

RELIANCE

Reliance Anytime Money Card

- Benefits of Mutual Fund Investments & power of Debit Cards



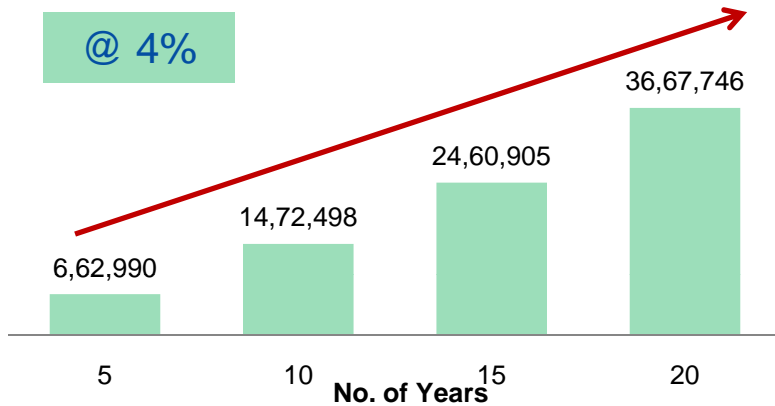
Do we care for Money ??

Do we care *enough* for Money ??

What *difference* does a small difference make ??

The difference of difference

Value of Rs. 10,000 invested per month over a period of time



Free Jewellery Set
worth 70,000
in 5 Years



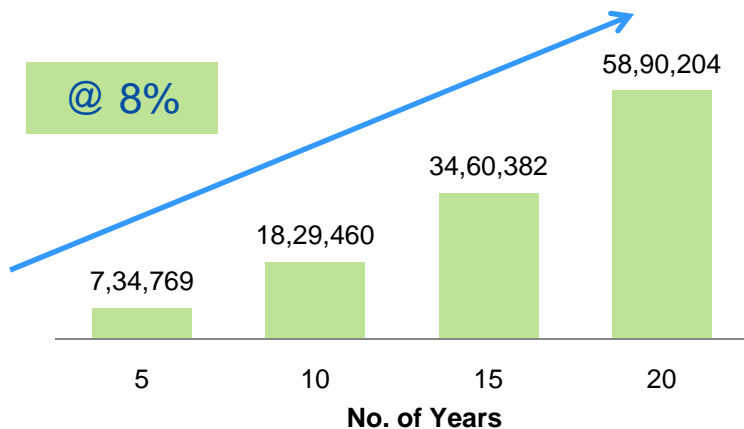
Free Foreign Holiday
worth 3.5 Lacs
in 10 Years



Education expenses
worth 10 Lacs
in 15 Years



A Luxury Car
worth 22 Lacs
in 20 Years



All it takes is just better planning!!

This example is shown for illustrative purposes only. It is purely hypothetical and is not intended to imply the past or expected future investment results

Power of Compounding

Even a small rate differential has a large impact on the invested amount

Illustration: Value of Rs. 1 Lakh invested over different periods growing at the rate of 4% and 8%

Yrs/ROI	4%	8%
3	112,486	125,971
5	121,665	146,933
10	148,024	215,892
15	180,094	317,217
20	219,112	466,096



A small rate differential can lead to big impact on the total amount

This example is shown for illustrative purposes only. It is purely hypothetical and is not intended to imply the past or expected future investment results

Can we help you make this difference??

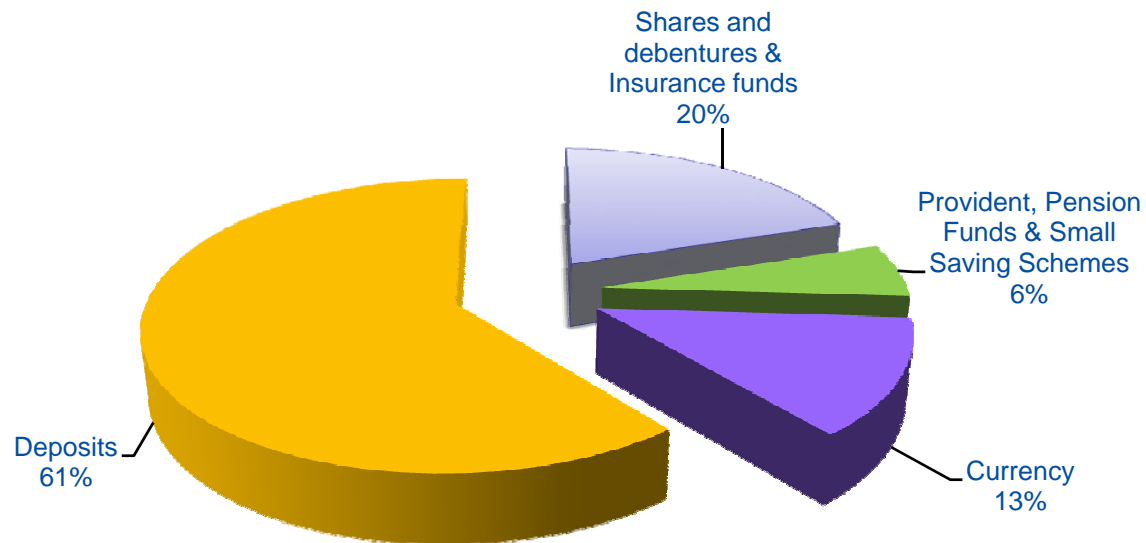
Yes, we can!

But first, let us look at our Savings and Expenditure patterns.....

Household Savings and Investment pattern

- At 32% of GDP, household savings in India is amongst the highest in the world*
- Gross Financial Savings of 13% of GDP is mostly kept / saved as Currency & Deposits

Where do Indians Save their Money?



Gross Financial Savings

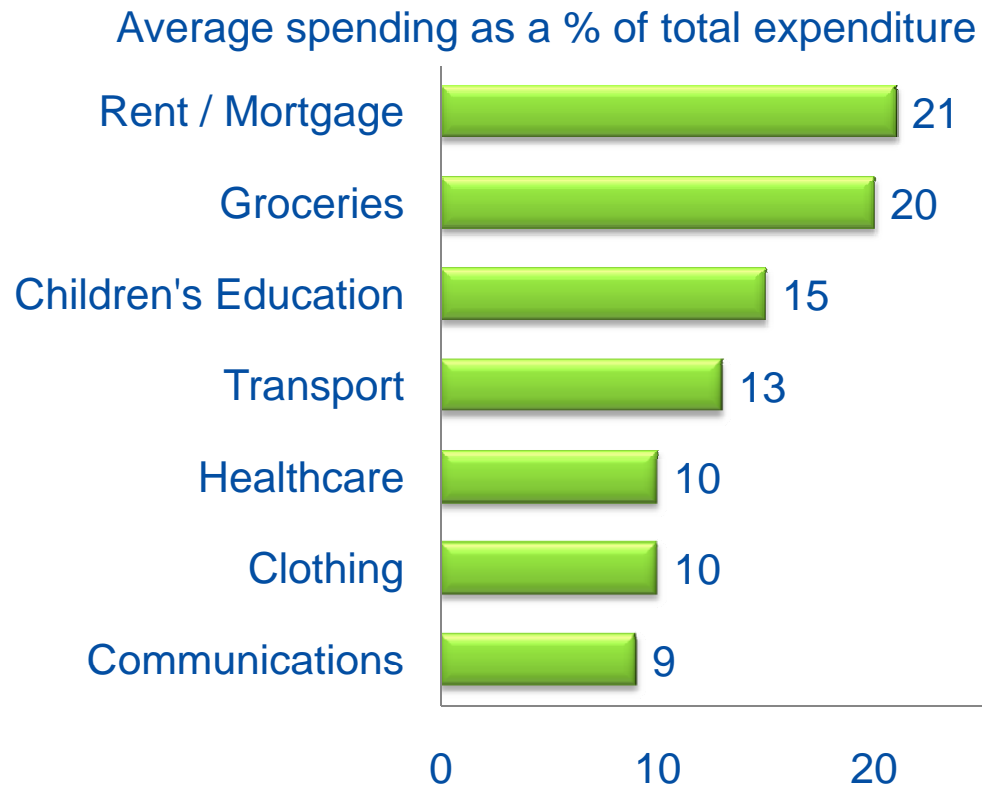
Indians believe in saving over investing

Source: RBI annual report (data as on 2009)

*Source CEIC data

Household Spending pattern

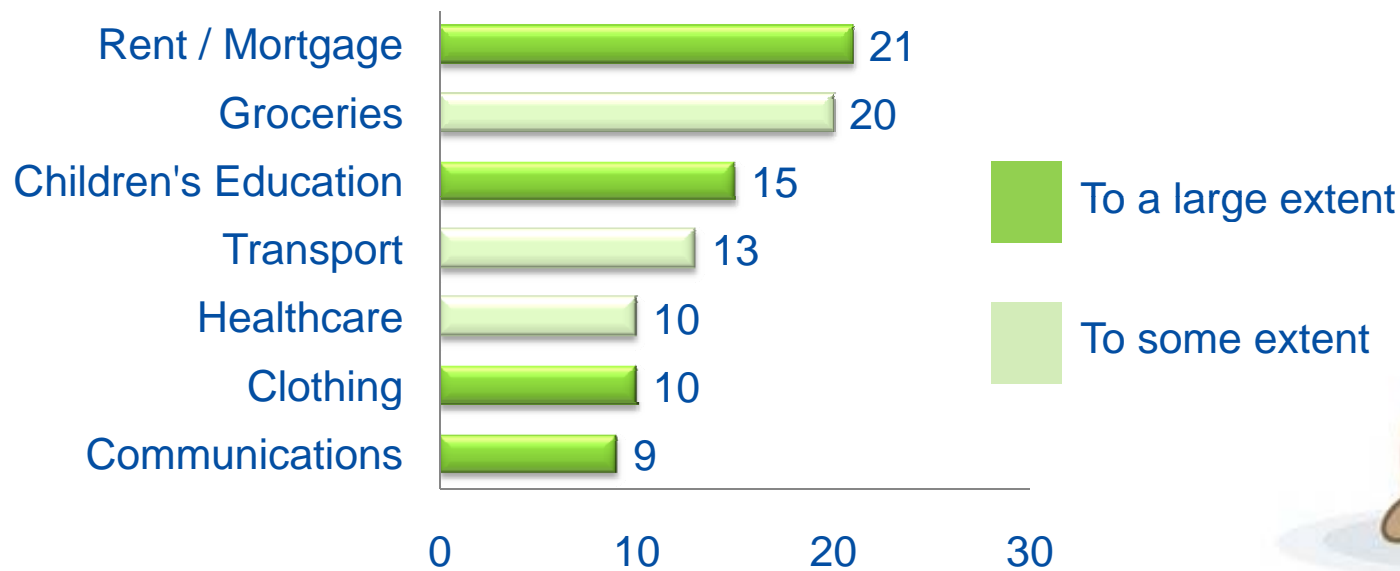
And how do they spend?



Most of the expenses are made once a month. Till such time money lies in account waiting for the debit date

Source: CLSA Asia-Pacific Markets Summer 2009

Which of these expenses can actually earn you extra returns, if managed well?



Out of a typical monthly expense of Rs. 1 Lakh, approximately Rs. 50,000 can be subjected to short-term investments earning market-linked returns till the actual due-date of the expense

Introducing...



Reliance Anytime Money Card

- A plan to make your hard earned money work harder
- An opportunity to earn market-linked debt returns every day
- With liquidity and features similar to regular Debit cards



1st Product of its type in Asia!!

Designed especially for you....

A Power Packed Program

Designed for people like you...

Having Long working hours and hectic lifestyles...

Lack of time / expertise for adequate financial planning...

Leaving substantial money lying idle ...

Not realising the true potential of your money!!!

Typical Debit Card



Primary Account

- Saving Account
- Current Account

Can be accessed through Any Visa ATM

Secondary Account (If Any)

- Other Saving Account
- Current Account
- Fixed Deposits*

Can be accessed through XYZ's VISA ATM

Reliance Anytime Money Card



Primary Account

- Liquid Fund Treasury Plan
- Money Manager Fund

Can be accessed through Any Visa ATM

Secondary Account (If Any)

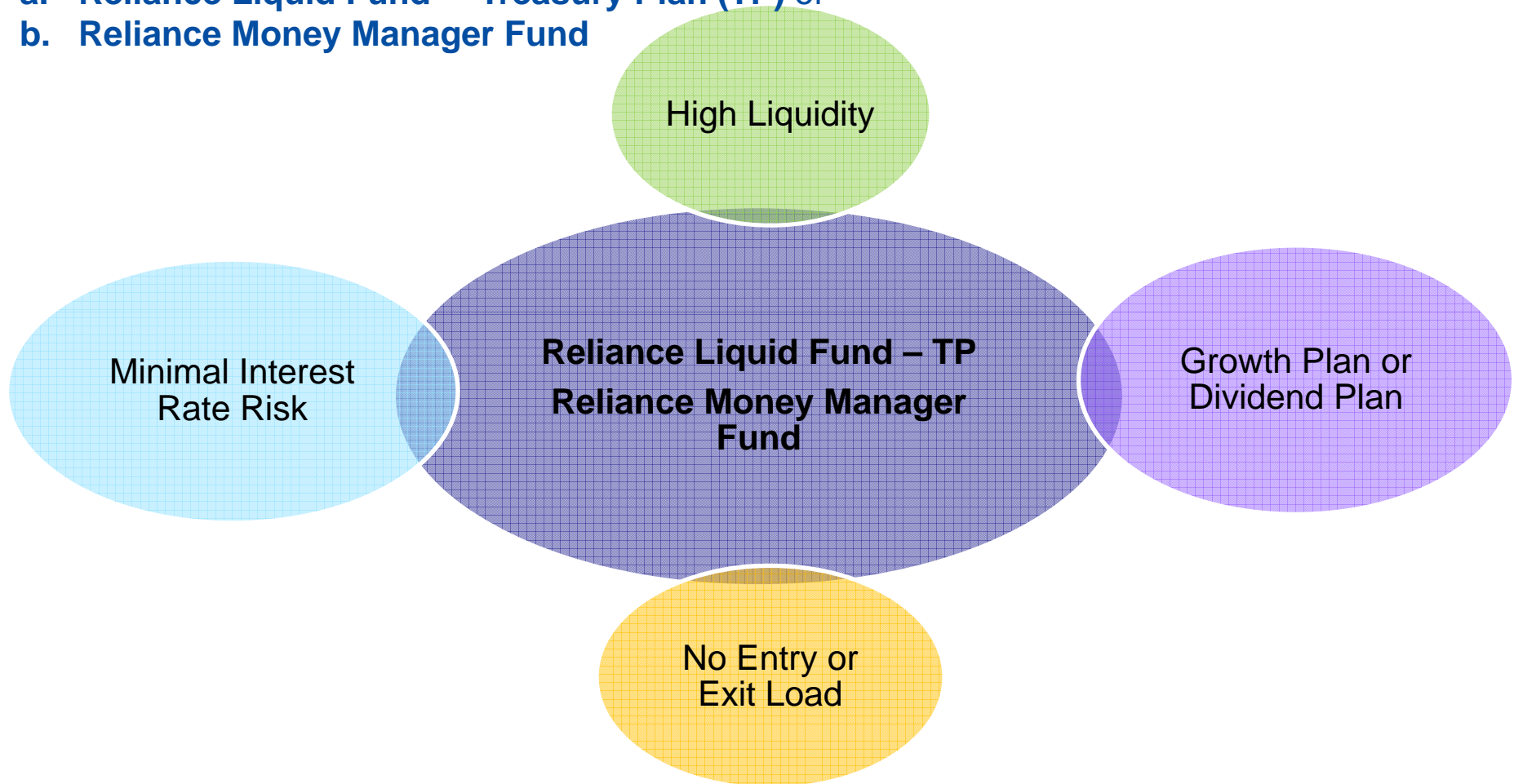
- Reliance Mutual Fund Schemes offering Anytime Money Card

Can be accessed through Any HDFC ATM

*Facility may vary from bank to bank

Primary Account on your Reliance Anytime Money Card will be

- a. **Reliance Liquid Fund – Treasury Plan (TP)** or
- b. **Reliance Money Manager Fund**



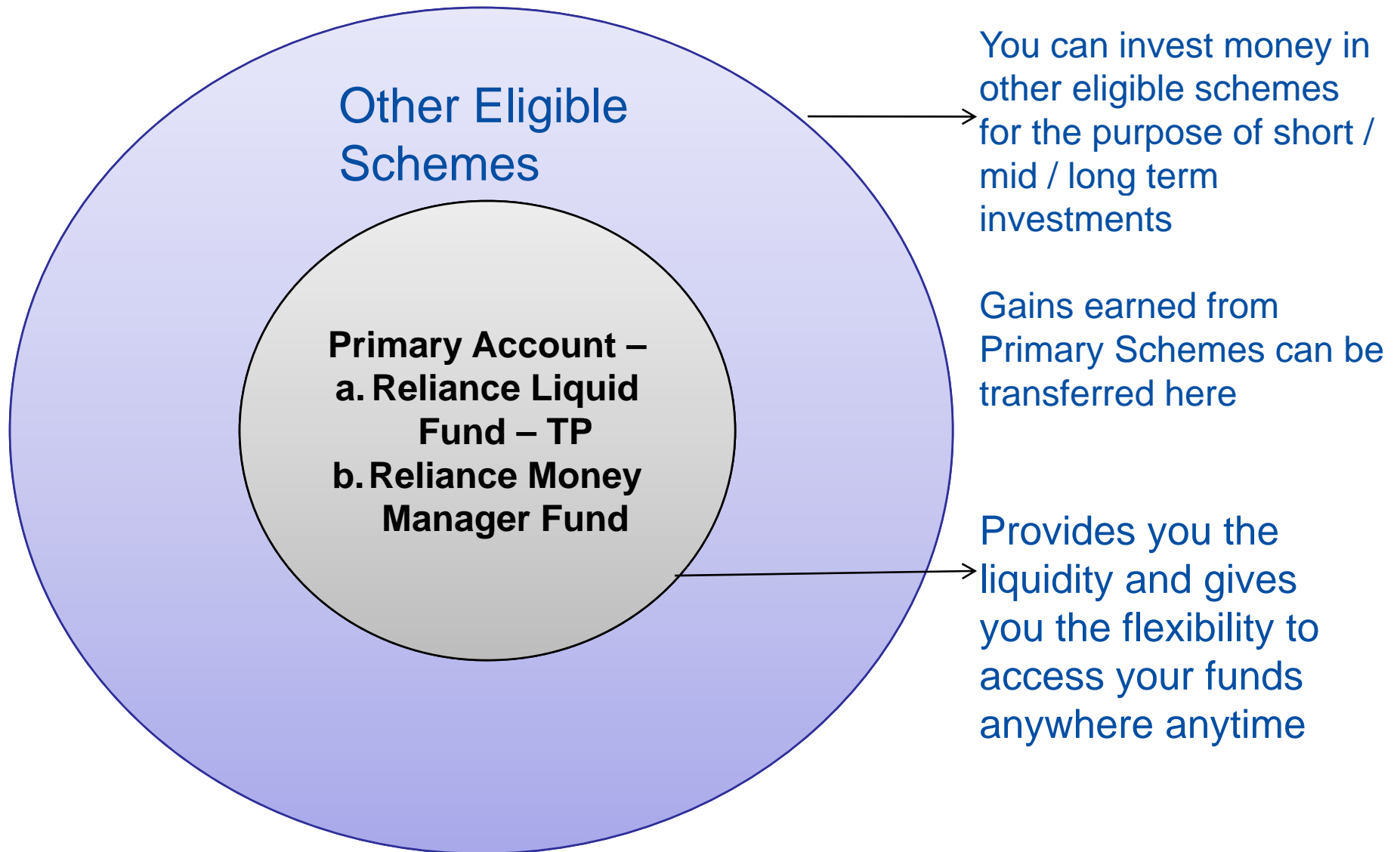
Reliance Liquid Fund – Treasury Plan – An Open ended liquid scheme with an objective to generate optimal returns consistent with moderate levels of risk and high liquidity by investing in debt securities and money market instruments.

Reliance Money Manager Fund- An Open ended income scheme, seeking to generate reasonable returns commensurate with low risk and a high degree of liquidity, from a portfolio constituted of money market securities and high quality debt securities

Schemes offering Reliance Anytime Money Card

Primary Scheme Account
Reliance Liquid Fund – Treasury Plan
Reliance Money Manager Fund

Other eligible Schemes linked to Card	
Scheme Name	Scheme Name
Reliance Liquid Fund - Cash Plan	Reliance Equity Fund
Reliance Short Term Fund	Reliance Top 200 Fund
Reliance Floating Rate Fund - Short Term Plan	Reliance Equity Opportunities Fund
Reliance Income Fund	Reliance Growth Fund
Reliance Medium Term Fund	Reliance Index Fund - Sensex Plan
Reliance Regular Savings Fund - Debt Option	Reliance Index Fund - Nifty Plan
Reliance Money Manager Fund	Reliance Infrastructure Fund
Reliance Dynamic Bond Fund	Reliance Natural Resources Fund
Reliance Gilt Securities Fund	Reliance Regular Savings Fund - Balanced Option
Reliance Monthly Income Fund	Reliance Regular Savings Fund - Equity Option
Reliance Gold Savings Fund	Reliance Small Cap Fund
Reliance Arbitrage Advantage Fund	Reliance Vision Fund
Reliance Pharma Fund	Reliance Banking Fund
Reliance Quant Plus Fund	Reliance Diversified Power Sector Fund
Reliance Long Term Equity Fund	Reliance Media & Entertainment Fund



How to Withdraw Cash or Know Your Balance...



Transactions at HDFC Bank's ATM



At HDFC Bank's ATM you get the flexibility to withdraw cash / do balance inquiry from **any of your scheme account** linked to your Reliance Anytime Money Card

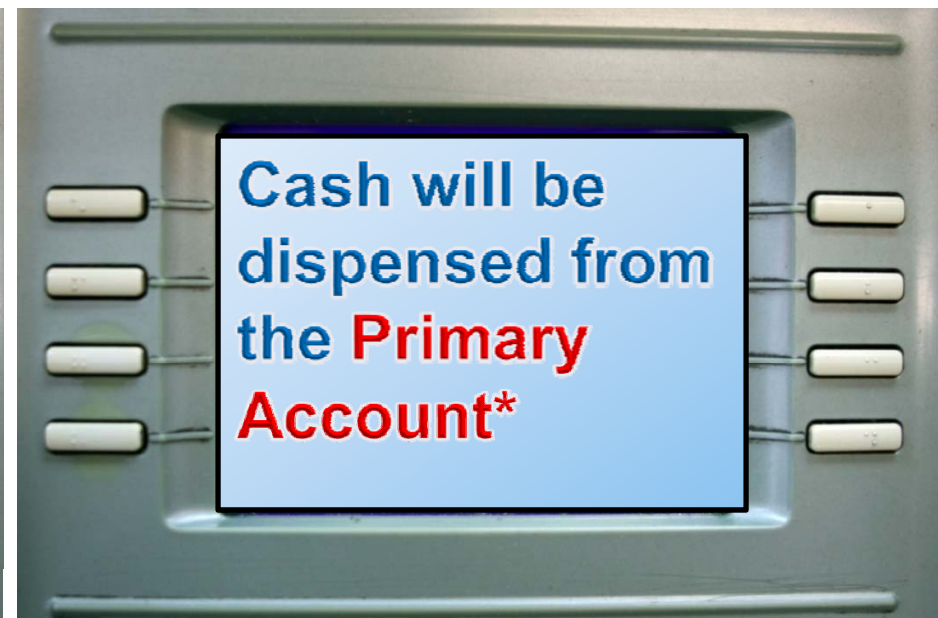
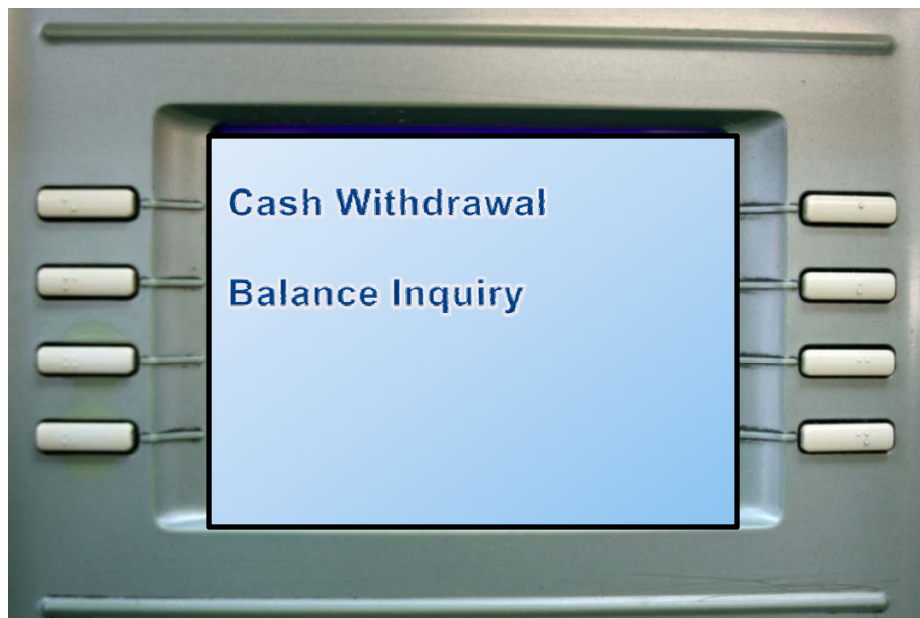
In a day you can withdraw upto 50% of the amount lying in your scheme account or Rs. 50,000 / day whichever is lower

*Load will be applicable as per the scheme account

How to Withdraw Cash or Know Your Balance...



Transactions at Other VISA ATM



***Primary Account** will be Reliance Liquid Fund – Treasury Plan or Reliance Money Manager Fund

In a day you can withdraw upto 50% of the amount lying in your primary scheme account or Rs. 50,000 whichever is lower

Transaction at Merchant establishments for purchases



Use your Reliance Anytime Money Card for shopping, movies, dining etc. in four easy steps: -

1. Look for VISA sign 

2. Present your card to the merchant



3. Merchant will swipe the card & key in the amount



4. Verify & sign the transaction slip and collect your card.



In a day you can purchase upto 50% of the amount lying in your primary scheme account or Rs. 100,000 whichever is lower

***Primary Account will be Reliance Liquid Fund – Treasury Plan or Reliance Money Manager Fund**

Current Schedule of Charges

Particulars	Limit	Charges
Cash Withdrawal	Upto 50% of the Balance* or Rs 50,000, whichever is lower	Nil
Spending in PoS Terminals	Upto 50% of the Balance or Rs. 100,000*	Nil
Balance Enquiry		Nil
Card Issuance Fee		Nil
Annual Fee		Nil
Re-issuance of Lost Cards		Nil
Re-issuance of Lost PIN		Nil
Hotlisting of Card		Nil
International Cash Withdrawal		Rs. 69 + ST#
International Balance Enquiry		Rs. 21 + ST#

* Cash withdrawal at Visa ATM (other than HDFC) / PoS usage amount will be debited from the primary scheme.

-At HDFC Bank ATM customer can withdraw 50% of the amount or Rs. 50,000 (whichever is lower) from the eligible schemes linked to card

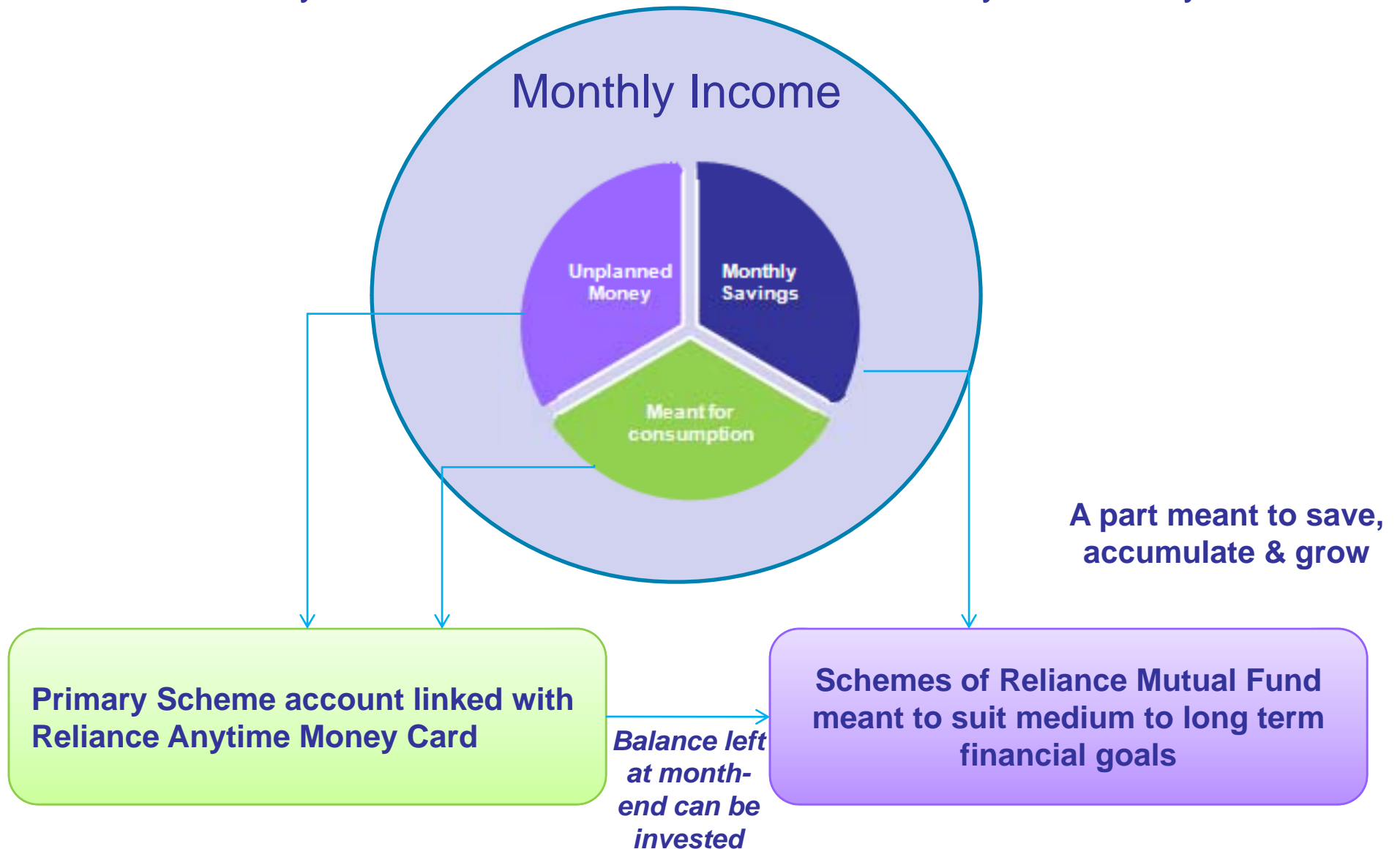
-Customer can withdraw cash in multiple transactions at different ATMs till the daily limit of 50% of the balance or Rs. 50,000 (whichever is lower) in primary scheme is reached.

-Similarly at POS customer can purchase upto 50% of the balance in the primary scheme or Rs. 100,000 whichever is lower

-Above charges are subject to revision with / without a prior intimation

Service tax is currently charged at 10.3% and it is subject to change

Now.. how can you make a difference with Reliance Anytime Money Card?



Now.. how can you make a difference with Reliance Anytime Money Card?

Salary / Income Consumption	Typical Modes of Payment		Can it help earn extra returns?
EMIs	Direct Debit / SIs	PDCs	Yes
Utility Payments	Direct Debit / SIs	Cheque Payments	Yes
Unplanned Money	Idle funds		Yes
Other household expenses	Cash	Debit Card	Yes
Misc Expenses	Cheque Payments	Cash	Yes
Planned Savings Money	Meant to be invested appropriately		Yes

invest in Liquid Fund & transfer it back to SB Ac just before EMI & SI

Can be managed through ATM Card

Could be invested into long-term funds

* SIs – Standing Instructions

Dividend Transfer Plan (DTP)

In addition, one can also opt for **Dividend Transfer Plan (DTP)**, so as to earn returns of higher yielding assets while maintaining capital in debt /liquid schemes

Conservative

- Only your gains earned from debt / liquid funds can be transferred to debt / equity schemes which can be linked to your Reliance Anytime Money Card
- Initial Capital remains invested in debt/liquid funds which at your convenience can be accessed through Card.

Daily Participation in Equities

- Take advantage of rupee cost averaging on a daily basis (on all business days)

Attractive Load Structure

- No entry or exit load while transferring dividends from liquid/debt schemes to equity schemes

DTP is a Special Product available only in selected Schemes of Reliance Mutual Fund. Entry load will be Nil and Exit load as applicable in the respective Scheme will be applicable at the time of redemption from the transferee scheme.

In terms of SEBI Circular SEBI/IMD/CIR No. 14/120784/08 dated March 18, 2008, AMC will not charge entry and/or exit load on bonus units and units allotted on reinvestment of dividend.

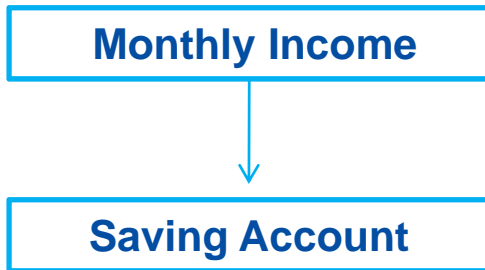
The Mutual Fund is not guaranteeing or assuring any dividend in any Scheme. All dividend distributions are subject to the availability of distributable surplus in the respective Scheme.

Benefits to Investors

Accessibility		
ATM & POS	😊	Free access to over 1.8 million ATMs & over 30 million merchant establishments world wide
Branch Access	😊	Wide presence through 163 branches and over 216 investor service centres across the country
Online Access	😊	Invest, redeem or switch units online
Daily Limits		
ATM	😊	50% of the invested amount in scheme account or Rs. 50,000 whichever is lower
POS	😊	50% of the invested amount in primary scheme account or Rs. 100,000 whichever is lower
Branch	😊	Upto full amount in scheme account
Facilities		
Intercity Transaction	😊	Free Purchase/redeem units from anywhere across India
Standing Instruction	😊	Standing Instructions to transfer money to your bank account
Systematic Transfer Plan	😊	Flexibility to transfer the investment into the desired scheme.
Personalized Services		
Personalized Transaction Slip	😊	Invest, redeem or switch units from your account without the hassle of traveling to our office
Transaction alerts	😊	SMS & Email alerts for every transactions
Others		
Statements	😊	Weekly E-mail statements
Bill Payment Facility	😊	With Visa bill payment you can pay your utility bills online*

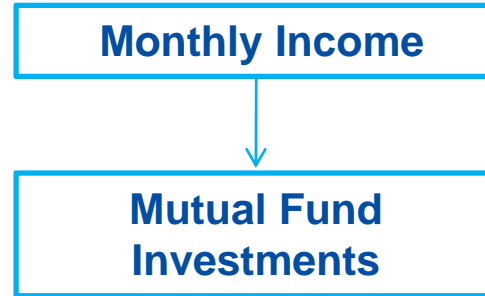
*This Facility will be enabled soon

Regular Saving account



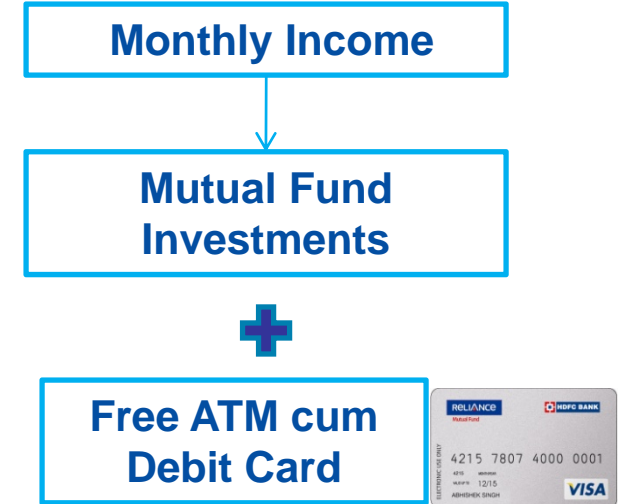
-  Currently fixed at 4% by RBI
-  No Tax saving
-  Easily accessible through Debit Cards




Regular Mutual Fund Investments



-  Market linked returns
-  Tax - efficient
-  Realtime access to funds is not possible

Mutual Fund Investments with **Reliance Anytime Money Card**



-  Market linked debt returns
-  Tax - efficient
-  Anytime access with your anytime money card



Mutual Fund Investments with Reliance Anytime Money Card
!! Free accessibility of funds & convenience of usage !!

Easy Steps to Register for Reliance Anytime Money Card



New Investor

- Fill up common application form to invest in Reliance Liquid / Money Manager Fund
- Apply for ATM Card
- KYC Form (if you are not already KYC Compliant)



Existing Investor with investments in Liquid – Treasury Plan / Money Manager schemes

- Apply for ATM Card using specially designed ATM Application form

Existing Investors with investments in other schemes

- Fill up common application form to invest in Reliance Liquid / Money Manager Fund
- Apply for ATM Card

What else we have...

“Invest Easy” – Convenience at your fingertips

www.reliancemutual.com



Website

Feature

Comprehensive Service & Transaction Platform:
Access through Online User ID, Password & IPIN

- Account Statements / Portfolio Balance.
- Online Password & IPIN Regeneration
- Tools & Calculators
- Purchases/ Redemptions/ Switch/ STP / STP/
Online SIP, SIP+Insure

Mode of Purchase

Access through Online User ID & Password

- Net Banking
- Debit Card – Gateway



Mobile

Mobile Application
(Blackberry, Android, Symbian handsets)

Feature

- Account Statement, Portfolio, NAV etc.
- Additional Purchases/ Redemptions/
Switch
- Universal Access to all handsets through “
<http://m.reliancecmf.com>”
- Pull & Push SMS – Balance & NAV checks

Mode of Purchase

Access through Online User ID & Password

- Pre registered ECS Mandate.



Call Center

Call Center
1800 300 11111

Feature

- Account Statement, NAV etc.
- Additional Purchases/ Redemptions/ Switch
- Customer Service Request.

Mode of Purchase

Access through Online User ID, Password & IPIN

- Pre registered ECS Mandate.

Transaction Access

- Customer Folio Number & IPIN verification on
IVR.

“Invest Easy” – Convenience at your fingertips

Convenience of Transaction for **Customers**

- Anywhere Access
- 24*7
- Multiple channels of transaction (Website, Mobile, Call Center)
- Multiple modes of payments (Net banking, Debit Card, ECS Mandate)
- Speed

Minimizing Operation Cost for **Partners**

- Default ARN code mapping to customers folios
- Increased transaction efficiency
 - Save on time and effort spent on travelling
 - Time saved in handling basic service related queries & transaction follow-up
- Update of all customer transaction

Disclaimers

Statutory Details: Reliance Mutual Fund has been constituted as a trust in accordance with the provisions of the Indian Trusts Act, 1882. **Sponsor:** Reliance Capital Limited. **Trustee:** Reliance Capital Trustee Company Limited. **Investment Manager:** Reliance Capital Asset Management Limited (Registered Office of Trustee & Investment Manager: "Reliance House" Registered Office of Trustee & Investment Manager: "Registered Office of Trustee & Investment Manager: 'H' Block, 1st Floor, Dhirubhai Ambani Knowledge City, Koparkhairne, Navi Mumbai - 400 710, Maharashtra). The Sponsor, the Trustee and the Investment Manager are incorporated under the Companies Act 1956. The Sponsor is not responsible or liable for any loss resulting from the operation of the Scheme beyond their initial contribution of Rs.1 lakh towards the setting up of the Mutual Fund and such other accretions and additions to the corpus.

Terms of issue: The NAV of the Scheme will be calculated and declared on every Working Day. The Scheme provides sale / switch – in & repurchase /switch - out facility on all Business Days at NAV based prices.

Risk Factors: Mutual Funds and securities investments are subject to market risks and there is no assurance or guarantee that the objectives of the Scheme will be achieved. As with any investment in securities, the NAV of the Units issued under the Scheme can go up or down depending on the factors and forces affecting the capital markets.

Scheme Classification and Investment Objective: Reliance Pharma Fund (An Open-ended Pharma Sector Scheme): The primary investment objective of the scheme is to seek to generate consistent returns by investing in equity and equity related securities or fixed income securities of Pharma and other associated companies. **Reliance Diversified Power Sector Fund (An Open-ended Power Sector Scheme):** The primary investment objective of the scheme is to seek to generate continuous returns by actively investing in equity and equity related or fixed income securities of Power and other associated companies. **Reliance Media & Entertainment Fund (An Open-ended Media & Entertainment Sector Scheme):** The primary investment objective of the scheme is to generate continuous returns by investing in equity and equity related or fixed income securities of Media & Entertainment and other associated companies. **Reliance Banking Fund (An Open-ended Banking Sector Scheme):** The primary investment objective of the scheme is to generate continuous returns by actively investing in equity and equity related or fixed income securities of Banks. **Reliance Quant Plus Fund (An Open-ended Equity Scheme):** The investment objective of the Scheme is to generate capital appreciation through investment in equity and equity related instruments. The Scheme will seek to generate capital appreciation by investing in an active portfolio of stocks selected from S & P CNX Nifty on the basis of a mathematical model. **Reliance Equity Opportunities Fund (An Open-ended Diversified Equity Scheme):** The primary investment objective of the scheme is to seek to generate capital appreciation & provide long-term growth opportunities by investing in a portfolio constituted of equity securities & equity related securities and the secondary objective is to generate consistent returns by investing in debt and money market securities.

Disclaimers

Reliance Vision Fund (An Open-ended Equity Growth Scheme): The primary investment objective of the scheme is to achieve long-term growth of capital by investment in equity and equity related securities through a research based investment approach. **Reliance Growth Fund (An Open-ended Equity Growth Scheme):** The primary investment objective of the scheme is to achieve long term growth of capital by investing in equity and equity related securities through a research based investment approach. **Reliance Liquidity Fund (An Open-ended liquid scheme):** The investment objective of the scheme is to generate optimal returns consistent with moderate levels of risk and high liquidity. Accordingly, investments shall predominantly be made in Debt and Money Market Instruments. **Reliance Medium Term Fund (An Open-ended Income Scheme with no assured returns):** The primary investment objective of the scheme is to generate regular income in order to make regular dividend payments to unit holders and the secondary objective is growth of capital. **Reliance Monthly Income Plan (An Open-ended Fund-Monthly Income is not assured & is subject to the availability of distributable surplus):** The primary investment objective of the scheme is to generate regular income in order to make regular dividend payments to unitholders and the secondary objective is growth of capital. **Reliance Floating Rate Fund (An Open-ended Liquid Scheme):** The primary investment objective of the scheme is to generate regular income through investment in a portfolio comprising substantially of Floating Rate Debt Securities (including floating rate securitised debt, Money Market Instruments and Fixed Rate Debt Instruments swapped for floating rate returns). The scheme shall also invest in Fixed Rate Debt Securities (including fixed rate securitised debt, Money Market Instruments and Fixed Rate Debt Instruments swapped for fixed returns). **Reliance Liquid Fund – Treasury Plan (An Open ended Liquid Scheme):** The investment objective of the Scheme is to generate optimal returns consistent with moderate levels of risk and high liquidity. Accordingly, investments shall predominantly be made in Debt and Money Market Instruments. **Reliance Liquid Fund – Cash Plan (An Open ended Liquid Scheme):** The investment objective of the Scheme is to generate optimal returns consistent with moderate levels of risk and high liquidity. Accordingly, investments shall predominantly be made in Debt and Money Market Instruments. **Reliance Gilt Securities Fund (An Open-ended Govt. Securities Scheme):** The primary investment objective of the scheme is to generate optimal credit risk-free returns by investing in a portfolio of securities issued and guaranteed by the Central Government and State Government. **Reliance Income Fund (An Open-ended Income Scheme):** The primary investment objective of the scheme is to generate optimal returns consistent with moderate level of risk. This income may be complemented by capital appreciation of the portfolio. Accordingly, investments shall predominantly be made in Debt & Money Market Instruments. **Reliance Short Term Fund (An Open-ended Income Scheme):** The primary investment objective of the scheme is to generate stable returns for investors with a short term investment horizon by investing in fixed income securities of a short term maturity. **Reliance Regular Savings Fund (An open ended Scheme) Debt Option:** The primary investment objective of this Option is to generate optimal returns consistent with moderate level of risk. This income may be complemented by capital appreciation of the portfolio. Accordingly investments shall predominantly be made in Debt & Money Market Instruments. **Equity Option:** The primary investment objective of this Option is to seek capital appreciation and/or to generate consistent returns by actively investing in equity / equity related securities. **Balanced Option:** The primary investment objective of this Option is to generate consistent return and appreciation of capital by investing in mix of securities comprising of Equity, Equity related Instruments & Fixed income instruments.

Disclaimers

Reliance Equity Fund (An open-ended Diversified Equity Scheme): The primary investment objective of the scheme is to seek to generate capital appreciation & provide long-term growth opportunities by investing in a portfolio constituted of equity & equity related securities of top 100 companies by market capitalization & of companies which are available in the derivatives segment from time to time and the secondary objective is to generate consistent returns by investing in debt and money market securities. **Reliance Long Term Equity Fund(A 36 months close ended diversified equity fund with an automatic conversion into an open ended scheme on expiry of 36 months from the date of allotment):** The primary investment objective of the scheme is to seek to generate long term capital appreciation & provide long-term growth opportunities by investing in a portfolio constituted of equity & equity related securities and Derivatives and the secondary objective is to generate consistent returns by investing in debt and money market securities. **Reliance Money Manager Fund (Open ended income scheme):** The investment objective of the Scheme is to generate optimal returns consistent with moderate levels of risk and liquidity by investing in debt securities and money market securities. **Reliance Equity Advantage Fund (An Open ended Diversified Equity Scheme):** The primary investment objective of the scheme is to seek to generate capital appreciation & provide long-term growth opportunities by investing in a portfolio predominately of equity & equity related instruments with investments generally in S & P CNX Nifty stocks and the secondary objective is to generate consistent returns by investing in debt and money market securities. **Reliance Natural Resources Fund (An Open Ended Equity Scheme):** The primary investment objective of the scheme is to seek to generate capital appreciation & provide long-term growth opportunities by investing in companies principally engaged in the discovery, development, production, or distribution of natural resources and the secondary objective is to generate consistent returns by investing in debt and money market securities. **Reliance Infrastructure Fund (An open ended Equity Scheme):** The primary investment objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related instruments of companies engaged in infrastructure and infrastructure related sectors and which are incorporated or have their area of primary activity, in India and the secondary objective is to generate consistent returns by investing in debt and money market securities. **Reliance Dynamic Bond Fund (An open ended Income Scheme):** The primary investment objective of the scheme is to generate optimal returns consistent with moderate levels of risks. This income may be complimented by capital appreciation of the portfolio. Accordingly, investments shall predominantly be made in debt and money market instruments. **Reliance Index Fund - Sensex Plan (An Open Ended Index Linked Scheme) :** The primary investment objective of the scheme is to replicate the composition of the Sensex, with a view to generate returns that are commensurate with the performance of the Sensex, subject to tracking errors. **Reliance Index Fund - Nifty Plan (An Open Ended Index Linked Scheme) :** The primary investment objective of the scheme is to replicate the composition of the Nifty, with a view to generate returns that are commensurate with the performance of the Nifty, subject to tracking errors. **Reliance gold Savings fund:** The investment objective of the Scheme is to seek to provide returns that closely correspond to returns provided by Reliance Gold Exchange Traded Fund (RGETF). **Reliance Arbitrage Advantage Fund:** The investment objective of the scheme is to generate income by taking advantage of the arbitrage opportunities that potentially exists between cash and derivative market and within the derivative segment along with investments in debt securities & money market instruments.

Disclaimers

Reliance Small Cap Fund: The primary investment objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related instruments of small cap companies and the secondary objective is to generate consistent returns by investing in debt and money market securities.

Reliance Liquid Fund - Treasury Plan, Reliance Liquid Fund - Cash Plan, Reliance Arbitrage Advantage Fund, Reliance Equity, Reliance Short Term Fund, Reliance Top 200 Fund, Reliance Floating Rate Fund - Short Term Plan, Reliance Equity Opportunities Fund, Reliance Income Fund, Reliance Growth Fund, Reliance Medium Term Fund, Reliance Index Fund - Sensex Plan, Reliance Index Fund - Nifty Plan, Reliance Regular Savings Fund - Debt Option, Reliance Infrastructure Fund, Reliance Liquidity Fund, Reliance Natural Resources Fund, Reliance Money Manager Fund, Reliance Regular Savings Fund - Balanced Option, Reliance Dynamic Bond Fund, Reliance Regular Savings Fund - Balanced Option, Reliance Dynamic Bond Fund, Reliance Regular Savings Fund - Equity Option, Reliance Gilt Securities Fund, Reliance Small Cap Fund, Reliance Monthly Income Fund, Reliance Vision Fund, Reliance Gold Savings Fund, Reliance Banking Fund, Reliance Diversified Power Sector Fund, Reliance Media & Entertainment Fund, Reliance Pharma Fund, Reliance Quant Plus Fund & Reliance Long Term Equity Fund are only the names of the Schemes and does not in any manner indicate either the quality of the Schemes; its future prospects or returns. Past performance of the Sponsor/AMC/Mutual Fund is not indicative of the future performance of the Scheme. The NAV of the Scheme may be affected, inter alia, by changes in the market conditions, interest rates, trading volumes, settlement periods and transfer procedures. For details of scheme features apart from those mentioned above and for Scheme specific risk factors, please refer to the Scheme Information Document which is available at all the DISC / Distributors / www.reliancemutual.com. **Please read the Scheme Information Document and Statement of Additional Information carefully before investing.**

RELIANCE

Thank You

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