33 2.07-01 Period Scheme Returns % 2.33 2.33 2.33 2.07-01 Period Scheme Returns % Past performance may or r t the then prevailing NAV. F y load will be charged by AMFI registered Distribut For subscription upto Rs. be 0.50%, if the units ar months from the date of units are redeemed after of allotments of units. Nusubscription above Rs 5laz the maximum expenses th	Benchmark Return 11.66 6.90 NA** 6.11 NRI Income Plan vs posite Bond Fund Index 0 7.30 3.75 4.42 4.8 Benchmark Returns(%) may not be sustained in fut Ut the returns are of Re the Scheme to the cors based on the 5 Lacs, the exit load wile redeemed within 6 allotment of units. Nil i 6 months from the dat o exit load is applicable tcs hat can be charged to	

\$ 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

Name of the Scheme	Reliance Regula – Debt Option (An open ended schem		Reliance Mediu (An open-ended Incor		Reliance Money (An Open-ended Inco	y Manager Fund		
Investment objective	The primary investment ob generate optimal returns cc level of risk. This income m capital appreciation of the investments will predomina	ective of this option is to nsistent with a moderate ay be complemented by portfolio. Accordingly,	assured returns) The primary investment of to generate regular income regular dividend payments secondary objective is grow	in order to make to unitholders and the	The investment objective generate optimal returns moderate levels of risk a in debt securities and mo	e of the Scheme is to consistent with nd liquidity by investing		
Asset Allocation	Money Market Instruments Debt Instruments(includ with maturity of more th Money Market Instrumer Call Money & Reverse Re with maturity of less tha (Securitised debt will be securities, upto 25% of f	ing securitised debt) an 1 year - 65-100% ats (including Cash/ po) and Debentures n 1 year - 0-35% a part of the debt	Money Market Instrume Debt Instruments^^ – 4 ^^ Securitised Debt upto	0 - 100%	Debt Instruments * including Government Securities Corporate Debt, Other debt instruments and Money Market Instruments with average maturity less than equal to 12 months- 0-100%, Debt Instruments* including Government Securities Corporate Debt and other debt Instruments with average maturity greater than 12 months- 0-50% * Securitised debt upto 60% of the corpus			
Plans and Options	Under both Retail & Institi Growth Plan & Dividend P Dividend Reinvestment Op	lan (Dividend Payout &	Under Retail Plan: Grow & Dividend Plan (Payout options)		For Retail and Institutional Bonus Option & Dividend Reinvestment option, Wea Option, Monthly Dividend Dividend Reinvestment Op Payout Option, Quarterly Option)	Option (Daily Dividend ekly Dividend Reinvestmen Payout Option, Monthly otion, Quarterly Dividend		
Dividend Frequency \$	N.A.		Daily, Weekly, Monthly	Quarterly	Daily Dividend Reinvestm Dividend Reinvestment O Payout Option, Monthly I Option, Quarterly Dividen Dividend Reinvestment O	ption, Monthly Dividend Dividend Reinvestment d Payout option, Quarterly		
Minimum Application Amount	Retail Plan: Rs.500 per op 1 thereafter Institutional P & in multiples of Re. 1 the	lan:Rs. 25lacs per option	Rs. 5,000 & in multiple	s of Re. 1 thereafter	For Retail Plan – 1 lac ar thereafter, For Institution multiples of Re 1 therea	al Plan – Rs 1 crore and ir		
Minimum Additional Amount	Retail Plan: Rs. 500 & in thereafter Institutional Pl & in multiples of Re. 1 th	an:Rs. 1lac per option		Rs. 1,000 & in multi	ples of Re. 1 thereafter			
Minimum Redemption			per of units. However, in o ant under each of the plan	1				
Benchmark	Crisil Composite Bond Fun	d Index	Crisil Short Term Bond	Fund Index	Crisil Liquid Fund Index			
Fund Manager	Arpit Malaviya			Amit	Tripathi			
Performance of the Scheme as on 28/07/2009	Based on NAV of Growth Date of Inception 09/06		Based on NAV of Retail Growth Option. Date of	Plan - Growth Plan - Inception 25/09/2000	Based on NAV of Retail Plan-Growth Option. Date of Inception 21/03/2007 Compounded Annualised Returns			
	Compounded Anr			nualised Returns				
Period	Scheme Returns %	Benchmark Returns %	Scheme Returns %	Benchmark Returns %	Scheme Returns %	Benchmark Returns %		
1 Year	6.2	11.66	8.06	11.44	7.93	7.92		
3 Years	5.08	6.90	7.17	8.24	NA**	NA**		
5 years	NA***	NA***	5.51	6.73	NA***	NA***		
Returns Since	4.49	5.84	7.18	NA^	8.34	7.72		
Inception								
Performance of the Scheme		s Fund- Debt Option vs Bond Fund Index	12.00 9.79 Cr	telian ce Medium Term Fund vs sil Short Term Bond Fund Index	9.00 8.88 8.81 Cr	ce Money Manager Fund vs risil Liquid Fund Index 843		
Performance of the Scheme as on 31/03/2009	Crisil Composite	Bond Fund Index 8-22 4-48 4-48 4-33 7-35 7	9.79 Cr 9.00 - 8.18 7.20 6 0.00 - 2008-09 2007-08 2.00	sil Short Term Bond Fund Index 26 5.71 2.99 4.86 3.03 1.19 2004-05 Period etums (%) Benchmark Returns (%)	9.00 8.88 8.81 Cr 8.50 7.50 7.50 7.50 7.50 7.50 7.50 7.50 7			
the Scheme as on	Crisil Composite	Bond Fund Index 448 Fr07-08 Composite Bond Fund Index may not be sustained in future Il payouts during the perio	d have been re-invested in	sil Short Term Bond Fund Index 26 5.71 2.99 4.86 3.03 2.99 2.99 2.00-05 Period Benchmark Returns(%) y not be sustained in future	9.00 8.50 8.00 6.50 7.50 6.50 2.008-09 8.00 6.50 2.008-09 8.50 7.50 6.50 2.008-09 8.50 7.50 7.50 7.50 7.50 8.50 7.50 7.50 7.50 7.50 7.50 7.50 7.50 7	eriod 2007-08 ■ Benchmark Returns (%) may not be sustained in future		
the Scheme as on	Crisil Composite	Bond Fund Index 448 431 Fromo-one Composite BondFundIndex may not be sustained in future Il payouts during the perio – Growth Plan – Growth C	d have been re-invested in	sil Short Term Bond Fund Index 26 5.71 2.99 4.86 1.19 3.03 1.19 Period Period Benchmark Returns(%) y not be sustained in future the units of the scheme at	9.00 8.50 8.00 6.50 7.50 6.50 2.008-09 8.00 6.50 2.008-09 8.50 7.50 6.50 2.008-09 8.50 7.50 7.50 7.50 7.50 8.50 7.50 7.50 7.50 7.50 7.50 7.50 7.50 7	trid 2007-08 ■ Benchmark Returns (%) may not be sustained in future		
the Scheme as on 31/03/2009	Crisil Composite	Bond Fund Index Bond Fund Index Total State St	d have been re-invested in	sil Short Term Bond Fund Index	9.00 8.00 7.50 6.50 7.50 7.50 8.50 7.50 7.50 7.50 8.50 7.50 7.50 8.50 7.50 8.50 7.50 8.50 7.50 8.50 7.50 8.50 7.50 8.50 7.50 8.50 7.50 8.50 7.50 8.50 7.50 8.50 7.50 8.50 7.50 8.50 7.50 8.50 7.50 8.50 7.50 8.50 7.50 8.50 8.50 8.50 8.50 8.50 8.50 8.50 8	risil Liquid Fund Index 8.43 7.43 Teriod 2007-08 Benchmark Returns (%) may not be sustained in future All the returns are of Retail		
the Scheme as on 31/03/2009 Entry Load*	Crisil Composite	Bond Fund Index Bond Fund Index Add Add Add Add Add Add Add Add Add Add	/ 168230/09 dated June 10 be paid directly by the inv	sil Short Term Bond Fund Index 26 5.71 2.99 4.86 1.19 0.00 Period 2004-05 2005-05 2004-05 2005-05-05-05-05-05-05-05-05-05-05-05-05-	9.00 8.00 7.50 6.50 7.50 7.50 8.50 7.50 7.50 7.50 8.50 7.50 7.50 8.50 7.50 8.50 7.50 8.50 7.50 8.50 7.50 8.50 7.50 8.50 7.50 8.50 7.50 8.50 7.50 8.50 7.50 8.50 7.50 8.50 7.50 8.50 7.50 8.50 7.50 8.50 7.50 8.50 7.50 8.50 8.50 8.50 8.50 8.50 8.50 8.50 8	risil Liquid Fund Index 8.43 7.43 Teriod 2007-08 Benchmark Returns (%) may not be sustained in future All the returns are of Retail		
the Scheme as on 31/03/2009 Entry Load* Exit Load Recurring Expenses	Crisil Composite Crisil Composite Crisil Composite Crisil Composite Past performance may or Calculation assume that a Plan(wherever applicable) Under both Retail & Instit *In terms of SEBI circula effective August 1, 2009 assessment of Various fac Under both Retail & Instit redeemed/switched out of of 1 year Nil, if redeemed	Bond Fund Index Bond Fund Index Add Add Add Add Add Add Add Add Add Add	As per SEBI (Mutual Fund- scheme are as follows:	sil Short Term Bond Fund Index 26 5.71 2.99 Period 2005-06 2004-05 2004 2004-05 2004	9.00 8.00 7.50 6.50 Scheme Returns (%) Past performance may or t the then prevailing NAV. A Nil will be charged by the Sch red Distributors based on t	eme to the investor the investors'		

Name of the Scheme	Reliance Floating (An open-ended Liquid S				Reliance Short			
Investment objective	investment in a portfolio floating rate securitised d swapped for floating rate	comprising substantially ebt, Money Market Insi returns) The scheme s itised debt, Money Ma	is to generate regular incor y of Floating Rate Debt Sec cruments and Fixed Rate De hall also invest in Fixed Rat rket Instruments and Floati	urities (including ebt Instruments e Debt Securities	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 securitites of a short term maturity			
Asset Allocation	debt and fixed rate debt s	wapped for floating rat	t instruments(including flo. e returns) 25% -100%. Fi : and floating rate debt swa	xed Rate Debt	 Debt and Money Market Instruments with average maturity upto a year - 60 - 100% & Debt Instruments with average maturity greater than a year and normally upto 7 years depending upon availability- 40 - 60% *Securitised Debt upto 40% of the corpus. 			
Plans and Options	Growth option (Growth op	tion) & Dividend option	(Payout & Reinvestment opt	ion)	Growth Plan(Growth opti (Payout & Reinvestment			
Dividend Frequency \$	Monthly Dividend Payout investment Option, Mont		Veekly Dividend Re-	Monthly, Quarterly				
Minimum Application Amount	Rs. 25,000 and in multiple	es of Re. 1 thereafter			Rs. 50,000 and in multip	les of Re. 1 thereafter		
Minimum Additional Amount			Rs. 1,000 & in multiple	es of Re. 1 thereafter				
Minimum Redemption			ber of units. However, in o ount under each of the plan					
Benchmark	Crisil Liquid Fund Index				Crisil Liquid Fund Index			
Fund Manager	Amit Tripathi				Prashant Pimple			
Performance of the Scheme as on 28/07/2009	Based on NAV of Growth Pl Performance of the Scheme as on 11/09/2006 Date of Inception 02/09/20	·	Based on NAV of Growth Pl Performance of the Sche From 12/09/06 to 30/0	me	Based on NAV of Retail P Growth Option. Date of Inception 23/12			
	Compounded Annu		Compounded Ann		Compounded Anr			
Period	Scheme Returns %	Benchmark Returns %	Scheme Returns %	BenchmarkReturns %		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		
Performance of the Scheme as on 31/03/2009	9.02 8.81 8.000 8.000 8.000 8.000 8.000 8.000 8.000 8.000 8.000) Period s(%) ay or may not be sustained i	3.60 to 31/03/2007	he units of the scheme of	12.00 12.00 12.00 4.00 0.00 2008-09 Crisil Liq 9.98 7.43 2008-09 Scheme Returns (%) Benchmark Returns (%)	y not be sustained in future		
Entry Load*	Plan(wherever applicable) - Nil *In terms of SEBI cir	Growth Plan – Growth C		d June 30, 2009, no e	ntry load will be charged b	y the Scheme to the		
Table 1 and 1			rendered by the distributor		5			
Exit Load			Nil					
Recurring Expenses		5	he maximum expenses tha s 2.00% Next Rs 300 cror	2				
Actual expenses as on 31/03/09		0.58	3%		0.64	%		
\$ If the dividend d # Reliance Floating	dex available during that peri declaration date for any of t g Rate Fund was launched or dum dated 09/08/2006	ne specified frequencie		n the immediate next b		ecord date		

Name of the	Reliance Gilt Secu	Reliance Gilt Securities Fund #										
Scheme	(An open-ended Govern	ment Securities Schem	e)									
Investment objective	The primary investment and guaranteed by the C		ne is to generate optimal ci d State Government	redit risk-free returns by	y investing in a portfolio of	f securities issued						
Asset Allocation	Gilts - 70 - 100%, Money Market Instrume	nts 0 - 30%										
Plans and Options		Under Retail & Institutional Plan Growth option(Growth option), Dividend option(Payout & Reinvestment option) & Provident Fund (PF) Option: Automatic Capital Appreciation Payout Option (ACAPO), Defined Maturity Date Option (DMDO), Automatic Annual Reinvestment Option (AARO).										
Minimum Application Amount	Retail: Rs. 10,000 Instit	autional Plan: Rs. 1 crore	e & in multiples of Re. 1 th	nereafter								
Dividend Frequency \$	Monthly											
Minimum Additional Amount	Retail: Rs.1000 & in mult Institutional Plan: Rs. 10		Re. 1thereafter									
Minimum Redemption			nber of units. However, in c ount under each of the plar									
Benchmark	I Sec – Li Bex											
Fund Manager	Prashant Pimple											
Performance of the Scheme as on 28/07/2009	Reliance Gilt Securities Fur Based on NAV of Retail Pla Date of Inception 10/07/ Performance of the scher	n-Growth Option. 03	Reliance Gilt Securities Fur Based on NAV of Retail Pla Date of Inception 10/07/ Performance of the scher	n-Growth Option. 03	Reliance Gilt Securities Fur Based on NAV of Retail Pla Inception Date: 22/08/2 Performance of the scher from 22/08/08 to 30/0	n-Growth Option. 008 ne						
	Compounded Ann	ualised Returns	Compounded Ann	ualised Returns	Compounded Ann							
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**						
3 Years 5 years	5.39 6.11	4.63 3.27	4.35	6.52 5.79	NA** NA**	NA** NA**						
3 Years	5.39	4.63	4.35	6.52	NA**	NA**						
3 Years 5 years Returns Since	5.39 6.11 6.51 Reliance Gsec Fund - Long T 4.67 4.67 -2.00 -4.00 -2.00 -4.00 10.07.2003- 31.03.04 Reliance G-S I-Sec Si-BEX Past performance may or may r	4.63 3.27 3.56 erm Plan vs I-Sec Li-BEX 8.51 8.88 8.51 8.88 8.51 8.88 8.51 8.88 8.51 8.88 8.51 8.88 8.51 8.88 8.51 8.88 8.51 8.88 8.51 8.88 8.51 8.88 8.51 8.88 8.51 8.51	4.35 3.85 4.09 Reliance Gsec Fund - Short T 4.00 5.364,77 4.00 2.00 0.00 10.07,2003 - 2004-2005 31.03.04 Reliance Gsec Fund - Short T 8.00 2.00 1.03 8.00 8.00 2.00 9.00 8.00 8.00 8.00 1.03 8.00 1.03 8.00 8.00 8.00 1.03 8.00 8.00 8.00 8.00 8.00 8.00 8.00 8	6.52 5.79 5.80 erm Plan vs I-Sec Si-BEX 26 5.04 3.88 26 5.04 3.88 26 5.04 3.88 5.28 5.28 5.28 5.28 5.28 5.28 5.28 5	NA** NA** 16.76 25.50 24.50 24.50 22.50 22.50 22.50 22.00 21.50 21.50 22.00 21.50 21	- 31.03.09 rriod lenchmark Returns(%) not be sustained in future.						
3 Years 5 years Returns Since Inception Performance of the Scheme as on 31/03/2008	5.39 6.11 6.51 Reliance Gsec Fund - Long T 	4.63 3.27 3.56 erm Plan vs I-Sec Li-BEX 22 4.27 6.04 5.71 8.51 8.88 er Fund - LTP - Retail - Growth ac Fund - LTP - Retail - Growth the be sustained in future Il payouts during the pe cable) - Growth Plan - G	4.35 3.85 4.09 Reliance Gsec Fund - Short T 4.00 5.364.77 4.00 0.00 10.07,2003 - 2004-2005 10.07,2003 - 2004-2005 Past performance may or may riod have been re-invested i rowth Option	6.52 5.79 5.80 erm Plan vs I-Sec Si-BEX 26 5.04 3.88 Period 6.52 5.28 5.28 5.28 5.28 5.28 5.28 5.28 5	NA** NA** 16.76 25.50 24.50- 23.50- 23.50- 22.00- 21.50- 21.50- 21.50- 21.50- 21.50- 21.50- 22.08.08 Pe Past performance may or may e at the then prevailing NAV	NA** NA** 24.93 ties Fund vs I- Sec Li- Bex - 31.03.09 rriod ienchmark Returns(%) not be sustained in future.						
3 Years 5 years Returns Since Inception Performance of the Scheme as on	5.39 6.11 6.51 Reliance Gsec Fund - Long T 	4.63 3.27 3.56 erm Plan vs I-Sec Li-BEX 22 4.27 005-2006 2006-2007 2007-2008 Period ecc Fund - LTP - Retail - Growth and be sustained in future Ill payouts during the pe cable) - Growth Plan - G anal Plan: Nil *In term the to the investor effect	4.35 3.85 4.09 Reliance Gsec Fund - Short T 4.00 5.364.77 4.00 0.00 10.07.2003 - 2004-2005 31.03.04 Reliance Gsec Fund - Short T 8.00 2.00 1.03 8.00 2.00 9.00 1.03 8.00 2.00 1.03 8.00 2.00 9.00 1.03 8.00 2.00 9.00 1.03 8.00 2.00 9.00 1.03 8.00 1.03 8.00 2.00 9.00 1.03 8.00 1.03 8.00 1.03 8.00 1.03 8.00 1.03 8.00 1.03 8.00 1.03 8.00 1.03 8.00 1.03 8.00 1.03 8.00 1.03 8.00 1.03 8.00 1.03 8.00 1.03 8.00 8.00 1.03 8.00 1.03 8.00 1.03 8.00 8.00 8.00 8.00 8.00 8.00 8.00 8	6.52 5.79 5.80 erm Plan vs I-Sec Si-BEX 26 5.04 3.68 5.29 5.28 5.28 5.28 5.28 5.28 5.28 5.28 5.28	NA** NA** 16.76 25.50 24.00 24.00 23.50 23.50 22.00 21.50 21.00 Past performance may or may e at the then prevailing NAV	NA** NA** 24.93 ties Fund vs I- Sec Li- Bex - 31.03.09 rido enchmark Returns(%) not be sustained in future. All the returns are of						
3 Years 5 years Returns Since Inception Performance of the Scheme as on 31/03/2008	5.39 6.11 6.51 Reliance Gsec Fund - Long T 	4.63 3.27 3.56 erm Plan vs I-Sec Li-BEX 22 4.27 6.04 5.71 8.88 er Fund - LTP - Retail - Growth at be sustained in future Il payouts during the pe cable) - Growth Plan - G anal Plan: Nil *In term he to the investor effect sed on the investors' ass	4.35 3.85 4.09 Reliance Gsec Fund - Short T 10.00 6.00 10.07,2003- 10.07,2003- 10.07,2003- 1.03 0.00 1.03 1.03 Reliance Reliance Past performance may or may riod have been re-invested i rowth Option s of SEBI circular no. SEBI/ ive August 1, 2009. Upfron	6.52 5.79 5.80 erm Plan vs I-Sec Si-BEX 26 5.04 5.9 5.28 Period G-Sec Fund - STP BEX not be sustained in future. IMD/CIR No.4/ 168230 t commission shall be pain including the service ren	NA** NA** 16.76 25.50 24.00 24.00 23.50 23.50 22.00 21.50 21.00 Past performance may or may e at the then prevailing NAV	NA** NA** 24.93 ties Fund vs I- Sec Li- Bex - 31.03.09 rido enchmark Returns(%) not be sustained in future. All the returns are of						
3 Years 5 years Returns Since Inception Performance of the Scheme as on 31/03/2008 Entry Load*	5.39 6.11 6.51 Reliance Gsec Fund - Long T 6.50 9.198.01 4.67 9.198.01 4.67 9.109 2.000 -2.00 -2.00 -4.00 10.07.2003 31.03.04 Reliance G-S I-Sec Si-BEX Past performance may or may r Calculation assume that a Retail Plan(wherever apple For Retail and Institution be charged by the Schem registered Distributors ba For Retail Plan: 0.80% if As per SEBI (Mutual Fundamental States)	4.63 3.27 3.56 erm Plan vs I-Sec Li-BEX 22 4.27 6.04 5.71 8.51 8.88 Period Pictor Pic	4.35 3.85 4.09 Reliance Gsec Fund - Short T 4.09 Reliance Gsec Fund - Short T 10.00 2.00 0.00 10.07,2003 - 2004-2005 - 2 Reliance Past performance may or may riod have been re-invested i rowth Option s of SEBI circular no. SEBI/ ive August 1, 2009. Upfron sessment of various factors	6.52 5.79 5.80 erm Plan vs I-Sec Si-BEX 265.04 3.68 Feriad 6-Sec Fund - STP BEX not be sustained in future. IMD/CIR No.4/ 168230 t commission shall be pa including the service ren onal Plan: Nil hat can be charged to a	NA** NA** 16.76	NA** NA** 24.93 ties Fund vs I- Sec Li- Bex - 31.03.09 rido enchmark Returns(%) not be sustained in future. All the returns are of						
3 Years 5 years Returns Since Inception Performance of the Scheme as on 31/03/2008 Entry Load* Exit Load Recurring	5.39 6.11 6.51 Reliance Gsec Fund - Long T 6.50 9.198.01 4.67 9.198.01 4.67 9.109 2.000 -2.00 -2.00 -4.00 10.07.2003 31.03.04 Reliance G-S I-Sec Si-BEX Past performance may or may r Calculation assume that a Retail Plan(wherever apple For Retail and Institution be charged by the Schem registered Distributors ba For Retail Plan: 0.80% if As per SEBI (Mutual Fundamental States)	4.63 3.27 3.56 erm Plan vs I-Sec Li-BEX 22 4.27 6.04 5.71 8.51 8.88 Period Pictor Pic	4.35 3.85 4.09 Reliance Gsec Fund - Short T 4.09 Reliance Gsec Fund - Short T 5.364.77 4.00 2.00 1.03 0.00 1.03 2.00 1.5ecSi- Past performance may or may riod have been re-invested i rowth Option so of SEBI circular no. SEBI/ ive August 1, 2009. Upfron sessment of various factors i r. of allotment For Instituti , the maximum expenses t	6.52 5.79 5.80 erm Plan vs I-Sec Si-BEX 265.04 3.68 Feriad 6-Sec Fund - STP BEX not be sustained in future. IMD/CIR No.4/ 168230 t commission shall be pa including the service ren onal Plan: Nil hat can be charged to a	NA** NA** 16.76	NA** NA** 24.93 ties Fund vs I- Sec Li- Bex - 31.03.09 rido enchmark Returns(%) not be sustained in future. All the returns are of						

**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

Name of the	Reliance Interv	al Fund						
Scheme	(A Debt Oriented Inter	val Scheme)						
Investment objective	:- Central and State Go			gular returns and growth o securities normally maturi				
Asset Allocation	income/ debt securities (0-70%), Government bonds and securitised d # Debt securities will al ## Debt securities will The investment manage	# including but not limite Securities issued by Centr. ebt - (30-100%). so include securitised debt, also include securitised de rs shall have the flexibility	d to Corporate bonds and al &/or State Govt & othe which may go up to 70% ebt, which may go up to 1 to invest the debt compor), For Annual Series- Mo ties## including but not securities in order to reduce	ney Market instruments limited to Corporate		
Plans and Options Minimum Amount	Under Retail and Instit	utional Plan: Growth (Gro DOO (Rupees Five Thousar	wth) & Dividend (Payout			1,000/- (Rupees One		
Minimum Additional Amount	Rs. 1.000 & in multip	les of Re. 1 thereafter						
Minimum Redemption	Redemptions can be for balance equal to the m	ninimum subscription amo	ount under each of the p	n order to keep the account lans, is required to be main	tained in the account.			
Benchmark Fund Manager	For Monthly and Quart Amit Tripathi	erly: Crisil Liquid Fund Inc	lex & For Annual Series: (Crisil Composite Short Term	Bond Fund Index			
Performance of the Scheme as on 28/07/2009	Reliance Interval Fund Annual Interval Fund - Inception date- 03/0	- Series I 5/2007	Reliance Interval Fund Monthly Interval Fund Inception date- 15.0	1 – Series I 3.07	Reliance Interval Fur Monthly Interval Fur Inception date- 29.	nd – Series II 03.07		
Period	Absolut Scheme Returns %	e Returns Benchmark Returns %	Compounded A Scheme Returns %	Innualised Returns Benchmark Returns %	Compounded Ar Scheme Returns %	nnualised Returns Benchmark Returns %		
1 Year Returns Since Inception	<u>4.54</u> 11.66	<u>9.08</u> 7.99	<u>4.98</u> 7.92	8.40	5.03 7.92	8.54 7.70		
Performance of the Scheme as on 31/03/2008	Reliance Interval Fund Annu. Crisil Composite Short 9.80- 9.80- 9.40- 9.20- 9.20- 9.00- 9.00-			und Monthly Interval Plan Series I isil Liquid Fund Index	Crisil Liqui 9.20 9.12 9.10 9.12 8.900 8.800 8.800	thly Interval Fund Series II vs d Fund Index 8.81		
Performance of the Scheme as on	Reliance Interval Fund – Annual Interval Fund – Series I		8.7 - 8.6 - 2008 Perio	od Interval Fund I Series I I Fund Monthly	 a.70- 2008-09 Period Period ■ Reliance Interval Fund - Monthly Interval Fund - Series II ■ Crisilliquid Index Past performance may or may not be sustained in future Reliance Interval Fund - Quarterly Interval Fund - Series III 			
28/07/2009	Inception date- 03.04		Inception date- 07.0		Inception date- 06.			
Period		e Returns Benchmark Returns %	Absolu Scheme Returns %	te Returns Benchmark Returns %	Absolute 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		rterly Interval fund Series I vs id Fund Index	10.20 Crisil Liqu 10.00 9.93 9.80 9	arterly Interval Fund Series II vs uid Fund Index	9.80 Crisil Liqu 9.60 9.55 9.40 \$	rterly Interval Fund Series III vs sid Fund Index		
	9.00 - 8.50 - 8.00 -	8.81	\$ 9.40 3 9.20 5 9.00 8.80 8.80 8.60 8.40 8.20	8.81	8.80- 8.60- 8.40- Returns for the financial Year 2008-	8.81		
		ay not be sustained in future.	■CrisilLiquidIndex Past performance may or m	Period uarterlyIntervalFund - SeriesII nay not be sustained in future.		ay not be sustained in future.		
) – Growth Plan – Growth C			Presenting in the	the reserve of recur		
Entry Load*	effective August 1, 2009 various factors including t	Upfront commission shall he service rendered by the	be paid directly by the inv distributor	ne 30, 2009, no entry load estor to the AMFI registered	Distributors based on the i	nvestors' assessment of		
Exit Load	redeemed at anytime other for Annual Interval Fund 2. is the specified date(s)/p quarter/ 370th day, as th Monthly /Quarterly/Annu month/one quarter/370	er than Specified Transaction 00% if redeemed at anytim eriod on/during which subs ne case may be, under the ual Interval Funds and woul	I Period for Quarterly Interva e other than Specified Tran cription/Redemption/Swi Monthly /Quarterly/Annu d be generally for one day ment. In case such a day	y day other then specified trar al Fund 0.30% if redeemed at saction Period (*Specified Tra tches may be made in the sc al Interval Funds. The Specifi every month/ quarter/year a happens to be a non-workin	anytime other than Specif Insaction Period:The Speci heme without any load, c ed Transaction Period wou and shall commence after	ied Transaction Period, ified Transaction Period once a month/once a ld be different for the expiry of one		
Recurring Expenses		ds) Regulations 1996, the 5% Next Rs. 300 crores 2		can be charged to a scheme s 1.75% Balance 1.50%	are as follows:			
	Scheme		ail Plan Institutional Plan			etail Plan Institutional Plan		
as on I	Reliance Interval Fund-Annua Reliance Interval Fund-Mont Reliance Interval Fund-Montl	hly Interval Fund-Series I 0	0.35% 0.13%	Reliance Interval Fund-Quarte Reliance Interval Fund-Quarte Reliance Interval Fund-Quarte	rly Interval Fund-Series II	0.60% 0.30% 0.41% 0.21% 0.42% 0.16%		

	KEY SCHEME FEATURES										
Name of the Reliance Scheme 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	🗹 (Retail Plan)	X	X								
STP	🗹 (Retail Plan)										
SWP	🗹 (both Retail & Institutional Plans)	X	X								

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

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

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

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

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

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

COMMON INFORMATION TO ALL SCHEMES

Trustee Company: Reliance Capital Trustee Co. Limited

Dividend Policy: Dividend will be distributed from the available distributable surplus after the deduction of the dividend distribution tax and the applicable surcharge, if any. The Mutual Fund is not guaranteeing or assuring any dividend. Please read the Scheme information document. For details. Further payment of all the dividends shall be in compliance with SEBI Circular No. SEBI/IMD/CIR No. 1/64057/06 dated 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 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 applicable NAV shall be – the closing NAV of the day immediately preceding the next business day; In respect of valid application the applicable NAV shall be – the closing NAV of the day immediately preceding the day on which the funds are available for utilization, irrespective of the time of receipt of application.

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

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

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

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

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

Tax treatment for the Investors (Unit holders)

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

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

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

For Investor Grievances Please Contact

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

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

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

Customer Care: 1800–300–11111 (Toll free) / 3030 1111 Email : customer_care@reliancemutual.com

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

RELIANCE Mutual Fund

APP No. WD00030818

	1 A. A. A. A.		1. A. 1.							26	
All Columns marked * an	-			k between tv	vo words.						
1. DISTRIBUTOR / E Name & Broker Code /				Agent Code							
ARN-11295						i oi existif	is inves	tors plea	ase jill if	n your Folio	number,
	hall be paid div	ectly by	the invest	or to the AM	AFT register	FOLIO NO					sessment of various factors
including the service r	endered by the	distribu	itor.		in i registi	ered Disci	ibutors	Daseu u	on the m	vestors as	
3. APPLICANT INF	ORMATION (R	efer Ins	truction	No. II)			1				
APPLICATION FOR	Zero Balanc	e Folio						nvest No			
MODE OF HOLDING	Single	Joint		ne or Survivo	or(s) (Defa				Survivo	r (In case o	f Minor with joint applicant)
OCCUPATION	Business		Professio			Retired		tudent		use wife	Others
STATUS	Resi Individ		FIIs HUF	Soci		AOP/BOI NRI Repa	. —	anks 🔤 NI	📙 Fls RI Non-I	Trust 🛄 Repatriable	
Name of First / Sole a		·	Mr. 🗌 N	/ls. 🗌 M/s	i.						
1st holder PAN PAN	Proof Enclosed										Date of Birth*
Manda	t o ry		[Are y	you KYC Con	npliant Ple	ease (√) Y	′es 🔤 o	or No]		D_D_M_M_Y_Y_Y
Name of Guardian (In c	ase of Minor) /(Contact I	Person-De	signation In	case of no	n-individu	ial Inve	stors)	Mr.	Ms.	
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	Proof Enclosed	<u> </u>					_		_		Relation with Minor / Designati
Manda	t or y		[Are y	you KYC Con	npliant Ple	ease (✓) Y	′es 🗌 o	or No]		
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	Proof Enclosed		[Area	WOW KYC Com	anliant Di				1		Date of Birth*
Manda			[Are]	you KYC Con	ipuant Pu	ease (V) 1	es 🔤 d				
Name of Third Applican	t 	N	Mr. 🗌 N	As. 🗌 NRI			1 1				
3rd holder PAN PAN	Proof Enclosed										Date of Birth*
Manda	tjojrjyj		[Are]	you KYC Con	npliant Ple	ease (√) Y	′es 🗌 o	or No]		
Mailing Address*											
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4. BANK ACCOUNT DETAI	LS (Refer Instru	ction No.III) MAN	NDATORY for Reder	nption/Dividend/Ref	unds, if any	
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Branch						
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Please ensure the name in thi	is application form	n and in your bank	caccount are the sa	me		
5. INVESTMENT & PAYM				quired for investme	ent in each Plar	/Option
(Refer instruction no. IV) PAYMENT BY	CASH IS NOT F	PERMITTED.			
Scheme	Plan	Option	DD Charge Rs.	Net Cheque / DD Amount Rs.	Cheque / DD No & Date	Bank / Branch
	Growth Plan	Growth Option Bonus Option				
	Dividend Plan	□ Reinvestment □ Payout				
SIP ENROLLMENT DETAI	II S					
		Quarterly		SIP Date: 2	□ 10 I	□ 18 □ 28
	rom :		(MM/YY		alment: Rs.	
		(1010/11) 10) Minodite per 1150		
SIP PAYMENT TYPES (P	lease Select ar	iy one option)				
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Name			Nar			
OPTION II : Auto Debit/Elec					ks, please refer the	Auto Debit/ECS Mandate Form.)
			nge from time to tim	ie		
6. DOCUMENTS ENCLOS	SED (Please 🗸 ,			ations		a Additional Desument
Memorandum & Articles of	Association		or Systematic Trans a SIP Enrollment For			or Additional Document □ Power of Attorney
□ Trust Deed □ Bye-Laws				P Auto Debit / ECS Mar		Others
 Resolution / Authorization List of Authorised Signatorio 			 Systematic Transfe PIN Agreement Fo 	er Plan 🗆 Systematic W	ithdrawal Plan	
	es wich Specifien		1 IN Agreement to			
7. NOMINATION						
I/ We(Unit by	older 1)		(Unit holder 2)	and	(Unit hold	*
do hereby nominate the person	n(s) more particula	rly described hereu		he nomination made by		
in respect of the Units under	r Folio No. Date of					strike out which is not applicable) Proportion (%) by which the
Name and Address of Nomine	ee(s) Birth		d Address of Guardi	an Signature Nominee is a minor)	of Guardian Nom	units will be shared by each ninee (should aggregate to 100%)
Nominee 1						
Nominee 2						
Nominee 3						
8. DECLARATION						
/We would like to invest in Reliar		to I/We have read				nation (SAI) and Scheme Information ne details of the SAI and SID including
						r gifts, directly or indirectly, in making
			-			Asset Managements Limited (RCAM)
						notice to me. I agree RCAM can debit form of trail commission or any other
						nded to me/us. I hereby declare that
he above information is given by	the undersigned a	nd particulars given	by me/us are correct	and complete. Applicabl	e for NRI Investors:	I confirm that I am resident of India.
						e been remitted from abroad through
folio will also be from funds receive	· · · · · · · · · · · · · · · · · · ·					additional purchases made under this
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ACKNOWLEDGMENT SLIP (To be filled in by the Applicant)

Authorised Signatory

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

Anil Dhirubhai Ambani Group

RELIANCE Mutual Fund

Authorised Signatory

Authorised Signatory

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

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Call: 30301111 | Toll free: 1800-300-11111 www.reliancemutual.com

RELIANCE Mutual Fund

APP No. WD00030819

				1MO										
All Columns marked * a	-			nk betwe	en two v	vords								
1. DISTRIBUTOR / E Name & Broker Code /			DN roker / Su	h Agont (^C odo								1ATION	
	AKIN		loker / Su	D Agent (Loue	_	For exist	ing inv	/estors	please	e fill in y	our Folio	o number,	
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Upfront commission s including the service r				tor to th	ie AMFI i	regist	ered Dis	tributo	ors bas	ed on t	the inve	estors' as	ssessment of various fac	tors
3. APPLICANT INF	ORMATION (R	efer In	struction	No. II)										
APPLICATION FOR	🗌 Zero Balanc	e Folio							Inves	t Now				
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			1 1 1						<u> </u>		<u> </u>			
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Name of Guardian (In c	ase of Minor) /(Contact	Person-D	esignatio	n In case	ofn	on-indivi	dual In	vestors	5)	Mr. [Ms.		
Guardian's PAN PAN	Proof Enclosed												Relation with Minor / D	esignation
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						1		1						
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Investors providing Ema	ail Id would man	datorily	receive o	nly E – St	atement	ofAd	counts i	n lieu o	of phys	ical Sta	atement	ofAcco	unts. (Refer Instruction N	o. II)
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drawn on													Time Stamp & D of receiving off	Date Fice

WD00030819

4. BANK ACCOU	INT DETAIL	S (Refer Instru	ction No.III) MANI	DATORY for Redem	ption/Dividend/	Refunds, if any		
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	name in this		n and in your bank a					
			(Separate Applica			ment in each	Plan/Option	
			CASH IS NOT PE					
Scheme		Plan	Option	DD Charge Rs.	Net Cheque / DD Amount Rs.	Cheque / D & Dat	D No. B	3ank / Branch
		Growth Plan	Growth Option Bonus Option					
		Dividend Plan	 Reinvestment Payout 					
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SIP PAYMENT	TYPES (Pl	ease Select an	iy one option)					
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			are subject to change			Banks, please ref	er the Auto Debit/	ECS Mandate Form.)
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7. NOMINATIO	ON							
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do hereby nominat in respect of the		s) more particula	rly described hereun	(Unit holder 2) der/ and*/cancelth	e nomination made	Uni by me/us on th		f hich is not applicable)
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	-		(to be fur	nished in case the	Nominee is a mino	or)	Nominee (shoul	ld aggregate to 100%)
Nominee 1								
Nominee 2								
Nominee 3								
8. DECLARATIO		<u></u>		subject to t	erms of the Statem	ent of Additional	Information (SAI)	and Scheme Information
			to. I/We have read, u					the SAI and SID including
-		-						tly or indirectly, in making
								gements Limited (RCAM) e. I agree RCAM can debit
		1 S S S S S S S S S S S S S S S S S S S						commission or any other
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ACKNOWLEDGMENT SLIP (To be filled in by the Applicant)

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

Anil Dhirubhai Ambani Group

ReLI&NCe Mutual Fund

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

Call: 30301111 | Toll free: 1800-300-11111 www.reliancemutual.com

RELIANCE Mutual Fund

			M	IICRO S	SIP FC	DRM					
All Columns marked * a			olank betwe	en two word							
1. DISTRIBUTOR /						STING UNIT					
Name & Broker Code /	' ARN	Sub Broker /	Sub Agent (Code	For existin	ng investors ple	ease fil	l in your Folic	number.		
ARN-11295					FOLIO NO		1				
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3. APPLICANT INF			on No II)								
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Name of Guardian (In c	ase of Minor) /C	ontact Person-	Designation	In case of no	n-individua	l Investors) 🗌	Mr.	Ms.			
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Relation with Minor / [
Name of Second Applie	cant	Mr.	Ms.	NRI			Da	te of Birth*	DDM	MY	YTYTY
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If ID proof is Category	10 or 11 then ple	ease mention t	he name of	the company	/ Institute						
Name of Third Applicar	nt	Mr.	Ms.	NRI			Da	te of Birth*	DDM	MTY T	YTYTY
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4. BANK ACCOUNT D	DETAILS	(Refer Instru	ction No.III) MANE	DATORY for Reder	nption/Di	vidend/Ref	unds, if any			
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5. INVESTMENT & F (Refer instruction n					quired fo	r investme	ent in each l	Plan/Opt	ion	
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Enrolment Period :	From	:	(MM/YY) To :	(MM/YY) Amo	ount per Inst	alment: Rs			
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Bank Name				Bra	nch me					
OPTION II : Auto Debit ECS location			stem (ECS) Mandate are subject to chang			uto Debit Bar	iks, please refe	r the Auto D	ebit/ECS M	andate Form.)
6. DOCUMENTS EN										
 Systematic Transfer PL Power of Attorney 		·			IP Auto Del	oit / ECS Mai	ndate Form	🗆 PIN Ag	reement	
7. NOMINATION										
I/ We(Unit holde	er 1)		(Unit holder 2)		and	(Unit	holder 3)		*
do hereby nominate the in respect of the Units			rly described hereund	der/and*/cancelt	he nomina	tion made by	me/usonthe		day of	not applicable)
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Nominee 1										
Nominee 2										
Nominee 3										
8. DECLARATION I/We would like to invest in	Della		·	authorate to		- Chalana - h	- 6 0 d d'hi 1 T-	Companying (cheme Information
Document (SID) and subsec details relating to various se this investment. I accept an liability. I understand that th from my folio for the service mode), payable to him for t the above information is giv I/We confirm that I am/W normal banking channels or folio will also be from funds Month or 1 2000/- Per Qua 9. SIGNATURE	quent amer rvices inclu d agree to he RCAM m e charges a he differen ven by the e are Non- r from fund received fi	ndments therei uding but not lin be bound by th nay, at its absolu is applicable fro it competing So undersigned ar Resident of Ino ds in my/our Ni rom abroad thr	nited to ATM/ Debit (he said Terms and Con ute discretion, discontii m time to time. The chemes of various Mu d particulars given by dian Nationality/Origi on-Resident External ough approved bankir	nderstood (before fi Card. I/We have no iditions including th inue any of the serv ARN holder has dis itual Funds from an me/us are correct in and I/We hereby / Ordinary Accoun ng channels or from	lling applica ose excludir ices comple closed to m nongst whic and comple confirm th t/FCNR Ac funds in m	ition form) ar nor been indu- ng/ limiting t itely or partial re/us all the c th the Schem ete. Applicabl at the funds ccount. I/We y/ our NRE/	Id is/are bound iced by any reb he Reliance Cap ily without any commissions (bring recorrections of the is being recorrection e for NRI Invess for subscription undertake that	to the detai ate or gifts, o pital Asset M prior notice the form of mmended to tors: I confir have been t all additior	ls of the SAJ directly or in lanagement to me. I agre f trail comm me/us. I h rm that I am remitted fro nal purchase	I and SID including ndirectly, in making its Limited (RCAM) ee RCAM can debit nission or any other nereby declare that n resident of India. om abroad through es made under this
S. SIGNATURE										
Sole / 1 st applicant/Gua	rdian/ Aut	horised Signat	ory 2 nd a	pplicant/Authorise	d Signatory	,	3 rd ap	plicant/Aut	horised Sig	natory
Identification Proof										
Category Number to 01 Voter Identity Card 02 Driving License 03 Government / Defe 04 Passport 05 Photo Ration Card 06 Photo Debit Card 07 Employee ID cards with Registrar of Co 08 Senior Citizen / Fre Government.	ense identi issued by ompanies	ification card companies re	gistered 13 sued by	Photo Identifica Gazetted Officer, ID card issued to e Cards issued by ICAI, ICWA, ICSI, Permanent Retir subscribers by CR Any other photo Government orga Permanent Acco	/ Elected Re employees Universit ICFA, MBA ement Acc A (NSDL). ID card is nizations li	epresentativ of Schedulec ies / deen count No (F ssued by Ce ke ESIC / EP	es to the Legisl d Commercial / ned Universiti (RAN) card is: ntral Govt. /	ative Assen State/Dist es or inst ssued to N	nbly / Parlia rrict Co-ope itutes und ew Pensio	ament erative Banks der statutes like on System (NPS)

RELIANCE Mutual Fund

APP	No.	WSI00077537
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AUTO DEBIT/ECS MANDATE FORM

(Auto Debits available for Bank of Baroda/Bank of India/Punjab National ICICI Bank/AXIS Bank/HSBC/IDBI Bank) Application to be submitted at least 21 working days before the comment	Bank/Syndicate Bank/Kotak Mahindra Bank/Citibank NA/Bank of Rajasthan/HDFC Bank/ incement of SIP Leave one box blank between two words.
TO BE FILLED IN CAPITAL LETTERS. PLEASE (/) WHICHEVER IS APPLICAB	BLE CONTRACTOR CONTRACTOR CONTRACTOR CONTRACTOR CONTRACTOR CONTRACTOR CONTRACTOR CONTRACTOR CONTRACTOR CONTRACT
REGISTRATION CUM MANDATE FORM FOR AUTO DEBIT/EC	S (Debit clearing)
New SIP Registration - by existing investor (Also attach the SIP Enroll	
New SIP Registration - by new investor (Also attach the new application)	
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	PlanSIP Amount
Frequency (Please -/) 🗆 Monthly (default) or 🗖 Quarterly 🛛 SIP Date 🗖	22 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 FCNI	R Account No. M a n d a t o r y a b b b b b b b b b b b b b b b b b b
	(Core Banking Account Number)
Bank <u>Maandaltorry i i j</u> Branch j	
Address	Branch
PIN	I I I I I I I IFSC Code
*Mandatory: Please enter the 9 digit number that appears after your chequ	
Mindatory. Flease enter the 9 digit humber that appears after your chequ MICR code starting and / or ending with 000 are not valid for ECS.	Blank cancelled cheque Copy of cheque
DECLARATION	
nentioned beneficiary by debit to my/our above mentioned bank account. For thi mentioned account with your branch. I/We hereby authorize you to honour all such with the amount requested, for due remittance of the proceeds to the beneficiary. I nstruction. I hereby declare that the particulars given above are correct and cor nformation, I would not hold the Mutual Fund or the authorised Service Provider(s) day as per the Mutual Fund or a Bank holiday, execution of the SIP will happen of conditions listed in the Statement of Additional Information & Scheme Information I eason of, any failure or delay in completion of this service, where such failure or de evolution, fire, flood, fog, war, lightening, earthquake, change of Government policie beyond the above mentioned Banks reasonable control and which has the effect or challenge any debit, raised under this mandate, on any ground whatsoever. I/We sha suits, for any loss, damage, costs, charges and expenses incurred by the Bank and authorized signatories/beneficiaries. This request for debit mann suthorized signatories/beneficiaries and acknowledged at your counters and givin authorized signatories/beneficiaries and acknowledged at your counters and givin	through their authorised Service Provider(s) and representative for my/our payment to the above is purpose I/we authorised Service Provider(s) and representative to raise a debit on my/our above requests received through authorised Service Provider(s) and representative to debit my/our account I/We undertake to keep sufficient funds in the funding account on the date of execution of standing implete. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect and representative responsible. If the date of debit to my/our account happens to be a non business on the day of Holiday/next working day and allotment of units will happen as per the Terms and Document of the Mutual Fund. The above mentioned Bank shall not be liable for, nor be in default by leav is caused, in whole or in part, by any acts of God, civil war, civil commotion, riot, strike, mutiny, es, Unavailability of Bank's computer system, force majeure events, or any other cause of peril which is of preventing the performance this service by the above mentioned Bank. I/We shall not dispute or iall not have any claim against the Bank in respect of the amount so debited pursuant to the mandate and representative, jointly and or severally indemnified from time to time, against all claims, actions, uthorised Service Provider(s) and representative, by reason of their acting upon the instructions issues idate is valid and may be revoked only through a written letter withdrawing the mandate signed by the ing reasonable notice to effect such withdrawal. The ARN holder has disclosed to me/us all the r the different competing Schemes of various Mutual Funds from amongst which the Scheme is being
SIGNATURE/S AS PER RELIANCE MUTUAL FUND (MANDATOR	Y) SIGNATURE/S AS PER BANK RECORDS (MANDATORY)
Sole/ 1 st applicant/ Guardian Authorised Signatory	Sole/1 st account holder/Guardian Authorised Signatory
2 nd applicant / Authorised Signatory	2 nd account holder / Authorised Signatory
3 [™] applicant Authorised Signatory	3 rd 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.

TERMS AND CONDITIONS – AUTO DEBIT & ECS

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

LIST OF CITIES FOR SIP FACILITY VIA ECS (DEBIT CLEARING) (80 CENTERS)

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

New Investors:

(a) Application Form with Auto Debit/ECS Mandate Form.

(b) The initial investment amount cheque should be issued from the same bank account which is to be debited under ECS/Auto Debit for SIP installments.

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

Existing Investors:

SIP Enrolment Form & Auto Debit/ECS Mandate Form.

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

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

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

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

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

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

Call: 30301111 Toll free: 1800-300-11111 www.reliancemutual.com RELIANCE Mutual Fund

INSTRUCTIONS TO HELP YOU COMPLETE THE MAIN APPLICATION FORM

I GENERAL INSTRUCTION:

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

II. APPLICANT'S INFORMATION:

- 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.
- 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 along with 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 subscriptionand attach proof of KYC Compliance viz. KYC Acknowledgement Letter (or the erstwhile Mutual Fund Identification Number* (MIN) Allotment Letter). The KYC Status will be validated with the records of the Central Agencybefore allotting the units. Reliance Mutual Fund will not be held responsible and /or liable for rejection of KYC Form, if any, by the

Central Agency. Applications for subscriptions of Value of Rs. 50,000/- and above withouta valid KYC compliance may be rejected. Provided further, where it is not possible to verify the KYC Compliance status of the investor at the time of allotment of units, the Trustee/AMC shall verify the KYC compliance statusof the investor within a reasonable time after the allotment of units. In the event of non compliance of KYC requirements, the Trustee/AMC reserves the right to freeze the folio of the investor(s) and affect mandatoryredemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load, if any.All investors (both individual and non- individual) can apply for KYC compliance. However, applications should note that minors cannot apply for KYC compliance and any investment in the name of minors should be through a Guardian, who should be KYC compliant for the purpose of investing with a Mutual Fund. Also applicants/ unit holders intending, to apply for units currently holding units and operating their Mutal Fund folios through a Power of Attorney (PoA) must ensure that the issue of PoA and the holder of the PoA must mention their KYC compliance status at the time of investment, if such investment(s) are above the prescribed threshold limit.PoA holders are not permitted to apply for KYC compliance on behalf of the issuer of the PoA, Separate procedures are prescribed for change in name, address, and other KYC related details, should the applicant desire tochange such information, POS will extend the services of effecting such changes.* Valid only where investors who have already obtained the erstwhile Mutual Fund Identification Number (MIN) by submitting the PAN copy as the proof of identity. For details on "Prevention of Money Laundering & Know Your Customer" please refer to SID, SAI & KIM.

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

III. BANK DETAILS:

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

Payment should be made by crossed cheques, /Demand Draft/payorder, favouring the 1. scheme name: Equity Schemes: "Reliance Growth Fund" OR "Reliance Vision Fund" OR "Reliance Equity Opportunities Fund" OR "Reliance Equity Advantage Fund" OR "Reliance Quant Plus Fund" OR "Reliance NRI Equity Fund" OR "Reliance Banking Fund" OR "Reliance Pharma Fund" OR "Reliance Media and Entertainment Fund" OR "Reliance Diversified Power Sector Fund" OR "Reliance Tax Saver (ELSS) Fund" OR "Reliance Equity Fund" OR "Reliance Natural Resources Fund" OR "Reliance Infrastructure Fund" OR "Reliance Regular Savings Fund – Equity Option" OR "Reliance Regular Savings Fund – Balanced Option" Debt Schemes: "Reliance Liquid Fund - Treasury Plan" OR "Reliance Liquidity Fund" OR "Reliance Monthly Income Plan" OR "Reliance Income Fund" OR "Reliance NRI Income Fund" OR "Reliance Floating Rate Fund" OR "Reliance Short Term Fund" OR "Reliance Regular Savings Fund - Debt Option" OR "Reliance Medium Term Fund" OR "Reliance Money Manager Fund" OR "Reliance Gilt Securities Fund" and marked "Account Payee" payable locally in the city where the application is submitted. Post dated or outstation cheques/draft are not permitted. Application received with outstation cheque/demand draft shall be rejected.

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

PAYMENT BY CASH IS NOT PERMITTED. Investors from such centers, who do not have a facility to pay by local cheque, as there are no designated investor service Centres of RMF, will be permitted to deduct the actual DD commission's charges. Documentary proof, thereof is to be attached, if not attached the AMC reserves the right to call for the same at a later date. The amount of the DD commission charges will be limited to the actual charges paid or DD charges of State Bank of India, whichever is lower. (Separate application form and on the Cheque is different, then the units will be allotted as per the Scheme name mentioned in the Application Form.

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

INSTRUCTIONS TO HELP YOU COMPLETE THE MAIN APPLICATION FORM

V. NOMINATION:

- Nomination facility is available to individuals applying on their own behalf i.e. singly or jointly.
- 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.
- Nomination of an NRI is subject to requirements, if any, prescribed by RBI and SEBI from time to time.
- 4. Nomination can be changed at any time during the currency of the investment by the same persons who have made the nominations.
- Unitholder being either parent or lawful guardian on behalf of a minor and an eligible institution, societies, bodies corporate, HUF, AoPs, BoIs and partnership firms shall have no right to make any nomination.
- 6. The nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, karta of HUF or power of attorney holder.
- 7. On registration of nomination a suitable endorsement shall be made on the statement of account or in the form of a separate letter.
- 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

The card shall be issued only to Resident Individuals. The card shall not be

issued to Minors, HUF, NRI, Pvt/ Public Ltd Companies, Parternership Firms,

Proprietorship Firms, Trusts etc. No card shall be issued for subscriptions

through DDs/third party cheques. Please note: The card will be sent only after

The Card will offer instant liquidity to the unitholder up to a permissible limit as

fixed/ determined by the Bank for ATM/PoS withdrawals or 50% of

Only one card can be issued against one folio/ account. This shall be issued

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

The Trustees reserves the right to discontinue/ modify/ alter the said facility

on a prospective basis subject to compliance with the prevailing SEBI

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

withdrawal limit as set by RMF, from time-to-time, whichever is lower.

only to the 1st holder where the mode of holding is any one or survivor.

realisation of cheque and allotment of units.

2

3

4.

6.

from all liabilities in respect of the said units.

 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.
 F-MATI COMMUNICATION -

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 dates November 20, 2006 with respect to dispatch of the account statement.

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

- In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor
- 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.
- IFSC/Micro Code: With Reliance E-dividend you can have your dividend credited in your account through the Electronic Clearing Service (ECS) / National Electronic Fund Transfer (NEFT).

INSTRUCTIONS WITH REGARD TO RELIANCE ANY TIME MONEY CARD

CHECKLIST

- 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.
 - Please read the terms and conditions carefully, which will be provided in the welcome kit of the card.

Please ensure that:

Bank ATMs only.

and convenience.

guidelines and Regulations.

- □ 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 sch dated and dully signed.
- □ Application Number is mentioned on the reverse of the Cheque / DD.
- Documents as listed alongside are submitted along with the Applicatio (as applicable to your specific case).

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

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: $2^{nd},\;10^{th},\;18^{th}\,or\,28^{th}$

- Applicators is to be submitted at least 21 working day price to the SIP date in case the criteria is not met the SIP would start on the same date from the next month.
- The SIP Enrolment Form complete in all respects should be submitted at any of the Designated Investor Service Centre (DISCs) of Reliance Mutual Fund or Karvy Computershare Pvt. Ltd.
- 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^{*} cheque will be considered as Account Opening cheque. (Such investors can open a folio with a SIP.)

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

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

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

(b) The Minimum SIP amount per execution (per instalment) in case of Monthly SIP option will be as under:

8. (A) Rs 500 X 12 cheques or (B) Rs 1000 X 6 cheques

Under Quarterly option, the minimum amount per execution will be Rs. $1500\,X\,4$ 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 1 2000/- Per Quarter
- 10. Only one SIP per month or per quarter is permitted per Folio / Scheme / Plan.
- 11. The applicable NAV for the 1st installment (in respect of the 1st cheque) will be as per the date & time at which the same has been received at DISC of RCAM / Karvy. If the date of the subsequent SIP cheque / installment is a non-transaction day for the scheme, then the units shall be allotted on the next / following transaction day.

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

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

- 12. All SIP cheque except the 1^{α} cheque must be dated 2^{nd} or 10^{m} or 18^{m} or 28^{m} of a month.
- 13. All SIP cheques including the $1^{\,\rm s}$ cheque under Monthly and Quarterly SIP should be of the same amount.
- 14. The first SIP cheque could be submitted on any working day. However the subsequent cheques should be dated 2nd or 10th or 18th or 28th. For example if an investor wishes to have a monthly SIP of Rs 4000/- each for 6 months, starting from July to December, then he will have to submit:
- a. First cheque for Rs 4000 on any date in July.
- b. 5 post dated cheques of equal amount i.e, Rs 4000. All these cheque should bear the same date of different months (to be chosen by an investor from the following available dates- 2nd, 10th, 18th or 28th of a month).
- 15. The gap between the 1st cheque / installment & the 2nd cheque / installment should be atleast 21 working days. However subsequent cheques should have a gap of atleast a month or a quarter depending upon the frequency chosen.
- 16. The cheque should be drawn in the favour of the scheme/plan chosen (e.g. " Reliance Growth Fund") and crossed " A/C Payee Only" and payable locally and drawn on any bank, which is situated at and is a member of the Bankers Clearing House located at the place where the SIP application is submitted. Outstation cheque will not be accepted.
- 17. Please write the SIP Form number / the first applicant's name on the reverse of the cheque accompanying the SIP Form.
- 18. Returned / Dishonoured cheque will not be presented again for collection.
- 19. Payments may also be accepted by direct debit to applicant's bank account by ECS or Auto Debit (with whom Reliance Mutual Fund has a tie up for this facility). For this purpose, the applicant are required to give a standing instructions in the prescribed form to the bankers to debit their bank accounts at periodic intervals and credit the subscription proceeds to Reliance Mutual Fund's bank account. Please contact the nearest DISC for details of banks offering this facility.

Investors choosing Direct Debit Facility / ECS are required to fill up the prescribed SIP Auto Debit/ECS Mandate Form in addition to this form.

- 20. SIP Account Statements will be despatched to the unitholders within 10 business days of the end of the calender quarter.
- 21. The Unit holders can choose to opt out from the SIP at any point of time by submitting a written request to the nearest DISC. Such request for discontinuation should be received at least 15 days prior to the next due date of the SIP. On receipt of such a request, the SIP will be discontinued for the folio and balance post-dated cheques(if applicable) will be returned to the unit holder.
- 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 dates November 20, 2006 with respect to dispatch of the account statement.

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

RELIANCE Mutual Fund

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

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

WHEREAS:

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

TERMS OF SERVICES

Unitholder's Authorisation & consent for the Online Transactions:

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

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

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

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

PROCEDURE

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

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

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

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

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

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

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

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

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

Access to the Facility:

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

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

Services Offered:

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

(A) Through Internet:

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

The Fund, through its service providers, may offer a facility of Transacting on investor's account via the telephone in due course and the unitholders agrees that the terms and conditions of this agreement will be binding upon him / her for availing of such a facility. The Unitholder hereby agrees and confirms that the services mentioned hereinabove are only an inclusive list, and the Fund may add or remove any services it may in its absolute

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 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.reliancemutual.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.

DESIGNATED INVESTOR SERVICE CENTRES Karvy Computershare Private Limited

Agartala: Jagannath Bari Road, Bidur Kottar Choumani, Agartala-799001. Agra: 1st Floor, Deepak Wasan Plaza, Sanjay Place, Behind Holiday Inn, Agra - 282 002. Ahmedabad: 309, Shail Buildings, Opp: Madhusudhan House, Off: C G Road, Nr. Navrangpura Telephone Exchange, Ahmedabad-6. Ajmer: 1-2, Ii Floor, Ajmer Tower, Kutchary Road, Ajmer - 305 001. Akola: Shivdaya Complex, First Floor, Above Madhuri Cool Drinks, Tilak Road, Akola 444002. Aligarh: 1st Floor, Kumar Plaza, Aligarh - 202001, Uttar Pradesh. Allahabad: Rsa Towers, 2nd Floor, Above Sony Tv Showroom, 57, S P Marg, Civil Lines, Allahabad - 211001. Alleppy: 2nd Floor, JP Towers, Near West Of Jilla Court Bridge, Mullakkal, Alwar: 101, Saurabh Towers, Road No # 2, Bhagat Singh Circle, Alwar-301001. Amaravathi: Shop No. 13 & 27, First Floor, Gulshan Plaza, Raj Peth, Badnera Road, Amaravthi-444605. Ambala: 6349, Nicholson Road, Adjacent Kos Hospital, Ambala Cantt, Ambala - 133001. Amritsar: 72-A, Taylor's Road, Aga Heritage Gandhi Ground, Amritsar - 143 001. Anand: F-6, Chitrangana Complex, Opp: Motikaka Chawl, VV Nagar, Anand - 388 001. Ananthapur: # 15-149, 2nd Floor, S.R.Towers, Opp: Lalithakala Parishat, Subash Road, Anantapur-515 001. Angul: Block No.890/755, Kandsar, Nalco Town, Shipchowk, Angul-759145. Ankleshwar: Shop No. Ff 4 & 5, Shree Narmada Arcade, Old N H No. 8, Opp. Hdfc Bank, Ankleshwar - 393001. Asansol: 18, G T Road, 1st Floor, Asansol - 713 301. Aurangabad: Shop No : 214/215, Tapadiya City Centre, Nirala Bazar, Aurangabad - 431 001. Azamgarh: C/O. Bhanu Pratap, 144, Kali Chauraha, Raipur Colony, Azamgarh-276 001. Balasore: M S Das Street, Gopalgaon, Balasore - 756001. Bangalore: No: 51/25, 1st Floor, Surya Building, Ratna Avenue, Richmond Road, Bangalore - 560025. Bankura: Ambika Market, Natunganj, Bankura - 722101. Bareilly: 1st Floor, 165, Civil Lines, Opp. Hotel Bareilly Palace, Near Rly Station Road, Bareilly - 243 001. Baroda: Piccadilly, Office # 5, First Floor, Opp. Adani Super Market, Jetalpur Road, Vadodara - 390007. Gujarat. Begusarai: Hotel Diamond Surbhi Complex, Near I.O.C Township Gate, Kapasiya Chowk, Begusarai - 851117. Belgaum: Fk-1, Ambedkar Road, Opp Civil Hospital, Belgaum-590001. Bellary: No.1 Khb Colony, Gandhinagar, Bellary - 583101. Behrampur: Ramlingam Tank Road, Berhampur, Orissa - 760002. Betul: 107, Hotel Utkarsh, Awasthi Complex, J H College Road, Civil Lines, Beetul - 460001.Bhagalpur: 2nd Floor, Chandralok Complex, Ghantaghar, Radha Rani Sinha Road, Bhagalpur - 812001.Bharuch: Ff 47,48, Ist Floor, Aditya Complex, Opp.Kasak Temple, Bharuch - 392001.Bhatinda: 2048, Ist Floor, Opp. Canara Bank, The Mall Road, Bhatinda - 151001.Bhavnagar: 1st Floor, Corporate House, Above Canara Bank, Waghawadi Road, Bhavnagar -364001. Bhilai: No.138, New Civic Centre, Bhilai - 490 006 Dist-Durg, Chattishgarh. Bhilwara: 27-28, 1st Floor, Hira-Panna Complex, Pur Road, Bhilwara - 311001. Bhopal: Kay Kay Busniss Centre, 133 Zone I M P Nagar, Bhopal-462021. Bhubaneswar: 624, Sahid Nagar, 1st Floor, Bhubaneswar - 751007. Bilaspur: Shop No 201/202, V.R.Plaza, Link Road, Bilaspur - 495001. Bokaro: B-1, 1st Floor, Near Sona Chandi Jewellers, City Centre, Sector - 4, Bokaro Steel City - 827 004 (Jharkhand). Burdwan: 63 G T Road, Birhata, Halder Complex, 1st Floor, Burdwan 713101. Calicut: Iind Floor, Sowbhaqya Shoping Complex, Mavoor Road, Calicut - 673 004. Chandigarh: Sco-371-372, First Floor, Above Hdfc Bank, Sector 35B, Chandigarh - 160 022. Chandrapur: Shop No.5, Office No.2, 1st Floor, Routs Raghuvanshi Complex, Beside Azad Garden, Main Road, Chandrapur - 442402. Chennai: Flat No F11, First Floor, Akshya Plaza, (Erstwhile Harris Road), Opp Chief City Metropolitan Court, # 108, Adhithanar Salai, Egmore, Chennai - 600002. Chinsura: Jc Ghose Sarani, Near Bus Stand, Chinsura - 712101. Cochin: Shop No. Ii, 2nd Floor, Jewel Arcade, (Above Oriental Insurance Ltd), Layam Road, Cochin - 682 011. Coimbatore: 29/1, Ist Floor, Chinthamani Nagar, Opp To Indian Overseas Bank, Nsr Road, Saibaba Colony, Coimbatore - 641011. Coonoor: 76 Cammellia Terrace, Grays Hills, Coonoor - 643101. Cuttack: Dargha Bazar, Opp. Dargha Bazar Police Station, Buxibazar, Cuttack - 753001. Deoria: 1st Floor, Shanti Niketan, Opp. Zila Panchayat, Civil Lines, Deoria. Darbhanga: Ground Floor Trade Point, Haffanchak Lal Bagh, Darbanga - 846 004. Davangere: # 15/9, Sobagu Complex, 1st Floor, 2nd Main Road, P J Extension, Davangere - 577002. Dehradun: Kaulagarh Road, Near Sirmaur Marg, Above Reliance Webworld, Dehradun - 248 001. Dewas: Rmo House, 27, Motilal Nehru Marg, Dewas - 455001, Dhanbad: 208, New Market, 2nd Floor, Katras Road, Bank More, Dhanbad - 826001. Dharwad: G7 & 8, Sri Banashankari Avenue, Ramnagar, Opp Nttfpb Road, Dharward -580 001. Dhule: Ashoka Estate, Shop No. 14/A, Upper Ground Floor, Sakri Road, Opp. Santoshi Mata Mandir, Dhule - 424002. Dindigul: No.9, Old No.4/B, New Agraharam, Palani Road, Dindigul - 624 001. Durgapur: Old Dutta Automobiles Building, 1st Floor, Nachan Road, Benachity, Durgapur - 713 213. Erode: No. 4, Kmy Salai, Veerappan Traders Complex, Opp : Erode Bus Stand, Sathy Road, Erode - 638 003. Faridabad: A-2B, 1st Floor, Nehru Ground, Neelam Bata Road, Nit, Faridabad - 121 001. Ferozpur: Udham Singhchowk, 1st Floor, Near Uti Bank Ltd, Ferozepur - 152002. Gandhidham: Office No 14, First Floor, "Komal Complex", Plot No 305, Sector 12B, Nr. Shivaji Park, Gandhidham - 370 201. Gaya: 1st Floor Lal Bhawan, Tower Chowk, Near Kiran Cinema, Gaya -823001. Ghaziabad: 1st Floor, C-7, Lohia Nagar, Ghaziabad - 201 001. Ghazipur: Shubhra Hotel Complex, 2nd Floor, Mahaubagh, Ghazipur - 233 001. Gonda: 1st Floor, Sri Krishna Talkies, Opp. Dukhharan Nath Mandir, Station Road, Gonda - 271 003. Gondia: Off No 1, Ground Floor, Roongta Complex, Jaistambh Chowk, Gondia - 441601. Gorakhpur: Above V.I.P. House, Ajdacent A.D. Girls Inter College, Bank Road, Gorakpur - 273 001.Gulbarga: No 23 Sri Giri Nilaya, Sharan Nagar, Tank Bund Road, Gulbarga - 585103. Guntur: Door No : 6- 10-18, Sai House, 10 / 1, Arundelpet, Guntur - 522 002. Gurgaon: Shop No. 18, Ground Floor, Sector - 14, Opp. Akd Tower, Near Huda Office, Gurgaon - 122001. Guwahati: 54 Sagarika Bhawan, R G Baruah Road, (AIDC Bus Stop), Guwahati - 781024. Gwalior: Shindi Ki Chawani, Nadi Gate Pul, Mlb Road, Gwalior - 474 001. Hajipur: Ramraja Complex, Kacheri Road, Near Canara Bank, Hajipur - 844101. Haldwani: 4 - Durga City Center, 1st Floor, Near Mbpg College Parao, Nainital Road, Haldwani - 263139. Uttarakhand, Hassan: Rajath Complex, 1st Floor, Opp Mahaveer Petrol Bunk, B M Road, Hassan - 573201.Hazaribagh:C/OHemlata Jain, Kalibari Road, Hazaribagh - 825301.Hissar: Sco 71, 1st Floor, Red Square Market, Hissar - 125001.Hoshiarpur: Ist Floor, The Mall Tower, Opp Kapila Hospital, Sutheri Road, Near MaharajPalace, Hoshiarpur - 146001. Hubli: Giriraja House, No.451/B, Ward No.1, Club Road, Hubli - 580 029. Hyderabad: 8-2-596 Karvy Plaza, Avenue 4, Street No.1, Banjara Hills, Hyderabad - 500 034. Indore: Lg - 3, Bombay Trade Centre, Lower Ground Floor, Grand Hotel, Opp Bombay Hospital, Scheme No 54, Indore - 452010. Jabalpur: 43, Nava Bazar, Jabalpur (M.P.) Jaipur: S-16 A. 3rd Floor, Land Mark, Opposite Jaipur Club, Mahavir Marc, C- Scheme, Jaipur - 302 001, Jalandhar, Lower Ground Floor, Office No : 3, Arora Prime Tower, Plot No : 29, G T Road, Jalandhar - 144 004. Jalgaon: 148 Navi Peth, Opp. Vijaya Bank, Near Bharat Dudhalay, Jalgaon - 425 001. Jalpaiguri: D.B.C. Raod, Near Rupasree Cinema Hall, Beside Kalamandir, Po & Dist Jalapiguri, Jalpaiguri - 735101. Jammu: Hall No: 111, 1st Floor, South Block, Bahu Plaza, Gandhi Nagar, Jammu - 180004. Jamnagar: Sanskruti, 5 Patel Colony Corner, Opp Uti Bank, Jamnagar - 361008. Jamshedpur: Kanchan Tower, 3rd Floor, Chhaganlal Dayalji @ Sons, 3-S B Shop Area, (Near Traffic Signal), Main Road, Bistupur, Jamshedpur - 831 001. Jaunpur: R N Complex, 1-1-9-G (In Front Of Pathak Honda), Ummarpur, Jaunpur - 222 002. Jhansi: 371/01, Narayan Plaza, Gwalior Road, Near Jeevan Shah Chauraha, Jhansi - 284 001. Jodhpur: 203, Modi Arcade, ChupasniRoad, Jodhpur - 342 001. Jorhat: New Medical Store Complex, 3rd Floor, A T Road, Opp. Chowk Bazar, Jorat - 785001, Junagadh: 124/125, Punit Shopping Center, Ranavat Chowk, Junagadh, Gujarat - 362001. Kanchipuram: New No. 357, Old No. 230, Gandhi Road, Next To IDBI Bank, Kanchipuram - 631501. Kanpur: 15/46, Opp: Muir Mills, Civil Lines, Kanpur -208001. Karaikudi: Gopi Arcade, 100 Feet Road, Karaikudi - 630 001. Karimnagar: H.No.4-2-130/131, Above Union Bank, Jafri Road, Rajeev Chowk, Karimnagar - 505001. Karnal: Sco 26, Kunjpura Road, Nehru Place, Karnal - 132001. Karur: No.6, Old No.1304, Thiru-Vi-Ka Road, Near G.R.Kalyan Mahal, Karur - 639 001. Keonjhar: Ground Floor, College Square, Keonjhar-758001. Kharagpur: Malancha Road, Beside Uti Bank, Kharagpur - 721304. Kolhapur: Omkar Plaza, 1st Floor, Unit - F2 & F4, Rajaram Road, Next To Icici Bank Ltd., Kolhapur - 416008. Kolkata: 16 Jatin Bagchi Road, Kolkata - 700 029. Kollam: Vigneshwara Bhavan, Below Reliance Web World, Kadapakkada, Kollam - 691 008.Kota: H.No. 29, First Floor, Near Lala Lajpat Rai Circle, Shopping Centre, Kota, Rajasthan - 324007. Kottayam: 1st Floor, Csi Ascension Church Complex, Kottayam - 686 001. Korba: 1st Floor, 35 Indira Complex, P. Nagar, Korba (C.G.) - 495677.Krishnagar: 52 R N Tagore Road High Street, Krishnagar Nadia, Nadia – 741101. Lucknow: 94, Mahatma Gandhi Marg, Opp Governor House, Hazratganj, Lucknow – 226 001. Ludhiana: Sco-3, Bawa Building, Feroze Gandhi Market, Ludhiana - 141001. Malda: Sahistuli Under Ward, No-6, English Bazar Municipality, No-1 Govt Colony, Malda - 732101. Madurai: Rakesh Towers, 30-C, Bye Pass Road, Ist Floor, Opp Nagappa Motors, Madurai - 625010. Mangalore: 2nd Floor, Brigade Plaza, Kudmul Ranga Rao Road, Mangalore - 575 003. Margao: 2nd Floor, Dalal Commercial Complex, Opp: Hari Mandir, Pajifond, Margao-Goa - 403601. Mathura: 3538-3540, Infront Of Bsa College, Gaushala Road, Mathura - 281004. Meerut: 1st Floor, Medi Centre Complex, Opp. Icici Bank, Hapur Road, Meerut - 250 002. Mehsana: 14-15, Prabhu Complex, Near Hdfc Bank, Mehsana Highway, Mehsana - 384002. Mirzapur: Girja Sadan, Dawari Gunj, Mirzapur - 231001. Moga: Opp.D C Office, Near Pankaj Motors, Ferozpur Road, Moga - 142001. Moradabad: Om Arcade, Parker Road, Above Syndicate Bank, Tari Khana Chowk, Moradabad - 244 001. Morena: Moti Palace, Near Ramjanki Mandir, Jiwaji Ganj, Morena - 476 001. Mumbai: 26/30, Fort Foundation Bldg, Near Msc Bank, Maharashtra Chamber Of Commerce Lane, Fort Mumbai - 400 023. Muzaffarpur: 1st Floor, Uma Market, Near Thana Gumti, Motijheel, Muzaffarpur, Bihar - 842001. Mysore: L - 350, Silver Tower, Clock Tower, Ashoka Road, Mysore - 570 001. Nadiad: 105 Gf City Point, Near Paras Cinema, Nadiad – 387001. Nagpur: Sadoday Arcade, Above Top N Town, Dharampeth, Nagpur – 440 001. Nanded: Shop No. 1,2,3 & 4, First Floor, Opp.Bank Of India, Santkrupa Market, Gurudwara Road, Nanded – 431602. Nasik: S–12, Second Floor, Suyojit Sankul, Sharanpur Road, Nasik – 422 002. Navsari: 1st Floor, Chinmay Arcade, Opp. Sattapir, Tower Road, Navsari – 396 445. New Delhi: 2E / 23, Jhandewalan Extn, New Delhi-110055. Nellore: 16/112, Pogathota, Nellore - 524001. Noida: 307 Jaipuria Plaza, D 68 A, 2nd Floor, Opp Delhi Public School, Sector 26, Noida - 201301. Palghat: 12/310, (No.20 & 21), Metro Complex, Head Post Office Road, Sultanpet, Palghat. Panipat: 1st Floor, Krishna Tower, Near Hdfc Bank, Opp. Railway Road, GT Road, Panipat - 132103. Panjim: No.7 & 8, El. Dorado Plaza, Heliodoro Salgado Road, Panjim - 403 001. Patiala: Sco 27 D, Chhoti Baradari, Patiala - 147 001. Patna: 202, 2nd Floor, Anand Tower, Beside Chankya Cinema Hall, Exhibition Road, Patna - 800 001. Pathankot: 9A, Improvement Trust Building, Patel Chowk, Pathankot - 145001. Pondicherry: First Floor, No.7, Thiayagaraja Street, Pondicherry - 605 001. Pune: Srinath Plaza, C Wing, Office No. 58 And 59, 3rd Floor, Dyaneshwar Paduka Chowk, Survy No. 184/4, F C Road, Pune - 411004. Puri: Ground Floor, Vip Road, Near Pkda Office, P.S.Puri, Puri 752001. Raipur: Room No.12 & 13, Ground Floor, Millennium Plaza, Behind Indian Coffee House, G E Road, Raipur - 492 001. Rajahmundry: Dr.No; 6-1-4, first floor, Rangachary street, Tnagar, Rajahmundry-533101. Rajkot: 104, Siddhi Vinayak Complex, Dr Yagnik Road, Opp Ramkrishna Ashram, Rajkot - 360 001. Ranchi: Commerce Towers, 3rd Floor, Room No. 307, Beside Mahabir Towers, Main Road, Ranchi - 834 001. Ratlam: Nagpal Bhavan, reeganj Road, Ratlam - 457001. Renukoot: Shop No. 18, Near Complex Birla Market, Renukoot - 231 217. Rewa: Ist Floor, Angoori Building, Besides Allahabad Bank, Trans University Road, Civil Lines, Rewa - 485 001. Rohtak: 1st Floor, Ashoka Plaza, Delhi Road, Rohtak - 124001. Rourkela: 1st Floor, Sandhu Complex, Kanchery Road, Udit Nagar, Rourkela - 769 012. Sagar: Above Poshak, 5 Civil Lines, Opposite Income Tax Office, Sagar - 470001. Saharanpur: 18 Mission Market, Court Road, Saharanpur - 247001. Uttar Pradesh. Salem: 49 / 50, Fort Main Road, Old No.17 First Floor, Shevapet, Salem - 636 002. Sambalpur: Quality Massion, 1st Floor, Above Bata Shoe hop/ Preeti Auto Combine, Nayapara, Sambalpur-768 001. Satna: 1st Floor, Kb Complex, Reva Road, Satna - 485 001. Shaktinagar: 1st/A-375, V V Colony, Dist Sonebhadra, Shaktinagar - 231 222. Shivpuri: Near Bank Of India, A B Road, Shivpuri-473 551. Shillong: Mani Bhawan, Thana Road, Lower Police Bazar, Shillong - 739 001. himla: Triveni Building, By Pas Chowk, Khallini, Shimla -171 002. Shimoga: Lir Road, Opp Telecom Gm Office, Durgi Gudi, Shimoga - 577201. Sikar: 1st Floor, Super Towers, Behind Ram Mandir, Station Road, Sikar-332001. Silchar: 1st Floor, Chowchakra Complex, N N Dutta Road, Premtala, Silchar - 788001. Siliguri: Nanak Complex, Near Church Road, Sevoke Road, Siliguri - 734001. Sitapur: 12/12-A Sura Complex, Arya Nagar Opp. Mal Godam, Sitapur - 261001. Solan: Sahni Bhawan, Adjacent Anand Cinema Complex, The Mall, Solan-173 212. Surat: G-16 Empire State Building, Nr Udhna Darwaja, Ring Road, Surat-395009. Sonepat: 205 R Model Town, Above Central Bank Of India, Sonepat. Sri Ganganagar: 4-E Block, Near Union Bank Of India, Sri Ganganagar - 335001.Srikakulam: 4-1-28/1. Venkateshwara Colony, Day & Night Junction, Srikakulam - 532001. Sultanpur: 1090, Hotel Sanjay Delux Compound, In Front Of Dm Bunglow, Golagath, Sultanpur - 228 001. Thanjavur: Nalliah Complex, No.70, Srinivasam Pillai Road, hanjavur - 613001. Theni: Ramesh Muruqan Complex, Near Sriram Theatre, Subban Chetty Street, Theni - 625531. Tezpur: 1st Floor Mayur Bhawan, Binraj Road, Tezpur - 784001. Thodupuzha: First Floor, Pulimoottil Pioneer, Pala Road, Thodupuzha - 685584. Tirunelveli: Jeney Building, 55/18, S N Road, Near Arvind Eye Hospital, Tirunelveli - 627 001. Tirupur: First Floor, 224 A, Selvakumar Departmental Stores, Ist Floor, Kamaraj Road, Opp To Cotton Market Complex, Tirupur - 641 604. Tirupathi: # 330, Tilak Road, Near Four Piller Mandapam, Tirupati - 517501. Trichur: 2nd Floor, Brother's Complex, Near Dhana Laxmi Bank Head Office, Naikkanal Junction, Trichur - 680 001. Trichur: 60 Srikrishna Arcade, 1st Floor, Thennur High Road, Trichy – 621017. Trivandrum: 2nd Floor, Akshaya Towers, Sasthamangalam, Trivandrum – 695 010. Tuticorin: 4 B, A34, A37, Mangalmal, Mani Nagar, Opp: Rajaji Park, Palayamkottai Road, Tuticorin - 628003. Udaipur: 201-202, Madhav Chambers, Opp. G.P.O, Chetak Circle, Madhuban, Udaipur - 313001. Ujjain: 101, Astha Tower, 13/1, Dhanwantri Marg, Free Gunj, Ujjain -456010. Valsad: Shop No 2, Phiroza Corner, Icici Bank Char Rasta, Tithal Road, Valsad - 396001. Vapi: Shop No 5, Phikhaji Residency, Opp Dcb Bank, Vapi Silvassa Road, Vapi - 396195. Varanasi: D-64/132, Ka 1st Floor, Anant Complex, Sigra, Varanasi - 221 010. Vellore: No.1, M.N.R. Arcade, Officer's Line, Krishna Nagar, Vellore - 632001. Vijayawada: 39-10-7 Opp : Municipal Water Tank, Labbipet, Vijayawada - 520 010. Visakhapatnam: 47-14-5/1 Eswar Paradise, Dwaraka Nagar, Main Road, Visakhapatnam - 530 016. Vizianagaram: "Soubhagya", 19-6-1/3, Ii Floor, Near Sbi Fort Branch, Vizianagaram-535 002. Warangat: Lashkar Bazar, 5-6-96, Chandra Complex, Hanmakonda, arangal - 500601. Yamuna nagar: Jagdhari Road, Above Uco Bank, Near D.A.V. Grils College, Yamuna Nagar-135 001.

DESIGNATED INVESTOR SERVICE CENTRES Reliance Capital Asset Management Limited

Corporate Office: Express Building, 4th Floor, 14 - 'E' - Road, Opp. Churchgate Station, Churchgate, Mumbai - 400 020. Adayar: Shop No. 3, Ground Floor, Anu Arcade, No. 1, 15th Cross Street, Shashtri Nagar, Adyar, Chennai-20. Agra: Shop No. 110, Block No. 28/2, Sanjay Place LIC Road, Agra – 282 002. Ahmedabad: 4th Floor, Megha House, Mithakhali, Law Garden Road, Ellis Bridge, Ahmedabad – 380 006. Ajmer: 3rd Floor, India Square, India Motor Circle, Kutchery Road, Ajmer 305001. Alappuzha: 3rd Floor, Chandra Square, Cullen Road, Alappuzha - 688011 Aluva: Poornima building, 1st floor, above Centurian Bank, bypass road, Aluva - 683101 Alwar: Jai Complex, 1st Flr., Plot No. 1, Road No. 2, Alwar 301001 Allahabad: 2nd floor, House No. 31/59, Shiv Mahima Complex, Civil Lines, Allahabad - 211 001. Ambala: 2nd Floor, Shanti Complex, Jagadri Road, Opp. Civil Hospital, Ambala Cannt - 133001. Amravati: Vimaco Towers, C Wing 4,5,6, Amravati - 444601 Asansol: 2nd Floor, Laxi Narayan Avenue, Room No -30, Murgasol, G.T. Road, 2nd Floor, Asansol Amritsar: SF-1, 2nd Floor, 10, Eminent Mall, The Mall, Amritsar - 143 001. Anand: 2nd Floor, 204, Maruti Sharnam, Anand Vidhyanagar Road, Anand - 388001. Andheri: Shop no. 3, ground floor, Mona shopping centre, J P Road, Near Navrang Cinema, Andheri (W), Mumbai - 400058. Anna Nagar: Shop No. G-5, Ground floor, N R Dave Complex, 201/C-34, 2nd Avenue, 11th Main Road Corner, Anna Nagar, Chennai - 600 040. Aurangabad: C-8,2nd floor, Aurangabad, Business center, Adalat Road, Aurangabad - 431001. Balasore: Ground Floor, Station Bazaar, Balasore 756001 Bandra: Shop No 6, Ground Floor, Mangal Bhavan, Junction of 14th Road and Khar Pali Road, Near Bamboo Shoot, Mumbai – 400 052 Bangalore: N-112-114, 1st floor, North Block, Manipal centre, Dickenson Road, Banglore – 560 042. Bareily: 1st Floor, 54, Civil Lines, Ayub Khan Chauraha, Bareily – 243001. Bardoli: 1st Floor, Office No 68,69,70, Mudit Palace, Station Road, Bardoli - 394601 Bellary: Gnanandam, First Floor, 1st Cross, Gandhi Nagar, Bellary - 583101 Berhampur: 1st Floor, Dharma - Nagar (Ist Lane) Berhampur - 760002 Bharuch: Bluechip, 1st Floor, Shevashram Road, Panch Batti, Bharuch - 392001. Bhatinda: Jindal Complex, 1st Floor, G T Road, Near ICICI Bank, Bathinda - 151001. Bhavnagar: 3rd Floor, Corporate House, Plot No. 11B, Waghawadi Road, Bhavnagar -364004. Bhikaii: 2nd floor, Somdatt Chamber -I- 5, B C Place, A216 and A217, New Delhi-110066. Bhilwara: 1st Floor, 101, S K Plaza, Pur road, bhilwara Bhuj: Ground Floor, Office No. 1, Pooja Complex, Next to ICICI Bank, Station Road, Bhuj - 3700 01 Bikaner: 1st Floor, near M.R.M. Office, Modern MarketCircle.Bhopal: FF-7, 1st floor, Mansarovar Comercial Complex, Near Habibganj Railway station, Bhopal-462 016. Bhubaneshwar: 2nd Floor, Near Kalsi Petrol Pump, 5 - Janpath Karvil Nagar, Bhubaneshwar - 751001. Borivali: Shop No. 5, ground Floor, Kapoor Aprtment, Punjabi Galli, Near ICICI Bank Ltd, Borivali (W)-92. Borivali (W): 602, 603 & 604 Sai-Leela Commercial Complex, Sai-Leela S.V.Road Nr Rasoi Hotel, Borivali (W), Mumbai-92. Calicut: 6/1002M, 4th Floor, City Mall, Kannur Road (Opp Y.M.C.A), Calicut – 673 001. Chandigarh: SCO 127-128, 1st floor, Sector 9 C, Chandigarh 160 009. Chembur: XLNC Chambers, Shop No. 2, Opp. IDBI Bank, Chembur, Mumbai – 400 071. Chennai: Reliance House, No. 6 Haddows Road, Opp Shastri Bhavan, Chennai 600006. Coimbatore: 575 C, Shylaja Chambers, D B Road, R S Puram, Coimbatore – 641 002. Dadar: Shop No.12, Ground Floor, Yusuf Building Nos 1, 31–31C Junction of Ranade Road & Gokhale Road, Dadar, Mumbai - 28. Dalhousie: 14B, 18, British Indian Street, GF Shop No. 14, Kolkata - 700 001. Dehradun: 2nd Floor, NCR Corporate Plaza, New Cantt Road, Dehradun - 248001. Dhanbad: 4th Floor, Shree Laxmi Complex, Bank Mode, Dhanbad - 826001. Dindigul: 2/2, 1st Floor, Surya Tower, Above ICICI Bank, Salai Road, Dindigul - 624001. Durgapur: 4th Floor, City Plaza, City Center - Durgapur - 713216. Erode: Samy's Nest, No.63, Mosuvanna Street EVN Road, Erode - 638011 Faridabad: Booth no. 112-P, Sector-15, Urban Estate, Faridabad - 121 007. Gandhinagar: Office No 313, Meghmalhar, Sector 11, Ch Road, Gandhinagar - 382 017 Ghaziabad: RDC-16, Advocate Chambers, Raj Nagar, Ghaziabad - 201 002. Godhra: 2nd Floor, Gurukrupa Complex, LIC Road, Near SBI, Godhara - 389001 Gorakhpur: 1st Floor, Radhika Complex, Medical Road, Gorakhpur - 273409. Guntur: Pranavam Plaza, Door No. 5-35-69, 4/9, Brodipet, Guntur - 522002 Gurgaon: Shop no. 207, DLF Central Arcade, DLF - II, Gurgaon, Haryana - 122 001. Guwahati: 2E, 2nd Floor, Dihang Arcade, ABC, Rajiv Bhavan, G S Road, Guwahati - 781 005. Gwalior: 3rd Floor, Alaknanda Tower, City Centre, Gwalior – 474002. Haldwani: 1st Floor, J K Tower, Nainital Road, Teri Puliya, Kathgodam, Haldwani – 263139 Hoshiyarpur: 2nd Floor, Eminent Mall, Plot No. B-XX/214, Main Court, Hoshiyarpur - 146001. Hubli: Eureka Junction, 1st Flr, Above ICICI Bank, Travellers Bunglow Road, Hubli - 580029. Hyderabad: 2nd Floor, "Shobhan, 6-3-927/A & B, Somajiguda, Raj Bhawan Road, Hyderabad – 500082. Indore: 303 & 304, D M Tower, Race Course Rd., Indore 452 001. Jabalpur: 90/1A, Dayanand Saraswati ward, 2nd floor, Ahuja Tower, Bhanwartal Extension, 46 Napiar Town, Jabalpur - 482001 Jaipur: G-4, Ground Floor, Brij Anukampa Complex Plot No. K-13, Ashok Marg, C Scheme, Jaipur - 302 016. Jalandhar: 1st Floor, Gobind Mall, 25 G T Road, Jalandhar 144 001 Jalgaon: 18, 2nd Floor, Dhake Colony, Dhake Carporate Centre, Jalgaon - 425 001 Jammu: Banu Plaza, B-2, 206, South Block, Railway Head, Jammu, Jammu & Kashmir - 8004. Jamnagar: Shop no. 4 & 5, Ground Floor, Shilp, Indira Nagar, Jamnagar - 361 140. Jamshedpur: 2nd floor, Om tower, MainRoad, Bistupur, Jamshedpur - 831 001. Janakpuri: Shop no. 14, B Block Community Centre, Janak puri, New Delhi - 110058. Jayanagar: 76/11, Elephant Rock Road, III, Jayanagar, Banglore - 560 011. Jhansi: 1st Floor, 493, "Stephen House", Civil Lines, Opp. Munnalal Power House, Gwalior Road, Jhansi - 284001 Jodhpur: C/o. Reliance Infocomm, L.K. Tower, 2nd Floor, Opp. IDBI Bank, Chopasni Road, Jodhpur - 342 001. Junagarh: 1st Floor, Moti Palace Building, Opposite Raiji Baug, Moti Baug, Junagarh – 362001 Kalyan: Mahavir Complex No.2, Gala No-4, Ground Fr., Santoshi Mata Road, Kalyan West Mumbai – 421301. Kanpur: Ground floor, Office No-3, 14/113, Civil Lines, Kanpur - 208 001. Khanna: 2nd Floor, Surya Tower, G T Road, Khanna - 141401 Kochi: 2nd floor, Thekkekara Mansion, Opp. Kavita Theatre, M G Road, Kochi - 682 035. Kolhapur: Upper Ground Floor, Gemstone - RD Vichare Complex, Near Central ST stand, New Shahupuri, Kolhapur - 416 001. Kolkata: Unit no. 10,11 & 12, 5th floor, FMC Fortuna, AJ C Bose, Kolkata 700 020. Kota: Ground Floor, Mewara Plaza, 344, Shopping Centre, rawatbhata gumanpura road, Kota -324007 Kottayam: 1st floor, Kaniyamparambil Arcade, Shastri Road, Kottayam - 686001 Laxmi Nagar: Roots Tower, Plot No.7, Laxmi Nagar Distt Centre, Delhi, 110092 Lucknow: 3rd Floor, Halwasiyas Commerce House, Habibullah estate, hazratganj, 11 M G marg, Lucknow - 226001. Ludhiana: Lower Ground Floor, SCO 127-128-129, Feroze Gandhi Market, Ludhiana - 141001. Madurai: 1st Floor, Suriya Towers, 272, 273, Goods Shed Street, Madurai - 625001. Malleswaram: Door No.89 (Old no.36), Ground Floor, 3rd Cross, Sampige Road, Malleswaram, Banglore - 3. Mangalore: 4th Floor, Maximus Commercial Complex, LHH Road, Opp KMC, Mangalore - 575001. Margoa: Shop No. 3, Mira Building, Pajifond, Near Jain Mandir, Margao, Goa - 403601. Mathura: 1st Floor, Tera Tower, Bhuteshwar Road, Mathura Meerut: Ground Floor, G-13, Rama Plaza, WK Road, Meerut - 250001. Mehsana: F - 9, F - 10, F - 11,1st Floor, Wide Angle, Mehsana Highway, Near Khari Bridge, Mehsana – 384002 Mulund: Office No. 308/309, 3rd Flr, B Wing, Shankardhan Plaza, J N Road, Mulund (W), Mumbai – 400 080 Mumbai: Mittal Chambers, 228, Ground Floor, Nariman Point-21. Muradabad: Shop No. G-18, Chadha Shopping Complex, GMD Road, Moradabad - 244 001. Muzaffarpur: 1st Floor, Opp Devi Mandir ,Near LIC Zonal Office , Club Road , Ramna, Muzaffarpur-842002 Mysore: Shop No. 1, Ground Floor, Mahindra Arcade, Saraswathipuram, 2nd Main Road, Mysore - 570009. Nadiad: 201, ISCON ARCADE, 2nd Floor, College Road, Nadiad - 387001 Nagpur: Office # 2, 3rd Floor, A Block Poonam Chambers, Chhindwara Road, Byramji Town, Nagpur - 440 013. Nasik: Ground Floor 57, Karamkala Building, Opp. Old Corporation Building, New Pandit Colony, Sharanpur Road, Nasik 422002. Navsari: Chinmay Arcade, 3rd Floor, (3/1&2), opp Sattapir Sayaji Road, Navsari - 396445. Nehru Place: SF-17, 18, 19, Ground Floor, Devika Tower, 6, Nehru Place, New Delhi - 110 019. New Delhi: 804, 805, 807, 8th floor, Ashoka Estate, 24, Barakhamba Road, New Delhi - 110 001. Noida: Shop No. 1, Gound Floor, Ansal Fortune Arcade, Secotor 18, Noida, - 201301. Palakkad: 3rd floor, East Side, Ghanis, Fort Maidan, Kunnathurmedu P.O. Palakkad – 678013. Panaji: 1st Floor, Block "D", Office No.: F17, F18, F19 & F20, Mahatma Gandhi Road, Panajim -403001. Panipat: Office No. 514, 1st Floor, Krishna Tower, Near HDFC Bank, G T Road, Panipat 132001. Panvel: Shop No.2, Plot No 206/12, Middle Class CHS Ltd, Panvel - 400 706 Pathankot: 2nd floor, LML, Mahajan Sales, Dhangu Road, Near Power House, Pathankot - 145001. Patiala: SCO 116 - 119, First Floor, New Leela Bhavan, Opposite RLIC, Patiala - 147001. Patna: 4th Floor, Shahi Building, Exibilition Road, Opp. Chanakya Cinema Hall, Patna 800001. Pitampura: 471, Aggarwal Cyber Plaza-ii Netaji Subhash Place, Pitampura - 110034.. Pondicherry: Jayalakshmi Complex, R.S No. 34/5pt, Block No. 5, Thiruvalluvar - Salai, Kuyavarpalyam, Pondicherry: - 605005. Pune: 201, 202, 2nd Floor & 301, 3rd floor, Sanas Memories, F C Road, Shivaji Nagar, Pune - 411 004 Raipur: 1st floor, D M Plaza, Chhotta Para, Fire Brigade chowk, Raipur- 492 001. Rajamundry: Jetty Enclave, Door No. 79-2-9/3, Tilak Road, Opposite Saibaba Temple, Rajamundry - 533 103 Rajkot: 2nd Floor, Plus Point, Opp Haribhai Hall, Dr. Yagnik Road, Rajkot - 360001. Ranchi: Office No. 317, 3rd Floor, "Panchwati Plaza", Kutchery Road, Ranchi - 834001. Raurkela: 4th Floor, Triveni Complex, Madhusudan Marg, Rourkela, Orissa - 769001. Rewa: Second Floor, 'A' Block, Shilpi Plaza, Peeli Kothi, Rewa-486001. Rohtak: Jawahar Market, 1st Floor, 323/321, Delhi Road, Nr. D Park, Rohtak, Haryana – 124004. Salem: 2nd Floor, Kandaswarna Mega Mall, Survey No. 186/2E, Alagapuram, Opp Saradha College, Fairlands, Salem – 636016. Salt lake city: B D 25, Salt Lake, Sector - 1, Kolkata 64 Shimla: No. 17, Alle no. 9, Middle Bazar, The Mall, Shimla H.P.-171001. Shimoga: 3rd Floor, Shree Karthik Plaza, Nehru Road, Durgigudi, Shimoga - 577201 Siliguri: Gitanjali Complex, 1st Floor, Sevoke Road, Siliguri 734001. Southern Avenue: Ground Floor, 200 Sarat Bose Road, Near Deshpriya Park, opp. Sarat Bose Road Post Office, Kolkata 700 020. Surat: No.118, 1st Floor, Jolly Plaza, Opp. Athwagate Police Chowki, Athwagate Circle, Surat - 395001. Surendra Nagar: 2nd Floor, Office No 236, 237, Mega Mall, ST Bus Stand Road, Near Milan Cinema, Surendra Nagar – 363 002 T Nagar: Old No. 31 & 32, New no. 52 & 54, TVL Boag Willa, North Boag Road, T Nagar, Chennai – 17. Tambaram: 1st Floor, Northern Portion, No 5. First Floor, G.S.T Road, Tambaram Sanatorium, Chennai Thane: 3, Ground floor, Saptashri CHS Ltd., Talapali, Near HDFC Bank, Thane - 400 601. Thanjavur: 2nd Floor, Shop No (3A), No. 70, Srinivasan Pillai Road, Thanjavur - 613001. Thrissur: 4th floor, Pathayapura Building, Round South, Thrissur - 680001. Tirupati: 1st Floor, 20-1-136/D, Maruthi Nagar, Tirumala By Pass Road, Tirupati - 517501 Trichy: 2nd Floor, Tab Complex, 41 Williams Road, Cantonment, Trichi 620001. Thiruvalla: 2nd Floor, Erinjery Building, M C Rd., Thiruvalla 689107 Trivandrum: 1st flr, Uthradam, Panavila Junction, Trivandrum 695001. Udaipur: 2nd Floor, 1(2)A, K P Arcade, Fatehpura, Opp. UIT Office, Udaipur, Rajasthan – 313001. Ujjain: 3rd Floor, Office No 309 and 310, Mani Trade Centre, Shanku Freeganj, Ujjain - 546006 Vadodara: 101-102 Tilak Complex, Opp Pizza Inn, Jetalpur Road, Vadodara - 390 005. Vapi: 1st Floor, Royal Fortune, 102 b/b, 102b/c, Daman Chala Road, Opp Upasna School, Vapi-396191 Varanasi: unit no. 2, 1st floor, Arihant Complex, Sigra Varanasi - 221 010. Vasco: Shop No. S-1, Our Lady of Merces Building, Opp. K.T.C Bus Stand, Mundvel, Vasco Da Gama, Goa - 403802. Vashi: Thacker Tower, 702 & 703, Sector No. 17, Vashi, Navi Mumbai -400 705. Vellore: 2nd Foor, 19/A, Officers Line, Vellore- 632001 Vijayawada: 3rd floor, Surya tower, Above Icon showroom, M G Road, Labbipet, Vijayawada-520 010. Visakhapatnam: 2nd Floor, VRC Complex, Dwarka Nagar, Vishakhapatnam-530016.. Virar: D-20, Kamanwala Kunj, Co-op Hsg Society, Aghasi Road, Opp Omkar hospital, Virar (West) - 401303 Warrangal: Ground Floor, H No. 5-9-130,130/1&130/2, khwadi, Hanamkonda, Warangal - 506001.