

Equity & Sector-specific Schemes

Key Information Memorandum cum Common Application Form

Continuous offer of following Schemes at NAV based prices.

Reliance Top 200 Fund

An open ended Diversified Equity Scheme

Reliance NRI Equity Fund

An open-ended Diversified Equity Scheme

Reliance Vision Fund

An open ended Equity Growth Scheme

Reliance Quant Plus Fund

An open ended Equity Scheme

Reliance Equity Fund

An open ended Diversified Equity Scheme

Reliance Growth Fund

An open ended Equity Growth Scheme

Reliance Long Term Equity Fund

An Open Ended Diversified Equity Scheme

Reliance Equity Opportunities Fund

An open ended Diversified Equity Scheme

Reliance Regular Savings Fund- Equity Option

An open ended Scheme

Reliance Regular Savings Fund- Balanced Option

An open ended Scheme

Reliance Infrastructure Fund

An Open ended Equity scheme

Reliance Natural Resources Fund

An open ended Equity Scheme.

Reliance Banking Fund

An open ended Banking Sector Scheme

Reliance Diversified Power Sector Fund

An open ended Power Sector Scheme

Reliance Media & Entertainment Fund

An open ended Media & Entertainment sector Scheme

Reliance Pharma Fund

An open ended Pharma Sector Scheme

Reliance Tax Saver (ELSS) Fund

An open ended Equity Linked Savings Scheme

Reliance Small Cap Fund

An Open Ended Equity Scheme

Reliance Index Fund – Nifty Plan

An Open Ended Index Linked Scheme

Reliance Index Fund – Sensex Plan

An Open Ended Index Linked Scheme

Reliance Arbitrage Advantage Fund

An open ended Arbitrage Scheme

SPONSOR

Corporate Office

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

TRUSTEE

Corporate Office

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

INVESTMENT MANAGER

Corporate Office

Reliance Capital Asset Management Limited
One Indiabulls Centre, Tower 1, 11th & 12th Floor,
Jupiter Mill Compound, 841, Senapati Bapat Marg
Elphinstone Road, Mumbai-400 013
Tel No. +91 022 30994600 Fax No. +91 022 30994699
Customer Care: 1800-300-11111 (Toll free) / 3030 1111
www.reliancecmutual.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 & Municipality
R R District, Hyderabad 500 081.
Tel: 040-40308000 Fax: 040-23394828

REGISTERED OFFICE

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

CUSTODIAN

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

AUDITORS TO THE SCHEMES

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

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

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 October 31, 2011.

COMMON APPLICATION FORM

All Columns marked * are mandatory. **TO BE FILLED IN CAPITAL LETTERS & IN BLUE/BLACK INK ONLY.**

1. DISTRIBUTOR / BROKER INFORMATION (Refer Instruction No. I.9)		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.	Sole / 1 st applicant/ Authorised Signatory
Name & Broker Code / ARN ARN-0032	Sub Broker / Sub Agent Code		
2. TRANSACTION CHARGES (Please tick any one of the below. Refer Instruction No. IV.4)		2 nd applicant/ Authorised Signatory	
<input type="checkbox"/> I AM A FIRST TIME INVESTOR IN MUTUAL FUNDS Rs. 150 will be deducted as transaction charge for per purchase of Rs. 10,000 and more	<input type="checkbox"/> I AM AN EXISTING INVESTOR IN MUTUAL FUNDS Rs. 100 will be deducted as transaction charge for per purchase of Rs. 10,000 and more		
3. RELATIONSHIP WITH THE DISTRIBUTOR (Please tick any one of the option. Refer Instruction No. I.13)		3 rd applicant/ Authorised Signatory	
<input type="checkbox"/> Advisory <input type="checkbox"/> Execution Only			
4. NATURE OF THE TRANSACTION (Please tick any one of the option. Refer Instruction No. I.13)			
<input type="checkbox"/> Advisory <input type="checkbox"/> Execution Only			

5. EXISTING UNIT HOLDER INFORMATION (Please fill in your Folio number incase you are an existing investor) FOLIO NO. _____

6. Unitholding Option - Demat Mode Physical Mode

DEMAT ACCOUNT DETAILS - (Please ensure that the sequence of names as mentioned in the application form matches with that of the account held with any one of the Depository Participant. Ref. Instruction No.X) Demat Account details are compulsory if demat mode is opted above.

National Securities Depository Limited	Depository participant Name _____ DP ID No. <table border="1"><tr><td>I</td><td>N</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table> Beneficiary Account No. _____	I	N									Central Depository Securities Limited	Depository participant Name _____ Target ID No. _____
I	N												

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

7. APPLICANT INFORMATION (Refer Instruction No. II)

APPLICATION FOR Zero Balance Folio Invest Now **MODE OF HOLDING** Single Joint Any One or Survivor(s) (Default Joint)

OCCUPATION Business Professional Service Retired Student Current/Former MP/MLA/MLC/Head of State
 Retired Civil Servant Politician Forex Dealer House wife Senior Executive of State owned corporation
 Political Party Official Others _____

STATUS INDIVIDUAL 1st Applicant Resident Indian NRI **STATUS NON-INDIVIDUAL** FIIs Society Banks Trust HUF
2nd Applicant Resident Indian NRI Minor Fls AOP/BOI Partnership firm
3rd Applicant Resident Indian NRI Company/Body Corporate Others _____

Name of First / Sole applicant Mr. Ms. M/s. Date of Birth**

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

1st holder PAN PAN Proof Enclosed KYC Acknowledgement Copy #Document Category No. _____ (**Mandatory if the applicant is minor
Mandatory if opted for ATM card)

Name of Guardian (In case of Minor)/(Contact Person Name - In case of non-individual Investors) Mr. Ms. Relation with Minor / Designation M a n d a t o r y

Guardian's PAN

--	--	--	--	--	--	--	--	--	--

 PAN Proof Enclosed KYC Acknowledgement Copy #Document Category No. _____

Name of Second applicant Mr. Ms. (Refer Instruction No. IX.4)

2nd holder PAN

--	--	--	--	--	--	--	--	--	--

 PAN Proof Enclosed KYC Acknowledgement Copy #Document Category No. _____

Name of Third applicant Mr. Ms. (Refer Instruction No. IX.4)

3rd holder PAN

--	--	--	--	--	--	--	--	--	--

 PAN Proof Enclosed KYC Acknowledgement Copy #Document Category No. _____

#Mandatory for MICRO SIP Investors (Refer Instruction No. IX)

Mailing Address

Add 1 _____
Add 2 _____ District _____
Add 3 _____ City _____
State _____ (Country) _____ PIN _____

Overseas Address (Mandatory for NRI / FII Applicant) (Please provide your complete address. P.O. Box alone is not adequate)

Add 1 _____
Add 2 _____
City _____ (Country) _____ PIN _____

CONTACT DETAILS OF SOLE/FIRST APPLICANT (Mobile No or Email Id is mandatory. Refer Instruction No. VI)

Tel. No. STD Code _____ Office _____ Residence _____ Mobile no. _____ (For Receiving SMS Alert)

Email ID _____ (For Receiving Email Alert)

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

Please collect your time stamped acknowledged slip for future references

Received from _____ an application for allotment of

Units under Reliance _____ as per details below. APP No.: WE-00015379

Growth Option Bonus Option Dividend Reinvestment Dividend Payout

Cheque / DD No. _____ Dated _____ Rs. _____

drawn on _____

Time Stamp & Date
of receiving office

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

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

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

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

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

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

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

SIP ENROLLMENT DETAILS PDC Auto Debit / ECS (Refer Instruction No. I-12)

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

REGULAR Enrollment Period: From: M M Y Y To: M M Y Y PERPETUAL (Default) (Not applicable for PDCs) Enrollment Period: From: M M Y Y To: 1 2 9 9 Amount per Instalment: Rs. _____

 I WISH TO APPLY FOR RELIANCE ANY TIME MONEY CARD (Not applicable for Zero Balance Folios. Please refer ATM Instructions)

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

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

Note: 1) Applicable only if you have investments in Reliance Liquid Fund Treasury Plan or Reliance Money Manager Fund.
 2) Mobile No, Email Id & Date of Birth of the First /Sole applicant is mandatory. Please fill the necessary details under Section 7 Applicant Information of the form. In case the details are not provided then the ATM request will be rejected.

 I WISH TO APPLY FOR INVEST EASY FOR INDIVIDUALS I have read & understood and accept the Terms & Conditions attached**10. NOMINATION (Refer to Instruction No.V) (Mandatory if mode of holding is single)**

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

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

OR
 I/ We _____ (Unit holder 1) _____ (Unit holder 2) _____ (Unit holder 3) do hereby declare that we do not wish to nominate any person/person(s) in the folio/account.
 Sole / 1st applicant/ Authorised Signatory _____
 2nd applicant/ Authorised Signatory _____
 3rd applicant/ Authorised Signatory _____

11. DECLARATION

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

SIGNATURE **SIGN HERE**

 Sole / 1st applicant/Guardian/ Authorised Signatory

 2nd applicant/ Authorised Signatory

 3rd applicant/ Authorised Signatory

ACKNOWLEDGMENT SLIP (To be filled in by the Applicant)

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

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



SIP ENROLMENT cum AUTO DEBIT/ECS MANDATE FORM

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

DISTRIBUTOR / BROKER INFORMATION

Name & Broker Code / ARN	Sub Broker / Sub Agent Code
ARN-0032	

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.

RELATIONSHIP WITH THE DISTRIBUTOR (Please tick any one of the option. Refer Instruction No. 28)	<input type="checkbox"/> Advisory	<input type="checkbox"/> Execution Only
NATURE OF THE TRANSACTION (Please tick any one of the option. Refer Instruction No. 28)	<input type="checkbox"/> Advisory	<input type="checkbox"/> Execution Only

APPLICANT DETAILS

Folio No.	
Name of Sole/1st holder	PAN No. M A N D A T O R Y <input type="checkbox"/> KYC Acknowledgement Copy

INITIAL INVESTMENT DETAILS (Refer Instruction No.12)

Cheque/ DD No. _____ Cheque/ DD Date _____ DD Charge Rs. _____ Cheque/ DD Net Amount Rs. _____

Bank Name: _____ Branch: _____ City _____

SCHEME NAME _____ Plan _____ Option _____

SIP DETAILS

Frequency (Please ✓) Monthly (default) or Quarterly SIP Date 2 10 18 28 (Select any one SIP Date)

SIP AMOUNT _____ (in figures) _____ (in words)

REGULAR **PERPETUAL (Default)**

Enrollment Period: From: [M][M][Y][Y] To: [M][M][Y][Y] (Refer Instruction No.13) Enrollment Period: From: [M][M][Y][Y] To: [1][2][9][9]

BANK ACCOUNT DETAILS

1st/Sole Accountholder Name as in Bank Records _____

2nd Accountholder Name as in Bank Records _____

3rd Accountholder Name as in Bank Records _____

A/c. Type ✓ SB Current NRO NRE FCNR

Bank Name [M][a][n][d][a][t][o][r][y] _____

Account No. [M][a][n][d][a][t][o][r][y] _____ (Core Banking Account Number)

Branch _____ City _____

Address _____

PIN _____ 9 Digit MICR Code _____ IFSC Code _____

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

Mandatory Enclosures:

Blank cancelled cheque Copy of cheque

DECLARATION

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

I/We would like to invest in Reliance _____ subject to terms of the Statement of Additional Information (SAI), Scheme Information Document (SID), Key Information Memorandum (KIM) and subsequent amendments thereto. I/We have read, understood (before filling application form) and is/are bound by the details of the SAI, SID & KIM including details relating to various services. I/We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. I / We declare that the amount invested in the Scheme is through legitimate sources only and is not designed for the purpose of contravention or evasion of any Act / Regulations / Rules / Notifications / Directions or any other Applicable Laws enacted by the Government of India or any Statutory Authority. I accept and agree to be bound by the said Terms and Conditions including those excluding/ limiting the Reliance Capital Asset Management Limited (RCAM) liability. I understand that the RCAM may, at its absolute discretion, discontinue any of the services completely or partially without any prior notice to me. I agree RCAM can debit from my folio for the service charges as applicable from time to time. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I hereby declare that the above information is given by the undersigned and particulars given by me/us are correct and complete. Further, I agree that the transaction charge (if applicable) shall be deducted from the subscription amount and the said charges shall be paid to the distributors. **Applicable for NRI Investors:** I confirm that I am resident of India. I/We confirm that I am/We are Non-Resident of Indian Nationality/Origin and I/We hereby confirm that the funds for subscription have been remitted from abroad through normal banking channels or from funds in my/our Non-Resident External / Ordinary Account/FCNR Account. I/We undertake that all additional purchases made under this folio will also be from funds received from abroad through approved banking channels or from funds in my/ our NRE/FCNR Account

SIGNATURE/S AS PER RELIANCE MUTUAL FUND (MANDATORY)

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

SIGNATURE/S AS PER BANK RECORDS (MANDATORY)

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

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

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

INSTRUCTIONS cum TERMS AND CONDITIONS

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

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

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

- (1) Auto Debit facility is offered only to the investors maintaining their bank accounts with Bank of Baroda/ Bank of India/ Punjab National Bank/ Kotak Mahindra Bank/ING Vysya Bank/ Citibank NA/HDFC Bank/ ICICI Bank/ AXIS Bank/ HSBC/ IDBI Bank/ State Bank of India / Union Bank of India / Corporation Bank / Allahabad Bank / Federal Bank. The above list is subject to change from time to time. The list may undergo changes from time to time.
- (2) Electronic Clearing System (ECS) facility will be available in the selected cities. A city where ECS facility is available presently is mentioned above. The list may be modified/ updated/ changed/ removed at any time in future entirely at the discretion of Reliance Capital Asset Management Limited (RCAM) without assigning any reasons or prior notice. If any city is removed, SIP instructions for investors in such cities via ECS (Debit) route will be discontinued without prior notice. In such a case, the RCAM at its sole discretion may accept Post Dated Cheques (PDC's) from the investors for the balance period.
- (3) The bank account provided for ECS should participate in local MICR clearing. In case MICR code is not provided or incorrect code is mentioned on the application form, the application for SIP will be liable to be rejected.
- (4) The investor agrees to abide by the terms and conditions of ECS/Auto Debit facility of Reserve Bank of India/Banks. Reliance Mutual Fund (RMF) / RCAM, its registrars and other service providers shall not be held responsible or will not be liable for any damages and will not compensate for any loss, damage etc. incurred to the investor. The investor assumes the entire risk of using this facility and takes full responsibility. Investor will not hold RMF / RCAM, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles of Auto Debit/ECS / local holidays.
- (5) Please read the Key Information Memorandum, Statement of Additional Information (SAI) and Scheme Information Document (SID) of respective Scheme(s) carefully before investing.
- (6) Investors are required to submit following documents at least 21 working days before the first SIP installment date for Auto Debit & ECS Clearing:

New Investors are required to submit the following documents:

- (a) Common Application Form with SIP Enrolment & Auto Debit/ECS Mandate Form.
- (b) The Initial investment amount cheque should be issued from the same bank account which is to be debited under ECS/Auto Debit for SIP installments.
- (c) A photo copy/cancelled cheque from ECS Debit Account (as mentioned on the application form should be submitted along with other requirements).

Existing Investors are required to submit SIP Enrolment cum Auto Debit/ECS Mandate Form.

- (7) An investor can opt for Monthly or Quarterly frequency. SIP Auto debit / ECS facility is available only on specific dates of the month i.e. 2nd or 10th or 18th or 28th. An investor shall have the option of choosing for 1 or more than 1 SIP in the same scheme and in the same month. SIP debit dates shall be 2nd, 10th, 18th or 28th. However more than one SIP debit date is not allowed. To register multiple SIPs in the same scheme /same month, please submit separate Auto Debit and ECS Mandate Form.
- (8) The first SIP cheque /draft could be of any Business day but subsequent cheques or ECS /Auto Debit Transactions should be dated 2nd, 10th, 18th or 28th and there should be minimum gap at least 21 business Days between 1st SIP and the 2nd SIP or as specified by RCAM from time to time. In case the criteria are not met the SIP would start on the same date from the next month. Investors should check the same at the Designated Investor Service Centre of Reliance Mutual Fund before investing. If the date on the cheque/draft/ECS/Auto Debit transactions is a non - Business Day for the scheme, then the units shall be allotted on the next Business Day.
- (9) Investors can also start a 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.
- (10) Please refer the SID of the respective schemes for minimum SIP Application amount.
- (11) For MICRO SIP maximum SIP amount can be Rs.4000/- Per Month or Rs. 12000/- Per Quarter.
- (12) SIP is available in selected schemes of Reliance Mutual Fund. The initial cheque should be drawn in favour of the respective scheme marked "Account Payee" payable locally in the city where the application is submitted. Post dated or outstanding cheques/draft are not permitted. Application received with outstanding cheque/demand draft shall be rejected.
- (13) "Perpetual SIP" will be the default option in case end date for enrolment period is not provided. In case an investor, who has opted for Perpetual SIP, subsequently intends to discontinue the same, a written communication thereof will be required to be furnished. In case the SIP end date is not mentioned while submitting the application, the SIP mandate will be construed to be perpetual, till instruction to the contrary is received from the investor.
- (14) The provisions mentioned in the respective SID regarding Applicable NAV, Risk Factors, Load etc. shall be applicable. The provision for "Minimum Application Amount" as specified in the respective SID will not be applicable for SIP Investments.
- (15) Allotment of units would be subject to realisation of credit.
- (16) If the date of the subsequent SIP installment is a non-transaction day for the scheme, then the units shall be allotted on the next / following transaction day.
- (17) The Unit holders can choose to opt out from the SIP at any point of time by submitting a written request to the nearest ESC. Such request for discontinuation should be received at least 15 days prior to the next due date of the SIP. On receipt of such a request, the SIP will be discontinued for the respective scheme(s).
- (18) For Direct Investment Please Mention "Direct in the Column "Name & Broker Code/ARN
- (19) The ECS Mandate Form along with common Application Form in all respects should be submitted at any of the Designated Investor Service Centre (DISCs) of RCAM or Karvy Computershare Pvt. Ltd.
- (20) 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.
- (21) RCAM reserves the right to reject any application without assigning any reason thereof. RCAM in consultation with Trustees reserves the right to withdraw these offerings, modify the procedure, frequency, dates, load structure in accordance with the SEBI Regulations and any such change will be applicable only to units transacted pursuant to such change on a prospective basis.
- (22) In accordance with the requirements specified by the SEBI circular No. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009 no entry load will be charged with effect from August 1, 2009. Exit Load as applicable in the respective Scheme at the time of enrolment of SIP will be applicable.
- (23) **Permanent Account Number (PAN)**

SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants) to mention his/her permanent account number (PAN) irrespective of the amount of purchase.

*Where the applicant is a minor, and does not possess his / her own PAN, he / she shall quote the PAN of his / her father or mother or the guardian, signing on behalf of the minor, as the case may be. In order to verify that the PAN of the applicants (in case of application in joint names, each of the applicants) has been duly and correctly quoted therein, the applicants shall attach along with the purchase application, a photocopy of the PAN card duly self-certified along with the original PAN Card. The original PAN Card will be returned immediately after the counter after verification *includes fresh/ additional purchase, Systematic Investment, Micro SIP. A Micro SIP is a Systematic Investment Plan, where the aggregate of SIP installments in a rolling 12 month period or in a financial year i.e. April-March does not exceed Rs 50,000/- Micro SIP benefit is available to individuals, NRIs, Minors and Sole Proprietors only. HUF's, PIO's and any other entities/ persons etc. are not eligible to avail the Micro SIP facility. The AMC will reject the application where they find that documents are deficient or where the installment total will exceed Rs 50,000/- per year. Barring investors availing the Micro SIP facility, other investors are supposed to furnish a certified copy of the PAN card with the application form. Eligible Micro SIP investors are required to submit any one of the following photo identification document as a proof of identification in lieu of PAN: 1. Voter Identity Card; 2. Driving License; 3. Government / Defense identification card; 4. Passport; 5. Photo Ration Card; 6. Photo Debit Card; 7. Employee ID card issued by companies registered with Registrar of Companies; 8. Photo Identification issued by Bank Managers of Scheduled Commercial Banks / Gazetted Officer / Elected Representatives to the Legislative Assembly / Parliament; 9. ID card issued to employees of Scheduled Commercial / State / District Co-operative Banks; 10. Senior Citizen / Freedom Fighter ID card issued by Government; 11. Cards issued by Universities / deemed Universities or institutes under statutes like ICAL, ICWA, ICSI; 12. Permanent Retirement Account No (PRAN) card issued to New Pension System (NPS) subscribers by CRA (NSDL); and 13. Any other photo ID card issued by Central Government / State Governments / Municipal authorities / Government organizations like ESIC / EPFO.

*Investors residing in the state of Sikkim are exempt from the mandatory requirement of PAN form submission, provided that sufficient documentary evidence shall have to be submitted to Reliance Mutual Fund for verifying that they are residents of State of Sikkim.

Applications not complying with the above requirement may not be accepted/ processed. Additionally, in the event of any Application Form being subsequently rejected for mismatch / non-verification of applicant's PAN details with the details on the website of the Income Tax Department, the investment transaction will be cancelled and the amount may be redeemed at the applicable

NAV, subject to payment of exit load, if any. Please contact any of the Investor Service Centres/ Karvy/ Distributors or visit our website www.reliancecmul.com for further details.

(24) Prevention of Money Laundering and Know Your Client (KYC)

As per the AMFI guidelines, on and from January 1, 2011, it will be mandatory for all individual investors* to provide attested / certified copy of 'Know Your Customer' Acknowledgement ("KYC Acknowledgement") issued by CDSL Ventures Limited (CVL) for all fresh investment transactions, including additional purchases, switches and transactions under fresh SIP/STP facilities registered from above date, irrespective of the value of such transactions. It may be further noted that for the purpose of above KYC compliance, the KYC Acknowledgement should be provided by (i) in case of application in joint names, by each joint applicant; (ii) in case of application in name of a minor, by such minor's parent / guardian signing the application; and (iii) in case of application made under a power of attorney, by both the investor as well as the power of attorney holder. Investors exempted from submission of KYC acknowledgement: 1. Investors residing in state of Sikkim: In lieu of KYC acknowledgement, investors residing in the State of Sikkim should provide proof of identification and proof of address (as per specified documents list) (if proof of identification also includes address, a separate address proof is not necessary). Proof of address should contain address in the State of Sikkim. The address mentioned in the application form should be the same as in the address proof. Such documentary proofs should be self-attested or attested by the distributor / any competent authority. 2. Micro SIP: Submission of KYC acknowledgement is not mandatory in case of investments as Micro SIPs. However, for such cases the proof of identification and proof of address (as specified in the above documents list) (if the proof of identification also includes address the separate address proof is not necessary) may be submitted along with the application as part of the regulatory requirement. Such documentary proofs should be self attested or attested by the distributor/ any competent authority. The KYC status will be validated with the records of the Central Agency before allotting 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 without a valid KYC compliance may be rejected. Where it is not possible to verify the KYC compliance status of the investor at the time of allotment of units, the Trustee / AMC shall verify the KYC compliance status of the investor within a reasonable time after the allotment of units. In the event of non compliance of KYC requirements, the Trustee / AMC reserves the right to freeze the folio of the investor(s) and effect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load, if any.

- (25) If the investment is done on behalf of the minor then the guardian cannot undertake any financial and non-financial transactions including fresh registration of Systematic Transfer Plan (STP), Systematic Investment Plan (SIP) and Systematic Withdrawal Plan (SWP) after the date of the minor attaining majority till the documents for the change in status are provided. In case of existing standing instructions including SIP, STP and SWP registered prior to the minor attaining majority, the existing standing instructions will continue to be processed beyond the date of the minor attaining majority till the time a instruction from the major to terminate the standing instruction is received by RMF along with the required documents for status change. The standing instruction shall be terminated within 30 days from the date of receiving the instruction.
- (26) **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 (e-mail) 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 Centre/ Registrar & Transfer Agent. In case of specific request received from the investor(s), RMF shall endeavor to provide the account statement to the investor(s) within 5 working days from the receipt of such request.

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

- (i) On acceptance of the application, a confirmation by way of email and/or SMS within 5 Business Days from the date of receipt of transaction request will be sent to the Unit holders registered e-mail address and/or mobile number.
- (ii) Thereafter, a Consolidated Account Statement (CAS) shall be issued for each calendar month on or before 10th of the immediately succeeding month to the Unit holder(s) in whose folio(s) transaction(s) has/ have taken place during the month by physical/e-mail mode. CAS shall contain details relating to all the transactions carried out by the investor across all schemes of all mutual funds during the month and holding at the end of the month including transaction charges paid to the distributor. The word 'transaction' shall include purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal plan, systematic transfer plan and bonus transactions.
- (iii) For the purpose of sending CAS, common investors across mutual funds shall be identified by their Permanent Account Number (PAN). In case of a specific request received from the Unit holders, RCAM / RMF will provide the account statement to the investors within 5 Business Days from the receipt of such request. In the event the account has more than one registered holder, the first named Unit holder shall receive the CAS/account statement.

CAS shall not be received by the Unit holders for the folio(s) not updated with PAN details. The Unit holders are therefore requested to ensure that the folio(s) are updated with their PAN. For Micro SIP and Sikkim based investors whose PAN details are not mandatorily required to be updated Account Statement will be dispatched by RCAM/RMF for each calendar month on or before 10th of the immediately succeeding month.

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

- (27) **Transaction charges:** In accordance with SEBI Circular No. IMD/ DF/13/ 2011 dated August 22, 2011, with effect from November 1, 2011, Reliance Capital Asset Management Limited (RCAM)/ RMF shall deduct a Transaction Charge on per purchase / subscription of Rs. 10,000/- and above, as may be received from new investors (an investor who invests for the first time in any mutual fund schemes) and existing investors. Such charges shall be deducted if the investments are being made through the distributor/agent and that distributor / agent has opted to receive the transaction charges as mentioned below:

For the new investor a transaction charge of Rs 150/- shall be levied for per purchase / subscription of Rs 10,000 and above; and

For the existing investor a transaction charge of Rs 100/- shall be levied for per purchase / subscription of Rs 10,000 and above.

The transaction charge shall be deducted from the subscription amount and paid to the distributor/agent, as the case may be and the balance shall be invested.

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

Transaction charges shall not be deducted if:

- (a) The amount per purchases /subscriptions is less than Rs. 10,000/-;
 - (b) The transaction pertains to other than purchases/ subscriptions relating to new inflows such as Switch/ STP/ DTP, etc.
 - (c) Purchases/Subscriptions made directly with the Fund through any mode (i.e. not through any distributor/agent).
 - (d) Subscription made through Exchange Platform irrespective of investment amount
28. As per SEBI Circular Cir/ IMD/ DF/13/ 2011 dated 22nd August 2011 the relationship of the investor with the distributor & the nature of transaction undertaken by the investor under a particular distributor code shall be categorized as :
- 1) **Advisory** - where a distributor represents to offer advice while distributing the product, it will be subject to the principle of 'appropriateness' of products to that customer category. Appropriateness is defined as selling only that product categorization that is identified as best suited for investors within a defined upper ceiling of risk appetite. No exception shall be made.
 - 2) **Execution Only** - in case of transactions that are not booked as 'advisory', it shall still require:
 - i. The distributor has information to believe that the transaction is not appropriate for the customer, a written communication be made to the investor regarding the unsuitability of the product. The communication shall have to be duly acknowledged and accepted by investor.
 - ii. A customer confirmation to the effect that the transaction is 'execution only' notwithstanding the advice of in-appropriateness from that distributor be obtained prior to the execution of the transaction.
 - iii. The charges for such transaction shall be paid in line with the applicable regulations as specified by SEBI / AMFI from time to time.

INSTRUCTIONS TO HELP YOU COMPLETE THE MAIN APPLICATION FORM

I. GENERAL INSTRUCTION:

1. Please read the Key Information Memorandum (KIM), Statement of Additional Information(SAI) and the Scheme Information Document(SID) carefully before investing. All applicants are deemed to have read, understood and accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the Application Form and tendering payment.
2. The application form must be filled in English in BLOCK letters using Black or Dark Blue colored ink. Incomplete applications are liable to be rejected. Please ensure that the requisite details and documents have been provided. This will help in avoiding processing delays and / or rejection of your Application Form. All subscription application forms should be submitted only at the designated Investor Service Center of Reliance Mutual Fund.
3. The Applicant's name and address must be given in full (P.O. Box No. alone is not sufficient). In case of multiple applicants, all communication and payments towards redemption will be made in the name of / favoring first applicant only. If the first applicant is a minor, the name of the Guardian who will sign on behalf of the minor should be filled in the space provided. Please fill in your date of birth as this may be required for validating your identity for certain transactions/ communication. Also, please provide Telephone No./E-mail Id. of the first applicant, so as to facilitate faster and efficient communication.
4. All applicants must sign the form, (quoting existing Folio no. if any). Thumb impressions must be attested by a Judicial Magistrate/Notary Public under his/her official seal. In case of HUF, the Karta should sign on behalf of the HUF. Authorised signatories, signing on behalf of a Co./Body Corp./Society/Trust etc should sign under their official seal, designation. A list of Authorised Signatories with their names & designations duly certified / attested by the bankers should be attached with the application form.
5. Please note that if no Plan is ticked / indicated in the Application form, the units will, by default, be allotted under the Growth Plan of the Scheme. Similarly, Growth Option of the Growth Plan and Dividend Reinvestment Option of the Dividend Plan shall be the default sub-options.
6. In case of Mode of Holding is not mentioned for Joint Holder's the default mode of holding would be Joint.
7. If the investment is done on behalf of the minor then the minor shall be the sole holder in the folio /account. Joint holding will not be allowed in the folio/account opened on behalf of the minor.
8. Guardian in the folio on behalf of the minor should either be a Natural guardian (i.e. father or mother) or a court appointed Guardian.
9. If you have invested through a distributor kindly specify the Name and ARN Code of the distributor else for Direct Investment please Mention "Direct" in the Column "Name & Broker Code/ARN". In case nothing is specified then by default the Broker Code will be treated as Direct.
Transaction charges of Rs 100 (existing investor) or Rs 150 (new investor) will be deducted for investment of Rs 10000 and above for investments being made through distributors having valid ARN and opted in for transaction charges. The units will be allotted to the investor on the net subscription amount. In case of investment through SIP with total amount aggregating to Rs 10000 and above, the transaction charge will be recovered in 3-4 installments.
10. Investors can opt for Special facilities like Systematic Investment Plan, Systematic Transfer Plan, Reliance Smart STEP, Trigger, Systematic Withdrawal Plan, Dividend Transfer Plan, Reliance SIP Insure available in selected Schemes. Please fill separate Transaction / Enrolment Form available on our website and at our DISCS.
11. The guardian cannot undertake any financial and non-financial transactions including fresh registration of Systematic Transfer Plan (STP), Systematic Investment Plan (SIP) and Systematic Withdrawal Plan (SWP) after the date of the minor attaining majority till the documents for the change in status are provided.
12. In case the new investor has selected Auto debit/ECS mode for SIP then a separate SIP Enrolment cum Auto debit /ECS mandate form has to be submitted along with Common Application Form. In case an existing investor has selected Auto debit/ECS mode for SIP then only SIP Enrolment cum Auto debit/ECS mandate form has to be submitted.
13. As per SEBI Circular Cir/ IMD/ DF/13/ 2011 dated 22nd August 2011 the relationship of the investor with the distributor & the nature of transaction undertaken by the investor under a particular distributor code shall be categorized as :

- 1) Advisory - where a distributor represents to offer advice while distributing the product, it will be subject to the principle of 'appropriateness' of products to that customer category. Appropriateness is defined as selling only that product categorization that is identified as best suited for investors within a defined upper ceiling of risk appetite. No exception shall be made.
- 2) Execution Only - in case of transactions that are not booked as 'advisory', it shall still require:
 - i.) The distributor has information to believe that the transaction is not appropriate for the customer, a written communication be made to the investor regarding the unsuitability of the product. The communication shall have to be duly acknowledged and accepted by investor.
 - ii.) A customer confirmation to the effect that the transaction is 'execution only' notwithstanding the advice of in-appropriateness from that distributor be obtained prior to the execution of the transaction.
 - iii.) The charges for such transaction shall be paid in line with the applicable regulations as specified by SEBI / AMFI from time to time.

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, along with a certified copy of the Memorandum and Articles of Association or Trust Deed / Bye Laws / Partnership Deed, whichever is applicable.
3. In case of non-individual applicants, i.e. HUF / Companies / AOP / BOI / Trusts / Societies / FII etc. the name, email-ID and telephone number of the contact person to should be provided.
4. Date of Birth of the minor is mandatory while opening the account /folio.
5. In case the investment is done on behalf of the minor the relationship/status of the guardian as father, mother or legal guardian and Date of birth of the minor shall be specified in the application form and following documents shall be submitted alongwith the application form as evidence:
 - i. Birth certificate of the minor, or
 - ii. School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc., or
 - iii. Passport of the minor, or
 - iv. Any other suitable proof evidencing the date of birth of the minor.
 - v. In case of court appointed legal guardian, supporting documentary evidence shall be provided.
 - vi. In case of natural guardian a document evidencing the relationship if the same is not available as part of the documents submitted as per point. i - iv above.
6. **Permanent Account Number (PAN)**
SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants) to mention his/her permanent account number (PAN) irrespective of the amount of purchase. *Where the applicant is a minor, and does not possess his / her own PAN, he / she shall quote the PAN of his/ her father or mother or the guardian, signing on behalf of the minor, as the case may be. In order to verify that the PAN of the applicants (in case of application in joint names, each of the applicants) has been duly and correctly quoted therein, the applicants shall attach along with the purchase application, a photocopy of the PAN card duly self-certified along with the original PAN Card. The original PAN Card will be returned immediately across the counter after verification *includes fresh/ additional pur-

chase, Systematic Investment. Micro SIP: A Micro SIP is a Systematic Investment Plan, where the aggregate of SIP installments in a rolling 12 month period or in a financial year i.e. April-March does not exceed Rs 50,000/-. Micro SIP benefit is available to individuals, NRI's, Minors and Sole Proprietors only. HUF's, PIO's and any other entities/ persons etc. are not eligible to avail the Micro SIP facility. The AMC will reject the application where they find that documents are deficient or where the installment total will exceed Rs 50,000/- per year. Barring investors availing the Micro SIP facility, other investors are supposed to furnish a certified copy of the PAN card with the application form. Eligible Micro SIP investors are required to submit any one of the following photo identification document as a proof of identification in lieu of PAN: 1. Voter Identity Card; 2. Driving License; 3. Government / Defense identification card; 4. Passport; 5. Photo Ration Card; 6. Photo Debit Card; 7. Employee ID cards issued by companies registered with Registrar of Companies; 8. Photo Identification issued by Bank Managers of Scheduled Commercial Banks / Gazetted Officer / Elected Representatives to the Legislative Assembly / Parliament; 9. ID card issued to employees of Scheduled Commercial / State / District Cooperative Banks; 10. Senior Citizen / Freedom Fighter ID card issued by Government; 11. Cards issued by Universities / deemed Universities or institutes under statutes like ICAI, ICWA, ICSI; 12. Permanent Retirement Account No (PRAN) card issued to New Pension System (NPS) subscribers by CRA (NSDL); and 13. Any other photo ID card issued by Central Government / State Governments /Municipal authorities / Government organizations like ESIC / EPFO. *Investors residing in the state of Sikkim are exempt from the mandatory requirement of PAN proof submission, provided that sufficient documentary evidence shall have to be submitted to Reliance Mutual Fund for verifying that they are residents of State of Sikkim. Applications not complying with the above requirement may not be accepted/ processed. Additionally, in the event of any Application Form being subsequently rejected for mismatch / non-verification of applicant's PAN details with the details on the website of the Income Tax Department, the investment transaction will be cancelled and the amount may be redeemed at the applicable NAV, subject to payment of exit load, if any. Please contact any of the Investor Service Centres/ Karvy/ Distributors or visit our website www.reliancemutual.com for further details.

7. Prevention of Money Laundering and Know Your Client (KYC)

As per the AMFI guidelines, on and from January 1, 2011, it will be mandatory for all individual investors* to provide attested / certified copy of 'Know Your Customer' Acknowledgement ("KYC Acknowledgement") issued by CDSL Ventures Limited (CVL) for all fresh investment transactions, including additional purchases, switches and transactions under fresh SIP/STP facilities registered from above date, irrespective of the value of such transactions. It may be further noted that for the purpose of above KYC compliance, the KYC Acknowledgement should be provided by (i) in case of application in joint names, by each joint applicant (ii) in case of application in name of a minor, by such minor's parent / guardian signing the application; and (iii) in case of application made under a power of attorney, by both the investor as well as the power of attorney holder. a. Investors exempted from submission of KYC acknowledgement: 1. Investors residing in state of Sikkim: In lieu of KYC acknowledgement, investors residing in the State of Sikkim should provide proof of identification and proof of address (as per specified documents list) (if proof of identification also includes address, a separate address proof is not necessary). Proof of address should contain address in the State of Sikkim. The address mentioned in the application form should be the same as in the address proof. Such documentary proofs should be self-attested or attested by the distributor / any competent authority. 2. Micro SIP: Submission of KYC acknowledgement is not mandatory in case of investments as Micro SIPs. However, for such cases the proof of identification and proof of address (as specified in the above documents list) (if the proof of identification also includes address the separate address proof is not necessary) may be submitted along with the application as part of the regulatory requirement. Such documentary proofs should be self attested or attested by the distributor/ any competent authority. The KYC status will be validated with the records of the Central Agency before allotting 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 without a valid KYC compliance may be rejected. Where it is not possible to verify the KYC compliance status of the investor at the time of allotment of units, the Trustee / AMC shall verify the KYC compliance status of the investor within a reasonable time after the allotment of units. In the event of non compliance of KYC requirements, the Trustee / AMC reserves the right to freeze the folio of the investor(s) and effect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load, if any.

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

III. BANK DETAILS:

1. As per the SEBI guidelines, it is mandatory for investors to mention their bank account details in the application form. In the absence of the bank details the application form will be rejected.
2. Purchase Application requests should necessarily mention the pay-in bank account details i.e bank name, bank account number, bank branch used for issuing the payments to the fund. The first unit holder has to ensure that the subscription payment has to be made through his own bank account or through any of the bank account wherein he is one of the joint bank account holder. If this is not evidenced on the payment cheque/funds transfer/RTGS/NEFT request, demand draft etc given by the investor at the time of subscription then unit holder should attach necessary supporting documents as required by the fund like bank certificate, bank passbook copy, bank statement etc to prove that the funds are from a bank account held by the first unit holder only. If the documents are not submitted with the application the fund reserves the right to reject the application or call for additional details. In specific exceptional situations where Third Party payment is permitted like i.e (i) Payment by parents/ grandparents/ related persons on behalf of the minor (other than the registered guardian) in consideration of natural love and affection or as gift for value not exceeding Rs 50000 for each purchase (ii) Payment by an employer on behalf of the employee under Systematic Investment Plans through Payroll deductions or (iii) Custodian on behalf of a FII or a client. For the above mentioned cases KYC of the investor and the KYC of the person making the payment is mandatory irrespective of the amount. Additionally declaration by the person making the payment giving details of the bank account from which the payment is being made and the relationship with the beneficiary is also required to be submitted.
3. Direct Credit of Redemption / Dividend Proceeds / Refund if any -RMF will endeavor to provide direct / electronic credit for dividend / redemption payments into the investors bank account directly. In case the direct credit is not affected by the unitholder's banker for any reason then RMF reserves the right to make the payment to the investor by a cheque / DD. If the electronic credit is delayed or not affected or credited to a wrong account, on account of incomplete or incorrect information, RMF will not be held responsible. Please provide the MICR Code/IFSC code on the right bottom of your Cheque for us to help you in future for ECS/NEFT credit of dividend and redemption payout.
4. RMF offers facility to register multiple bank accounts in the folio and designate one of the bank account as "Default Bank account". Default bank account will be used for all dividend and redemption payouts unless investor specifies one of the existing registered bank account in the redemption request for receiving redemption proceeds. A new non - registered bank account specified in the redemption request for receiving redemption proceeds will not be considered and the redemption proceeds will by default be credited into the default Bank account. The investor will have to initially get the non registered bank account registered in the folio and then apply for the redemption request. Also if no registered bank account is mentioned at the time of redemption then by default the redemption proceeds will be credited into the default Bank account.

IV. INVESTMENT & PAYMENT DETAILS:

1. Payment should be made by crossed cheques, /Demand Draft/payorder, favouring the scheme name and marked "Account Payee" payable locally in the city where the application

INSTRUCTIONS TO HELP YOU COMPLETE THE MAIN APPLICATION FORM

is submitted. Post dated or outstation cheques/draft are not permitted. Application received with outstation cheque/demand draft shall be rejected. With a view to avoid fraudulent practices, it is recommended that investors may also make the payment instrument (cheque, demand draft, pay order, etc.) favoring either of the following: (a) "XYZ Scheme A/c Permanent Account Number" (b) "XYZ Scheme A/c First Investor Name" (Investors are urged to follow the order of preference in making the payment instrument).

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

PAYMENT BY CASH IS NOT PERMITTED. Investors from such centers, who do not have a facility to pay by local cheque, as there are no Collection Centres of RMF, will be permitted to deduct the actual DD commission's charges. Documentary proof, thereof is to be attached, if not attached the AMC reserves the right to call for the same at a later date. The amount of the DD commission charges will be limited to the actual charges paid or DD charges of State Bank of India, whichever is lower. (Separate application form is required for investment in each plan/option.)

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

4. TRANSACTION CHARGES

In accordance with SEBI Circular No. IMD/ DF/13/ 2011 dated August 22, 2011, with effect from November 1, 2011, Reliance Capital Asset Management Limited (RCAM)/ RMF shall deduct a Transaction Charge on per purchase / subscription of Rs. 10,000/- and above, as may be received from new investors (an investor who invests for the first time in any mutual fund schemes) and existing investors. Such charges shall be deducted if the investments are being made through the distributor/agent and that distributor / agent has opted to receive the transaction charges as mentioned below:

- **For the new investor a transaction charge of Rs 150/- shall be levied for per purchase / subscription of Rs 10,000 and above; and**
- **For the existing investor a transaction charge of Rs 100/- shall be levied for per purchase / subscription of Rs 10,000 and above.**

The transaction charge shall be deducted from the subscription amount and paid to the distributor/agent, as the case may be and the balance shall be invested.

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

Transaction charges shall not be deducted if:

- (a) The amount per purchases /subscriptions is less than Rs. 10,000/-;
 - (b) The transaction pertains to other than purchases/ subscriptions relating to new inflows such as Switch/ STP/ /DTP/, etc.
 - (c) Purchases/Subscriptions made directly with the Fund through any mode (i.e. not through any distributor/agent).
 - (d) Subscription made through Exchange Platform irrespective of investment amount.
2. RCAM will endeavor to check if the investor is an existing or a new investor to Mutual Fund. In case the investor is found to be an existing investor then transaction charges of Rs 100 will be applicable else the investor declaration under Pt 2 of the application form will be considered and transaction charges will be levied accordingly.
 3. If the investor has not ticked / not signed the declaration under Pt 2 of the application form then by default investor will be treated as an existing investor and transaction charges of Rs 100 will be deducted for investment of Rs 10000 and above.

V. NOMINATION FOR UNITS HELD IN PHYSICAL MODE:

1. Nomination facility is available to individuals applying on their own behalf i.e. singly or jointly. Nomination is mandatory for folios opened by individuals with single mode of holding.
2. Multiple nominee (Resident, NRI, Including Minor) can be nominated. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.
3. Nomination of an NRI is subject to requirements, if any, prescribed by RBI and SEBI from time to time.
4. Nomination can be changed at any time during the currency of the investment by the same persons who have made the nominations.
5. Unitholder being either parent or lawful guardian on behalf of a minor and an eligible institution, societies, bodies corporate, HUF, AOPs, BOLS and partnership firms shall have no right to make any nomination.
6. The nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, karta of HUF or power of attorney holder.
7. On registration of nomination a suitable endorsement shall be made on the statement of account or in the form of a separate letter.
8. The facility of nomination is available to a unitholder under SEBI (MFs) Regulations and guidelines issued by SEBI from time to time.
9. Nomination in respect of units stands rescinded, upon the transfer of units.
10. On cancellation of nominations, the nomination shall stand rescinded and RMF shall not be under any obligation to transfer the units in favour of the nominee
11. Where a nomination in respect of any unit has been made, the units shall, on the death of the unitholder(s), vest in the nominee and on compliance of necessary formalities the nominee shall be issued a SOA in respect of the units so vested subject to any charge or encumbrance over the said units. Nominee would be able to hold the units provided he is otherwise eligible to become a unitholder of the scheme.
12. Where there are two or more unitholders one of whom has expired the title to units shall vest in the surviving unitholder(s) who may retain the nomination or change or cancel the same. However, non-expression of desire to change or substitute the nominee by surviving unitholder shall be deemed to be the consent of surviving unitholder for the existing nomination.
13. Transmission made by the AMC as aforesaid, shall be a full discharge to the AMC from all liabilities in respect of the said units. For further details please refer SA1.
14. In case of a Zero Balance Folio Holder, nomination mentioned in Zero Balance Folio form shall be taken as default unless Scheme specific nomination has been made.
15. Where a folio has joint holders, all joint holders should sign the request for Nomination/cancellation of nomination, even if the mode of holding is not "joint"
16. Power of Attorney (POA) holder cannot sign the Nomination form.
17. Nomination is not allowed in a folio held on behalf of a minor.
18. If the investor does not fill in the nomination details under Point no - 7 of the Application form then by default it shall be treated as his consent not to register the nomination in the folio/account.
19. Nomination is maintained at the folio level and not at the scheme level. If the investor fills in a fresh application form with new Nominee Name than the same shall supersede the existing nominee details in the folio.

VI. 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.

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

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

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

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

VIII. Benefits

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

IX. MICRO SIP

1. Pursuant to SEBI letter dated June 19, 2009 addressed to AMFI, and in compliance with AMFI Guidelines dated July 14, 2009 - investment in Micro Schemes such as Systematic Investment Plan (SIP) where aggregate of installments in a rolling 12 months period or in a financial year i.e. April to March does not exceed Rs 50,000 per year per investor (hereinafter referred as "Micro SIP"), will be exempted from the requirement of Permanent Account Number (PAN) with effect from August 01, 2009. This exemption will be applicable only to investments by individuals (including Joint Holders who are individuals, NRIs but not PIOs), Minors and Sole proprietary firms. HUFs and other categories will not be eligible for Micro SIPs.
Investors may please note that Micro SIP will be applicable subject to submission of necessary Photo Identification Document as a proof of identification in lieu of PAN. The list of acceptable Photo Identification Documents is given in point No. 4 mentioned below and in the aforesaid AMFI Guidelines, which is available on our website www.reliancecmutual.com.
2. For Micro SIP Document Identity number is the Reference number on the Identification Proof as is being provided by the Applicant's. Supporting document must be current and valid and shall be self attested by the investor / attested by the ARN holder mentioning the ARN number. In addition to the photo identification documents prescribed , an investor shall be required to submit a copy of the proof of address which is self attested and attested by the ARN holder, if applicable.
3. In case the first Micro SIP installment is processed and the application is found to be defective, the Micro SIP registration will be ceased for future installments. No refunds to be made for the units already allotted. Investor will be sent a communication to this effect. However, redemptions shall be allowed.

4. Identification Proof to be provided by the Applicant/s

Category Number to be mention in the application form overleaf

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

X. Units held in the dematerialised form

1. With effect from October 1, 2011, in accordance with SEBI Circular No. IMD/DF/9/2011 dated May 19, 2011, an option to subscribe/hold the units of the Scheme(s)/Plan(s) of RMF in dematerialized (demat) form is being provided to the investors in terms of the guidelines/ procedural requirements as laid by the Depositories (NSDL/CDSL) / Stock Exchanges (NSE / BSE) from time to time.
2. The Unit holders are given an Option to hold the units by way of an Account Statement (Physical form) or in Dematerialized ("Demat") form. Unit holders opting to hold the units in demat form must provide their Demat Account details in the specified section of the application form. The Unit holder intending to hold the units in Demat form are required to have a beneficiary account with the Depository Participant (DP) (registered with NSDL / CDSL as may be indicated by RMF) and will be required to indicate in the application the DP's name, DP ID Number and the beneficiary account number of the applicant with the DP. Applicants

INSTRUCTIONS TO HELP YOU COMPLETE THE MAIN APPLICATION FORM

must ensure that the sequence of names and other details like Client ID, Address and PAN details as mentioned in the application form matches that of the account held with the Depository Participant. Only those applications where the details are matched with the depository data will be treated as valid applications. If the details mentioned in the application are incomplete/incorrect, not matched with the depository data, then units will be allotted in the physical mode and an Account Statement shall be sent to them. Such investors will not be able to trade on the stock exchange till the holdings are converted in to demat form.

- Unit Holders opting the units in the demat mode, can submit redemption/switch only through DP or through stock exchange platform.
- Unit holders opting for investment in demat mode can not opt for facilities like STP, SIP, DTP, SWP, Trigger, ATM, Salary Advantage & Smart Step.

- In case, the Unit holder desires to hold the Units in a Dematerialized /Rematerialized form at a later date, the request for conversion of units held in non-demat form into Demat (electronic) form or vice-versa should be submitted alongwith a Demat/Remat Request Form to their Depository Participants.
- Units held in demat form will be transferable (except in case of Equity linked Savings Schemes).
- Demat facility will not be available for Daily, Weekly & Fortnightly Dividend plans/ options and for investment made through Systematic Investment Plan (SIP). This option will not be available to NRI investors.

INSTRUCTIONS WITH REGARD TO RELIANCE ANY TIME MONEY CARD

- The card shall be issued only to Resident Individuals. The card shall not be issued to Minors, HUF, NRI, Pvt/Public Ltd Companies, Partnership Firms, Proprietorship Firms, Trusts etc. No card shall be issued for subscriptions through DDs/third party cheques.
- Only one card shall be issued per folio/ account. The card will be sent only after the realisation of the subscription cheque.
- In order to avail the ATM Card facility the investor needs to mandatorily have investments in Reliance Liquid Fund-Treasury Plan or Reliance Money Manager Fund. The investor can treat either of the schemes as Primary scheme account in the folio. The investor can also link other schemes to this folio.
- In case the investor has investments in both Reliance Liquid Fund Treasury Plan and Reliance Money Manager Fund and has not selected either of the schemes as the Primary Scheme Account then by default Reliance Liquid Fund Treasury Plan will become the Primary Scheme Account.
- The card will offer instant liquidity to the unitholder upto a permissible limit as fixed/determined by the Bank for ATM/POS withdrawals or 50% of withdrawal limit as set by RMF, from time to time, whichever is lower.
- Processing the redemptions through any Point of Service or ATM (other than HDFC Bank ATMs) the withdrawals would be made from Primary Scheme Account (Reliance Liquid Fund -Treasury Plan / Reliance Money Manager Fund). If the balance is not available in the primary scheme, the withdrawal/PoS transaction would be declined. Further, the investor will have an option to withdraw from any of the scheme of his choice linked to the ATM card through HDFC Bank ATMs after knowing the consequences of such a withdrawal.
- The card shall be issued only to the 1st holder where the mode of holding is Single or any one or survivor. No card shall be issued where mode of operation is Joint.
- Cash withdrawal & Balance Enquiry at ATM and Transaction at POS terminals are currently not chargeable if transactions are done within India International transactions will be charged. Please refer to the Tariff Card in the Welcome Kit for the applicable charges.
- Redemption facility through this card will be purely optional and in addition to the conventional method of redemption i.e. physical redemption request to be submitted at the Designated Investor Service Centres of the Reliance Mutual Fund. Investor can opt for any mode of redemption as per his choice and convenience. SEBI guidelines on uniform cut off timings for redemption shall also be applicable to the aforesaid facility of alternative means of redemption.

- Your Personal Identification Number (PIN) shall be mailed to you separately. Please ensure that you receive the PIN after you receive your card. In case you do not receive the same it please contact the RCAM/ Karvy branch Investor Service Center or call 30301111 or send an e-mail to customer_care@reliancemutual.com. Please change your PIN immediately on receipt.
- Please sign on the reverse of the card on the signature panel.
- Withdrawals through ATM or POS terminals can be stopped temporarily or permanently for want of any statutory compliance.
- Please retain a copy of transaction slip generated by the ATM Machine after completion of transaction as confirmation of the transaction done.
- If your card ever gets lost or stolen, please contact us immediately on 3030 1111 or toll free no. 1800 300 1111. We will hot list your card (no transactions shall be possible thereafter through the hot listed card).
- In order to receive the credit back on void transactions done on your card, you need to send/ fax a copy of void transaction slip to the address mentioned at the back of the card.
- Your card is valid in India and abroad. You cannot make foreign currency transactions in Nepal and Bhutan (i.e. transactions in currencies other than local currency of Nepal/ Bhutan or Indian Rupees).
- Please ensure that while using the card outside India, you are doing so strictly in accordance with RBI's Exchange Control Regulations, as prevailing from time to time. The onus of ensuring compliance with the regulations is on you, the holder of the card.
- Please read the terms and conditions carefully, which will be provided in the Welcome kit of the card.
- RMF/RCAM reserve the right to discontinue/modify/alter the said facility on a prospective basis subject to compliance with the prevailing SEBI guidelines and Regulations.

CHECKLIST

Please ensure that:

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

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

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

ECS MANDATE REGISTRATION FORM - (Other than SIP)

DISTRIBUTOR / BROKER INFORMATION

Name & Broker Code / ARN	Sub Broker / Sub Agent Code
ARN-0032	

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.

Application to be submitted at least 21 calendar days in advance for activation of the facility Leave one box blank between two words.

TO BE FILLED IN CAPITAL LETTERS, PLEASE (✓) WHICHEVER IS APPLICABLE PLEASE READ THE INSTRUCTIONS OVERLEAF CAREFULLY BEFORE FILLING UP THIS FORM I/We as per the details below hold an account with your bank branch as per the particulars stated below.

REGISTRATION CUM MANDATE FORM

- New ECS Mandate registration Change in Bank Account for an existing Investor (Applicable for ECS)

Unitholding Option - Demat Mode Physical Mode

DEMAT ACCOUNT DETAILS - (Please ensure that the sequence of names as mentioned in the application form matches with that of the account held with any one of the Depository Participant. Ref. Instruction No.10) Demat Account details are compulsory if demat mode is opted above.

National Securities Depository Limited	Depository participant Name _____	Central Depository Securities Limited	Depository participant Name _____																														
	DP ID No. <table border="1"><tr><td>I</td><td>N</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>		I	N									Target ID No. <table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>																				
	I		N																														
Beneficiary Account No. <table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>																																	
Enclosures (Please tick any one box) : <input type="checkbox"/> Client Master List (CML) <input type="checkbox"/> Transaction cum Holding Statement <input type="checkbox"/> Cancelled Delivery Instruction Slip (DIS)																																	

APPLICANT DETAILS (Please refer to T&C - ECS Mandate Registration (Other than SIP))

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

Amount less than Rs.

5	0	0	0	0
---	---	---	---	---

Enrollment Period: From:

M	M	Y	Y
---	---	---	---

 to

1	2	9	9
---	---	---	---

, unless terminated earlier

By signing this document I understand that IPIN will be issued to me by default, unless I have already opted for IPIN in the past and have created a username.

BANK ACCOUNT DETAILS

1st/Sole Accountholder Name as in Bank Records _____

2nd Accountholder Name as in Bank Records _____

3rd Accountholder Name as in Bank Records _____

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

M	a	n	d	a	t	o	r	y											
---	---	---	---	---	---	---	---	---	--	--	--	--	--	--	--	--	--	--	--

(Core Banking Account Number)

Bank

M	a	n	d	a	t	o	r	y											
---	---	---	---	---	---	---	---	---	--	--	--	--	--	--	--	--	--	--	--

Branch Address _____

PIN

--	--	--	--	--	--	--	--	--

 9 Digit MICR Code* _____ IFSC Code _____

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

Mandatory Enclosures:
 Blank cancelled cheque or Copy of cheque

DECLARATION

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

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

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

Sole/ 1 st applicant/ Guardian	
2 nd applicant	
3 rd applicant	

SIGNATURE/S AS PER BANK RECORDS (MANDATORY)

Sole/ 1 st applicant/ Guardian	
2 nd applicant	
3 rd applicant	

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

Recorded on

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Recorded by

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Credit Account Number

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Customer Ref. No. _____

Bank use Mandate Ref. No. _____

TERMS AND CONDITIONS – ECS MANDATE REGISTRATION (INVEST EASY)

Payment through Electronic Clearing Service (Debit Clearing) of the Reserve Bank of India (RBI)

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

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

- (1) In case if the investor wants to invests through call center or mobile phone he requires to fill up this form. Investors can use the facility to transact through call center or mobile phone investment amount being less than Rs 50,000 per day. Further, it may be noted that the said facility is available subject to such limits, operating guidelines, terms and conditions as may be prescribed by the RMF from time to time. RMF / Reliance Capital Asset Management Ltd (RCAM) reserve the right to introduce, change, modify or withdraw the features available in this facility from time to time.
- (2) The transaction facility via ECS is available as per the above list.
- (3) Please submit this form atleast 21 calendar days in advance, for activation of the facility of making purchase transactions by payment through the unconditional mandate for electronic clearing system.
- (4) Kindly note that this facility is available only to the existing investors of RMF. The existing investor needs the IPIN, issued by Reliance Capital Asset Management Limited (RCAM) for transacting online through the website or by calling the Call Center, and therefore should possess the IPIN or simultaneously apply for the same, at the time of submitting this form.
- (5) Kindly note that the ECS debit facility is available only with the banks, which participate in local MICR clearing and therefore check the same with your bank before submitting your ECS mandate.
- (6) The cities in the aforesaid list may be modified / updated / removed at any time in future entirely at the discretion of Reliance Mutual Fund (RMF) / RCAM, without assigning any reasons or providing prior notice. If any city is removed, the instructions for investors in such cities via ECS (Debit) route will be discontinued, without prior notice.
- (7) You can discontinue this ECS (debit) facility by giving fifteen days written notice at any of our Investor Service Centres.
- (8) Terms and Conditions:
 - (a) The investor agrees to abide by the terms and conditions of ECS facility of Reserve Bank of India / respective Banks.
 - (b) Investor will not hold RMF / RCAM, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor's bank account is debited in advance or after the specific date due to various clearing cycles of Auto Debit / ECS / local holidays.
 - (c) RMF / RCAM, 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 of the same.
 - (d) RMF / RCAM reserve the right to reject any application without assigning any reason for the same.
 - (e) Please read the Key Information Memorandum, Statement of Additional Information and Scheme Information Document of respective Scheme(s) for details, before making any request for undertaking any transaction through this ECS (Debit) mandate.
 - (f) Allotment of units would be subject to realisation of credit.
 - (g) The undertaking of any purchase transaction through this ECS (Debit) facility is available in respect of all the open ended Schemes of Reliance Mutual Fund.
 - (h) It is clarified that this ECS (debit) facility is only being provided to facilitate the Investor(s) and is being offered at the sole discretion of RCAM. RCAM is not bound and/or obliged in any way to give access to the ECS (debit) facility to Investor(s).
 - (i) The Investor(s) shall check his/her bank account records carefully and promptly. If the Investor(s) believes that there has been a mistake in any transaction using the ECS (Debit) facility, or that an unauthorized transaction has been effected, the Investor(s) shall notify RCAM immediately. If the Investor(s) fails to intimate such discrepancies within a period of fifteen days from the date of the transaction using this ECS (Debit) facility, he agree to have waived all his rights to raise any claims against RCAM, unless the discrepancy / error is apparent on the face of it. By opting for the ECS (debit) facility the Investor(s) hereby irrevocably authorizes and instructs RCAM to act as his/her agent and to do all such acts as RCAM may deem necessary to facilitate the investor(s) to undertake the transactions using the ECS (Debit) facility.
 - (j) The Investor(s) agrees and confirms that RCAM has the right to ask the Investor(s) for any oral or written confirmation of any transaction request using the ECS (Debit) facility and/or any additional information regarding the account of the Investor(s).
 - (k) The Investor(s) agrees and confirms that RCAM may, in its sole discretion, suspend the ECS (debit) facility in whole or in part at any time without prior notice.
 - (l) The Investor(s) takes responsibility of all the transactions conducted by using the ECS (Debit) facility and will abide by the record of transactions generated by RCAM. Further, the Investor(s) confirms that such records generated by RCAM shall be conclusive proof and binding for all purposes and may be used as evidence in any proceedings and unconditionally waives all objections in this behalf.
 - (m) The Investor(s) shall not make any claim against RCAM and shall, at all times, keep RCAM fully indemnified and harmless against any liability arising out of (a) any transaction using the ECS (Debit) facility carried out in good faith by RCAM on instructions of the Investor; (b) unauthorized usage / unauthorized transactions conducted using the ECS (Debit) facility, on behalf of the investor(s); (c) any loss or damage incurred or suffered by the Investor(s) due to any error, defect, failure or interruption in the provision of the ECS (Debit) facility arising from or caused by any reason whatsoever; (d) any negligence / mistake or misconduct by the Investor(s); (e) any breach or non-compliance by the Investor(s) of the rules / terms and conditions prescribed by RCAM or any regulatory body or authority or as stated in the SID (Scheme Information Document) of the relevant schemes of RMF; (f) accepting instructions given by any one of the Investor(s) in case of joint Unit holders, having mode of operations as "either or survivor" or "anyone or survivor"; (g) not verifying the identity of the person giving the telephone instructions in the Investor(s) name; (h) not carrying out any such instructions where RCAM, in its sole discretion, has reason to believe that the instructions given are not genuine or are otherwise improper, unclear, vague or caused for doubt; (i) carrying out a transaction after such reasonable verification as RCAM may deem fit regarding the identity of the Investor(s); (j) accepting instructions given by any one of the Investor(s) or his / her authorized person.

Permanent Account Number (PAN)

- (9) SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants) to mention his/her permanent account number (PAN) irrespective of the amount of purchase.

*Where the applicant is a minor, and does not possess his / her own PAN, he / she shall quote the PAN of his/ her father or mother or the guardian, signing on behalf of the minor, as the case may be. In order to verify that the PAN of the applicants (in case of application in joint names, each of the applicants) has been duly and correctly quoted therein, the applicants shall attach along with the purchase application, a photocopy of the PAN card duly self-certified along with the original PAN Card. The original PAN Card will be returned immediately across the counter after verification *includes fresh/ additional purchase, Systematic Investment. Micro SIP: A Micro SIP is a Systematic Investment Plan, where the aggregate of SIP installments in a rolling 12 month period or in a financial year i.e. April-March does not exceed Rs 50,000/- . Micro SIP benefit is available to individuals, NRI's, Minors and Sole Proprietors only. HUF's, PIO's and any other entities/ persons etc. are not eligible to avail the Micro SIP facility. The AMC will reject the application where they find that documents are deficient or where the installment total will exceed Rs 50,000/- per year. Barring investors availing the Micro SIP facility, other investors are supposed to furnish a certified copy of the PAN card with the application form. Eligible Micro SIP investors are required to submit any one of the following photo identification document as a proof of identification in lieu of PAN: 1. Voter Identity Card; 2. Driving License; 3. Government / Defense identification card; 4. Passport; 5. Photo Ration Card; 6. Photo Debit Card; 7. Employee ID cards issued by companies registered with Registrar of Companies; 8. Photo Identification issued by Bank Managers of Scheduled Commercial Banks / Gazetted Officer / Elected Representatives to the Legislative Assembly / Parliament; 9. ID card issued to

employees of Scheduled Commercial / State / District Co-operative Banks; 10. Senior Citizen / Freedom Fighter ID card issued by Government; 11. Cards issued by Universities / deemed Universities or institutes under statutes like ICAI, ICWA, ICISI; 12. Permanent Retirement Account No (PRAN) card issued under New Pension System (NPS) subscribers by CRA (NSDL); and 13. Any other photo ID card issued by Central Government / State Governments / Municipal authorities / Government organizations like ESIC / EPFO.

*Investors residing in the state of Sikkim are exempt from the mandatory requirement of PAN proof submission, provided that sufficient documentary evidence shall have to be submitted to Reliance Mutual Fund for verifying that they are residents of State of Sikkim.

Applications not complying with the above requirement may not be accepted / processed. Additionally, in the event of any Application Form being subsequently rejected for mismatch / non-verification of applicant's PAN details with the details on the website of the Income Tax Department, the investment transaction will be cancelled and the amount may be redeemed at the applicable NAV, subject to payment of exit load, if any. Please contact any of the Investor Service Centres / Karvy / Distributors or visit our website www.reliancecapital.com for further details.

(10) Prevention of Money Laundering and Know Your Client (KYC)

As per the AMFI guidelines, on and from January 1, 2011, it will be mandatory for all individual investors* to provide attested / certified copy of 'Know Your Customer' Acknowledgement ("KYC Acknowledgement") issued by CDSL Ventures Limited (CVL) for all fresh investment transactions, including additional purchases, switches and transactions under fresh SIP/STP facilities registered from above date, irrespective of the value of such transactions. It may be further noted that for the purpose of above KYC compliance, the KYC Acknowledgement should be provided by (i) in case of application in joint names, by each joint applicant (ii) in case of application in name of a minor, by such minor's parent / guardian signing the application; and (iii) in case of application made under a power of attorney, by both the investor as well as the power of attorney holder. Investors exempted from submission of KYC acknowledgement: 1. Investors residing in state of Sikkim. In lieu of KYC acknowledgement, investors residing in the State of Sikkim should provide proof of identification and proof of address (as per specified documents list) (if proof of identification also includes address, a separate address proof is not necessary). Proof of address should contain address in the State of Sikkim. The address mentioned in the application form should be the same as in the address proof. Such documentary proofs should be self-attested or attested by the distributor / any competent authority. 2. Micro SIP: Submission of KYC acknowledgement is not mandatory in case of investments as Micro SIPs. However, for such cases the proof of identification and proof of address (as specified in the above documents list) (if the proof of identification also includes address the separate address proof is not necessary) may be submitted along with the application as part of the regulatory requirement. Such documentary proofs should be self attested or attested by the distributor/ any competent authority. The KYC status will be validated with the records of the Central Agency before allotting 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 without a valid KYC compliance may be rejected. Where it is not possible to verify the KYC compliance status of the investor at the time of allotment of units, the Trustee / AMC shall verify the KYC compliance status of the investor within a reasonable time after the allotment of units. In the event of non compliance of KYC requirements, the Trustee / AMC reserves the right to freeze the folio of the investor(s) and effect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load, if any.

(11) 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 Centres / Registrar & Trustee Agents, in case of a specific request received from the investor(s). RMF shall endeavor to provide the account statement to the investor(s) within 5 working days from the receipt of such request.

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

- (i) On acceptance of the application, a confirmation by way of email and/or SMS within 5 Business Days from the date of receipt of transaction request will be sent to the Unit holders registered e-mail address and/or mobile number.
- (ii) Thereafter, a Consolidated Account Statement (CAS) shall be issued for each calendar month on or before 10th of the immediately succeeding month to the Unit holder(s) in whose folio(s) transaction(s) has/have taken place during the month by physical/e-mail mode.

CAS shall contain details relating to all the transactions carried out by the investor across all schemes of all mutual funds during the month and holding at the end of the month including transaction charges paid to the distributor.

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

- (iii) For the purpose of sending CAS, common investors across mutual funds shall be identified by their Permanent Account Number (PAN). In case of a specific request received from the Unit holders, RCAM / RMF will provide the account statement to the investors within 5 Business Days from the receipt of such request. In the event the account has more than one registered holder, the first named Unit holder shall receive the CAS/account statement.

CAS shall not be received by the Unit holders for the folio(s) not updated with PAN details. The Unit holders are therefore requested to ensure that the folio(s) are updated with their PAN. For Micro SIP and Sikkim based investors whose PAN details are not mandatorily required to be updated Account Statement will be dispatched by RCAM/RMF for each calendar month on or before 10th of the immediately succeeding month.

Further, CAS detailing holding of investment across all schemes of all mutual funds at the end of every six months (i.e. September/ March), shall be sent by mail/e-mail on or before 10th day of succeeding month as the case may be, to all such Unit holders in whose folio(s) transaction has taken place during that period. The half yearly consolidated account statement will be sent by e-mail to the Unit holders whose e-mail address is available, unless a specific request is made to receive in physical.

(12) Units held in the dematerialised form

1. With effect from October 1, 2011, in accordance with SEBI Circular No. IMD/DF/9/2011 dated May 19, 2011, an option to subscribe/hold the units of the Scheme(s)/Plan(s) of RMF in dematerialized (demat) form is being provided to the investors in terms of the guidelines/ procedural requirements as laid by the Depositories (NSDL/CDSL) / Stock Exchanges (NSE / BSE) from time to time.
2. The Unit holders are given an Option to hold the units by way of an Account Statement (Physical form) or in Dematerialized ("Demat") form. Unit holders opting to hold the units in demat form must provide their Demat Account details in the specified section of the application form. The Unit holder intending to hold the units in Demat form are required to have a beneficiary account with the Depository Participant (DP) (registered with NSDL / CDSL as may be indicated by RMF) and will be required to indicate in the application the DP's name, DP ID Number and the beneficiary account number of the applicant with the DP. Applicants must ensure that the sequence of names and other details like Client ID, Address and PAN details as mentioned in the application form matches that of the account held with the Depository Participant. Only those applications where the details are matched with the depository data will be treated as valid applications. If the details mentioned in the application are incomplete/incorrect, not matched with the depository data, then units will be allotted in the physical mode and an Account Statement shall be sent to them. Such investors will not be able to trade on the stock exchange till the holdings are converted in to demat form.
3. Unit Holders opting the units in the demat mode, can submit redemption/switch only through DP or through stock exchange platform.
4. Unit holders opting for investment in demat mode can not opt for facilities like STP, SIP, DTP, SWP, Trigger, ATM, Salary Advantage & Smart Step.
5. In case, the Unit holder desires to hold the Units in a Dematerialized / Rematerialized form at a later date, the request for conversion of units held in non-demat form into Demat (electronic) form or vice-versa should be submitted alongwith a Demat/Remat Request Form to their Depository Participants.
6. Units held in demat form will be transferable (except in case of Equity linked Savings Schemes).
7. Demat facility will not be available for Daily, Weekly & Fortnightly Dividend plans/ options and for investment made through Systematic Investment Plan (SIP). This option will not be available to NRI investors.

TERMS AND CONDITIONS FOR TRANSACTING OVER INTERNET & TELEPHONE

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

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

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

These Terms and Conditions are agreed on this.....day of..... 201....., by the above-mentioned persons, hereinafter referred to as the "Unitholder", for availing the Online Facility and Call Center Facility (as hereinafter defined) from Reliance Capital Asset Management Limited (as asset manager of Reliance Mutual Fund), a company incorporated under the Companies Act, 1956, having its registered office at 'Reliance House', Near Mardia Plaza, Off C. G. Road, Ahmedabad 380006 and corporate office at One Indiabulls Centre, Tower One, 11th & 12th Floors, Jupiter Mill Compound, 841 Senapati Bapat Marg, Elphinstone Road, Mumbai - 400013 (hereinafter referred to as, "RCAM", which expression shall unless repugnant to the context or meaning thereof, mean and include its successors, administrators, executors and permitted assigns).

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

WHEREAS:

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

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

1. DEFINITION:

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

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

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

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

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

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

2. TERMS OF SERVICES:

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

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

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

3. PROCEDURE:

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

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

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

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

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

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

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

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

4. SERVICES AVAILABLE:

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

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

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

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

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

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

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

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

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

5. RCAM DISCLAIMERS:

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

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

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

TERMS AND CONDITIONS FOR TRANSACTING OVER INTERNET & TELEPHONE

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

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

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

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

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

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

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

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

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

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

6. UNITHOLDER'S COVENANTS AND UNDERTAKINGS:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

7. NO WAIVER:

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

8. DISCLAIMER:

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

9. CONFIDENTIALITY:

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

10. PRIVACY:

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

11. TERMINATION:

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

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

12. GOVERNING LAW AND JURISDICTION:

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

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

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

13. NOTICE:

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

- a) If to RCAM:
Reliance Capital Asset Management Limited,
One Indiabulls Centre, Tower 1, 11th & 12th Floor, Jupiter Mill Compound,
841, Senapati Bapat Marg Elphinstone Road, Mumbai - 400 013
Telephone: +91 22 30994600, Fax: +91 22 30994699
- b) If to the Unitholder: At the address of the Unitholder as recorded with RCAM.

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

DESIGNATED INVESTOR SERVICE CENTRES RELIANCE CAPITAL ASSET MANAGEMENT LTD.

Adayar: Shop No. 3, Ground Floor, Anu Arcade, No. 1, 15th Cross Street, Shashtri Nagar, Adyar, Chennai-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 Centurion 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 Cantt - 133001. **Amravati:** Vimaco Towers, C Wing 4,5,6, Amravati - 444601. **Asansol:** 2nd Floor, Laxmi 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. **Balasoore:** Ground Floor, Station Bazaar, Balasoore 756001. **Bangalore:** N-112-114, 1st floor, North Block, Manipal centre, Dickenson Road, Bangalore - 560 042. **Bareilly:** 1st Floor, 54, Civil Lines, Ayub Khan Chauraha, Bareilly - 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 (1st 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. 11 B, Waghawadi Road, Bhavnagar -364004. **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 Market Circle. **Bhopal:** FF-7, 1st floor, Mansarovar Commercial Complex, Near Habibganj Railway station, Bhopal-462 016. **Bhubaneswar:** 2nd Floor, Near Kalsi Petrol Pump, 5 - Janpath Karvil Nagar, Bhubaneswar - 751001. **Borivali:** 101, Vraj Deep, Junction of Chandavarkar Road & Eksar Road, Borivali West, Opp to Megh Mayur Tower, Mumbai - 400091. **Calicut:** 6/1002M, 4th Floor, City Mall, Kannur Road (Opp Y.M.C.A), Calicut - 673 001. **Chandigarh:** SCO 127-128, 1st floor, Sector 9 C, Chandigarh 160 009. **Chennai:** Reliance House, No. 6 Haddows Road, Opp Shastri Bhavan, Chennai 600006. **Cochin:** 3rd Floor, Chicago Plaza, Rajaji Road, Cochin-682035. **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:** C-76, 3rd Floor, Sudesh Plaza, Above IDBI Bank, RDC Raj Nagar, Ghaziabad-201001. **Godhra:** 2nd Floor, Gururupa Complex, LIC Road, Near SBI, Godhra - 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 Pulia, Kathgodam, Haldwani - 2631 39. **Hoshiarpur:** 2nd Floor, Eminent Mall, Plot No. B-XX/214, Main Court, Hoshiarpur - 146001. **Hubli:** Eureka Junction, 1st Flr, Above ICICI Bank, Travellers Bungalow 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, Bhanwarthal 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 Corporate 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, Main Road, 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, Bangalore - 560 011. **Jhansi:** 1st Floor, 493, "Stephen House", Civil Lines, Opp. Munnal 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 Raji Baug, Moti Baug, Junagarh - 362001. **Kalyan:** Mahavir Complex No.2, Gala No-4, Ground Fr., Santoshi Mata Road, Kalyan West Mumbai - 421 301. **Kannur:** 1st Floor, Grand Plaza, Fort Road, Kannur - 670001. **Kanpur:** Ground floor, Office No-3, 14/1113, Civil Lines, Kanpur - 208 001. **Khanna:** 2nd Floor, Surya Tower, G T Road, Khanna - 141401. **Kolhapur:** 2nd Floor, Ward No 16, H No 1545, Ichalkaranji - Kolhapur Main Road, Near Central Bus Stand, Ichalkaranji - 416115. **Kolkata:** Unit no. 10, 11 & 12, 5th floor, FMC Fortuna, A J C Bose, Kolkata 700 020. **Kota:** Ground Floor, Mewara Plaza, 344, Shopping Centre, rawatbhata gumanpur road, Kota - 324007. **Kottayam:** 1st floor, Kaniyamparambil Arcade, Shastri Road, Kottayam - 686001. **Lucknow:** 3rd Floor, Halwasiyas Commerce House, Bahubillah estate, hazratganj, 11 M G marg, Lucknow - 226001. **Lajpat Nagar:** 1st Floor, E-100, (Above Corporation Bank), Lajpat Nagar - II, New Delhi - 110024. **Ludhiana:** Lower Ground Floor, SCO 127-128-129, Feroze Gandhi Market, Ludhiana - 141001. **Madurai:** 1st Floor, Suriya Towers, 272, 273, Goods Shed Street, Madurai - 625001. **Malappuram:** 1st Floor, Dr.Aboos Arcade, Kunnummel, Near St.James Girls High school, Malappuram - 676505. **Malleswaram:** Door No.89 (Old no.36), Ground Floor, 3rd Cross, Sampige Road, Malleswaram, Bangalore - 3. **Mangalore:** 4th Floor, Maximus Commercial Complex, LHH Road, Opp KMC, Mangalore - 575001. **Margao:** Shop No. 3, Mira Building, Pajifond, Near Jain Mandir, Margao, Goa - 403601. **Mathura:** 1st Floor, Tera Tower, Bhuteshwar Road, Mathura. **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:** Shop 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, Collegal 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, Sharapur Road, Nasik 422002. **Navsari:** Chinmay Arcade, 3rd Floor, (3/1&2), opp Sattarpri 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, Exhibition Road, Opp. Chanakya Cinema Hall, Patna 800001. **Pondicherry:** Jayalashmi Complex, R.S No. 34/Spt. Block No. 5, Thiruvalluvar - Salai, Kuyavarpalayam, Pondicherry - 605005. **Pune:** 201, 202, 2nd Floor & 301, 3rd floor, Sanas Memories, F C Road, Shivaji Nagar, Pune - 411 004. **Raipur:** 1st floor, D M Plaza, Chhotta Para, Fire Brigade Chowk, Raipur - 492 001. **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. **Rohtak:** Jawahar Market, 1st Floor, 323/321, Delhi Road, Nr. D Park, Rohtak, Haryana - 124004. **Satara:** Ground Floor, Sai Plaza, Near Powai Naka, Satara - 415001. **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. **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, Erinjeri 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 Mercy Building, Opp. K.T.C Bus Stand, Mundvel, Vasco Da Gama, Goa - 403802. **Vashi:** Thacker Tower, 702 & 703, Sector No. 17, Vashi, Navi Mumbai - 400 705. **Vellore:** 2nd Floor, 19/A, 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. **Warrangal:** Ground Floor, H No. 5-9-130, 130/1&130/2, khwadi, Hanamkonda, Warangal - 506001. **Yamunanagar:** 1st Floor, 514/515, Model Town, Govindpuri Road, Yamunanagar - 135001.

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, Shait Buildings, Opp: Madhusudhan House, Off : C G Road, Nr. Navrangpura Telephone Exchange, Ahmedabad - 380 006. **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, Alleppy. **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, Amaravathi-444605. **Ambala:** 6349, Nicholson Road, Adjacent Kos Hospital, Ambala Cantt, Ambala - 133001. **Amritsar:** 72-A, Taylor Road, Agra Heritage Gandhi Ground, Amritsar - 143 001. **Anand:** F-6, Chitrangan Complex, Opp: Motikaka Chawl, V V 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. **Barhampore (WB):** 71/1 RN Tagore Road, Near Laldighi Income Tax Office, 1st Berhampore Dist Murshidabad, Barhampore– 742101 West Bengal. **Balasoer:** M S Das Street, Gopalgaoon, Balasoer – 756001. **Bangalore:** No : 51/25, 1st Floor, Surya Building, Ratna Avenue, Richmond Road, Bangalore – 560 025. **Bankura:** Ambika Market, Natunganj, Bankura – 722101. **Bareilly:** 1st Floor, 165, Civil Lines, Opp.Hotel Bareilly Palace, Near Rly Station Road, Bareilly – 243 001. **Baroda:** Piccadilly, Office # 5, First Floor, Opp. Adani Super Market, Jetalpur Road, Vadodra – 390007, Gujarat. **Begusarai:** Hotel Diamond Surbhi Complex, Near I.O.C Township Gate, Kapasidya Chowk, Begusarai – 851117. **Belgaum:** Fk-1, Ambedkar Road, Opp Civil Hospital, Belgaum – 590001. **Bellary:** No.1 Khb Colony, Gandhinagar, Bellary – 583101. **Bikaner:** 2nd Floor, Plot No 70 & 71, Panchshati Circle, Sardul Gunj Scheme, Bikaner– 334003. **Behrampur:** Ramlingam Tank Road, Behrampur, Orissa Pin-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 – 392 001. **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, Sowbhagya Shopping 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 Raghuvansi Complex, Beside Azad Garden, Main Road, Chandrapur–442402. **Chennai:** Flat No F11, First Floor, Akshaya 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, Darbhanga–846 004. **Dehradun:** Kaulagarh Road, Near Sirmour 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 Nttfbb Road, Dharwad – 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 Agharam, Palani Road, Dindigul – 624 001. **Durgapur:** Old Dutta Automobiles Building, 1st Floor, Nachan Road, Benachity, Durgapur,713213. **Eluru:** 23A–3–32, Gubbalavari Street, R R Pet, Eluru–534 002. **Erode:** No. 4, Krmv 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:** Udhham Singhchowk, 1st Floor, Near UTI Bank Ltd, Ferozpur–152002. **Gandhidham:** Office No 14, First Floor, "Komal Complex", Plot No 305, Sector 12B, Nr. Shivaji Park, Gandhidham – 370 201. **Gandhinagar:** 27, Suman Tower, Near Hotel Haveli, Sector No.11, Gandhinagar, Ahmedbad–382 011. **Gaya:** 1st Floor Lal Bhawan, Tower Chowk, Near Kiran Cinema, Gaya–823001. **Ghaziabad:** 1st Floor, C–7, Lohia Nagar, Ghaziabad – 201 001. **Ghaziपुर:** Shubhra Hotel Complex, 2nd Floor, Mahaubagh, Ghaziपुर–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. **Goalkhupur:** 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. **Haridwar:** 8, Govind Puri, Opp. LIC – 2, Above Vijay Bank, Main Road, Ranipur More, Haridwar–249 401. **Haldwani:** 4 – Durga City Centre, 1st Floor, Near Mbpq College Parao, Nainital Road, Haldwani – 263139, Uttarakhnad. **Hassan:** Rajath Complex, 1st Floor, Opp Mahaveer Petrol Bunk, B M Road, Hassan – 573201. **Hazaribagh:** C/O Hemlata Jain, Kalibari Road, Hazaribagh – 825301. **Hissar:** Sco 71, 1st Floor, Red Square Market, Hissar – 125001. **Hoshiarpur:** 1st Floor, The Mall Tower, Opp Kapila Hospital, Sutheri Road, Near Maharaj Palace, Hoshiarpur – 146001. **Hubli:** Giriraja House, No.451/B, Ward No.1, Club Road, Hubli – 580 029. **Hyderabad:** 8–2–596 Karvy Plaza, Avenue 4, Street No.1, Banjara Hills, Hyderabad – 500 034. **Indore:** Lg – 3, Bombay Trade Centre, Lower Ground Floor, Grand Hotel, Opp Bombay Hospital, Scheme No 54, Indore – 452010. **Jabalpur:** 43, Naya Bazar, Jabalpur (M.P.). **Jaipur:** S-16 A, 3rd Floor, Land Mark, Opposite Jaipur Club, Mahavir Marg, CScheme, Jaipur – 302 001. **Jalandhar:** Lower Ground Floor, Office No : 3, Arora Prime Tower, Plot No : 28, G T Road, Jalandhar – 144 004. **Jalgaon:** 148 Navi Peth, Opp. Vijaya Bank, Near Bharat Dudhalay, Jalgaon – 425 001. **Jalpaiguri:** D.B.C. Raod, Near Rupasree Cinema Hall, Beside Kalamandir, Po & Dist Jalpaiguri, 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 Dayaji @ 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), Ummapur, Jaunpur–222 002. **Jhansi:** 371/01, Narayan Plaza, Gwalior Road, Near Jeevan Shah Chauraha, Jhansi – 284 001. **Jodhpur:** 203, Modi Arcade, Chupasni Road, Jodhpur – 342 001. **Jorhat:** New Medical Store Complex, 3rd Floor, A T Road, Opp. Chowk Bazar, Jorhat – 785001. **Junagadh:** 124/125, Punit Shopping Center, 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. **Kurnool:** Shop No.43, 1st Floor, S V Complex, Railway Station Road, Kurnool–518 004. **Karaiikudi:** Gopi Arcade, 100 Feet Road, Karaiikudi – 630 001. **Karimnagar:** H.No.4–2–130/131, Above Union Bank, Jafri Road, Rajeev Chowk, Karimnagar–505001. **Karnal:** Sco 26, Kunjapura Road, Nehru Place, Karnal–132001. **Karur:** No.6, Old No.1304, Thiru–Vi–Ka Road, Near G.R.Kalyan Mahal, Karur – 639 001. **Keonjhar:** Ground Floor, College Square, Keonjhar–758001. **Kharagpur:** Malancha Road, Beside UTI Bank, Kharagpur – 721304. **Kolhapur:** Omkar Plaza, 1st Floor, Unit – F2 & F4, Rajaram Road, Next To ICICI Bank Ltd, Kolhapur – 416008. **Kolkata:** 16 Jatin Bagchi Road, Kolkata – 700 029. **Kollam:** Vigneshwara Bhavan, Below Reliance Web World, Kadapakkada, Kollam – 691008. **Kota:** H.No. 29, First Floor, Near Lala Lajpat Rai Circle, Shopping Centre, Kota, Rajasthan – 324007. **Kottayam:** 1st Floor, CSI Ascension Church Complex, Kottayam – 686 001. **Korba:** 1st Floor, 35 Indira Complex, P. Nagar, Korba (C.G.) – 495677, (07759) – 495089 / 245354 / 320039. **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, 1st 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, Pajifon, Margao–Goa –403601. **Mathura:** 3538–3540, Infront Of Bsa College, Gaushal Road, Mathura – 281004. **Meerut:** 1st Floor, Medi Centre Complex, Opp. Icici Bank, Hapur Road, Meerut – 250 002. **Mehsana:** 14–15, Prabhu Complex, Near Hdfe 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. **Nagarkoil:** 3A, South Car Street, Parfan Complex, Near The Laxmi Villas Bank, Nagarcoil – Tamil Nadu – 629001. **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, Pogathoda, Nellore – 524001. **Nizamabad:** H No. 4–9–55, 1st Floor, Uppala Rameshwara Complex, Jawahar Road, Nizamabad – Andhra Pradesh – 503 001. **Noida:** 307 Jaipuria Plaza, D 68 A, 2nd Floor, Opp Delhi Public School, Sector 26, Noida – 201301. **Palghat:** 12/310, (No.20 & 21), Metro Complex, Head Post Office Road, Sultantpet, Palghat. **Panipat:** 1st Floor, Krishna Tower, Near Hdfe Bank, Opp. Railway Road, G T 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, Thiagaraja 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:** 1st Floor, Angoori Building, Besides Allahabad Bank, Trans University Road, Civil Lines, Rewa – 485 001. **Rohtak:** 1st Floor, Ashoka Plaza, Delhi Road, Rohtak – 124001. **Roorkee:** Shree Ashadeep Complex, 16 Civil Lines, Near Income Tax Office, Roorkee, Uttaranchal – 247 667. **Rourkela:** 1st Floor, Sandhu Complex, Kanchery Road, Udit Nagar, Rourkela – 769 012. **Sagar:** Above Poshak, 5 Civil Lines, Opposite Income Tax Office, Sagar – 470001. **Sahanapur:** 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. **Shimla:** Triveni Building, By Pas Chowk, Khallini, Shimla – 171 002. **Shimoga:** Lr 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, Premlata, 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. **Solapur:** Siddeshwar Securities, No 6, Vaman Road, Vijaypur Road, Vaman Nagar, Solapur– Maharashtra – 413 004. **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 Bnglow, Golaghat, Sultanpur – 228 001. **Thanjavur:** Nalliah Complex, No.70, Srinivasam Pillai Road, hanjavur – 613001. **Theni:** Ramesh Murugan Complex, Near Sriram Theatre, Subban Chetty Street, Theni – 625531. **Tezpur:** 1st Floor Mayur Bhawan, Binraj Road, Tezpur – 784001. **Thodupuzha:** First Floor, Pulimoottil Pioneer, Pala Road, Thodupuzha – 685584. **Tirunelveli:** Jeney Building, 55/18, S N Road, Near Arvind Eye Hospital, Tirunelveli – 627 001. **Tirupur:** First Floor, 224 A, Selvakumar Departmental Stores, Ist Floor, Kamaraj Road, Opp To Cotton Market Complex, Tirupur – 641 604. **Tirupathi:** # 330, Tilak Road, Near Four Pillar Mandapam, Tirupati – 517501. **Trichur:** 2nd Floor, Brother's Complex, Near Dhana Laxmi Bank Head Office, Naikkanal Junction, Trichur – 680 001. **Trichy:** 60 Srikrishna Arcade, 1st Floor, Thennur High Road, Trichy – 621017. **Trivandrum:** 2nd Floor, Akshaya Towers, Sasthamangalam, Trivandrum – 695 010. **Tuticorin:** 4 B, A34, A37, Mangalmal, Mani Nagar, Opp: Rajaji Park, Palayamkottai Road, Tuticorin – 628003. **Udaipur:** 201–202, Madhav Chambers, Opp. G.P.O., Chetak Circle, Madhuban, Udaipur – 313001. **Ujjain:** 101, Astha Tower, 13/1, Dhanwantri Marg, Free Gunj, Ujjain – 456010. **Valsad:** Shop No 2, Phiroza Corner, Icici Bank Char Rasta, Tithal Road, Valsad – 396001. **Vapi:** Shop No 5, Pikhaji Residency, Opp Dcb Bank, Vapi Silvassa Road, Vapi – 396195. **Varanasi:** D–64/132, Ka 1st Floor, Anant Complex, Sigra, Varanasi – 221 010. **Vellore:** No.1, M.N.R. Arcade, Officer's Line, Krishna Nagar, Vellore – 632001. **Vijayawada:** 39–10–7 Opp : Municipal Water Tank, Labbipet, Vijayawada – 520 010. **Visakhapatnam:** 47–14–5/1 Eswar Paradise, Dwaraka Nagar, Main Road, Visakhapatnam – 530 016. **Vizianagaram:** "Soubhagya", 19–6–1/3, II Floor, Near Sbi Fort Branch, Vizianagaram–535 002. **Warangal:** Lashkar Bazar, 5–6–96, Chandra Complex, Hanmakonda, arangal – 500601. **Yamuna nagar:** Jagdhari Road, Above Uco Bank, Near D.A.V. Grils College, Yamuna Nagar–135 001.