Key Information Memorandum cum Common Application Form for Reliance SIP Insure

Equity & Sector Specific Schemes

Continuous offer of Open Ended Equity & Sector Specific Schemes at NAV based prices plus applicable load, if any.

Reliance Equity Advantage 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 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 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 Long Term Equity Fund
(An Open Ended Diversified Equity Scheme)

Reliance Infrastructure Fund
(An Open ended equity scheme)

Reliance Small Cap Fund
(An Open Ended Equity 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.reliancemutual.com

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

REGISTERED OFFICE
"Reliance House",
Nr. Mardia Plaza,
Off. C.G. Road,
Ahmedabad 380 006.

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

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

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

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM. This KIM is dated May 27, 2011.

KEY SCHEME FEATURES

Reliance sip+insure

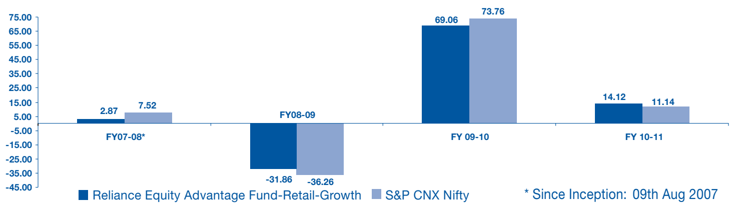
Name of the Scheme	**Reliance Equity Advantage Fund** (An open ended Diversified Equity Scheme)
Investment objective	The primary investment objective of the scheme is to seek to generate capital appreciation and provide long term growth opportunities by investing in a portfolio predominanatly of equity and 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.
Asset Allocation Pattern	Equity & Equity Related Instruments-70-100%, Debt Instruments & Money Market Instruments (including investments in Securitised Debt) 0- 30% (including up to 25% of the corpus in securitised Debt)
Differentiation	The fund has a sector neutral approach & endeavors to give Index plus returns. Sector weightage of the fund would mirror exactly that of Nifty on monthly basis. Minimum 80% of stocks within each sector would be constituents of Nifty, though not necessarily with their Nifty weights.Maximum 20% of stocks could be Non-Nifty in each sector to provide the additional alpha possibilities & opportunities.
Quarterly AAUM as on 31/03/2011	Rs.1052 Crs.
No of Folios as on 30th April 2011	298673
Risk Mitigation Factors	Robust measures implemented to mitigate Risk include, adoption of internal policies on investments and valuations, rigorous procedures for monitoring investment restrictions and effective implementation of various norms prescribed by SEBI from time to time.
Investment Strategy	The fund proposes to invest 100% of the net equity investments in line with the sector ratio of S & P CNX Nifty. The fund will endeavor to replicate the sector allocation of the S & P CNX Nifty on a monthly basis. At least 80% of the equity investments will be in S & P CNX Nifty stocks and the balance exposure in other stocks. This means that investment gamut will mainly be stocks in S & P CNX Nifty index and to a small extent in other stocks of belonging to any/all sectors
Plans and Options	Under each of Retail and Institutional Plans following options are included: Growth (Growth & Bonus) & Dividend (Payout & Reinvestment)
Minimum Application Amount	**Retail Plan:** Rs. 5000 & in multiples of Re 1 thereafter, **Institutional Plan:** Rs.5 crore & in multiples of Re 1 thereafter
Minimum Additional Purchase Amount	**Retail Plan:** Rs. 1000 & in multiples of Re 1 thereafter, **Institutional Plan:** Rs. 1 lac & in multiples of Re 1 thereafter
Minimum Redemption	Redemptions can be for any amount or any number of units. However, in order to keep the account in operation, minimum balance equal to the minimum subscription amount under each of the plans, is required to be maintained in the account.
Benchmark	S&P CNX Nifty
Fund Manager	Ashwani Kumar & Sailesh Raj Bhan, Jahnvee Shah(Dedicated Fund Manager for Overseas Investments)
Performance of the Scheme as on 29/04/2011	Reliance Equity Advantage Fund- Retail Plan - Growth Inception date- 9/8/07

Compounded Annualised Returns

Period	1 Year	3 Years	5 Years	Returns Since Inception
Scheme Returns %	13.08	5.86	N.A.	8.50
S&P CNX Nifty Index Returns %	9.43	3.44	N.A.	7.43

Performance of the Scheme as on 31/03/2011

(Absolute returns for each Financial Year for the last 4 years)



Past performance may or may not be sustained in future

Calculation assume that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV. All the returns are of Retail Plan - Growth Plan - Growth Option

Expenses of the Scheme	
(i) Load Structure	
Entry Load	**Retail Plan:**Nil, **Institutional Plan**: Nil In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor
Exit Load	**For Lumpsum Investment & SIP without insurance cover : (Retail Plan & Institutional Plan)** • 1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units. • Nil if redeemed or switched out after the completion of 1 year from the date of allotment of units **For Reliance SIP Insure :** There will be an Exit Load of 2%, if the accumulated units acquired or allotted under Reliance SIP Insure are redeemed or switched out or the SIP Insure is discontinued or it is defaulted before the maturity of committed SIP Insure tenure or before completion of 55yrs of age whichever is earlier as opted in the respective scheme either by the SIP-Insure unitholder or by the nominee, as the case may be. Upon completion of 55 years of age, if there are still balance unpaid SIP installments, those will be treated as Normal SIP with the relevant exit load as may be existing from time to time. **Please refer to instructions cum Terms & Conditions for more details on Reliance SIP Insure**
(ii) Recurring Expenses	The total expenses of the scheme including the investment management and advisory fee shall not exceed the limits (i.e. % of the daily or average weekly net assets) stated in Regulation 52(6) of SEBI (Mutual Funds) Regulations, 1996. (i) On the first Rs. 100 crore - 2.50%; (ii) On the next Rs. 300 crore - 2.25%; (iii) On the next Rs. 300 crore - 2.00; (iv) Balance 1.75%; Provided that such expenses shall be lesser by atleast 0.25% of the daily or average weekly net assets outstanding in each financial year in respect of a scheme investing in bonds
Actual expenses (For the previous financial year (2010-2011) Year to date Ratio to Average AUM)	**Retail Plan** **1.98%** **Institutional Plan** **1.77%**

For more details please refer to instructions cum Terms & Conditions of Reliance SIP Insure

KEY SCHEME FEATURES

Reliance sip+insure

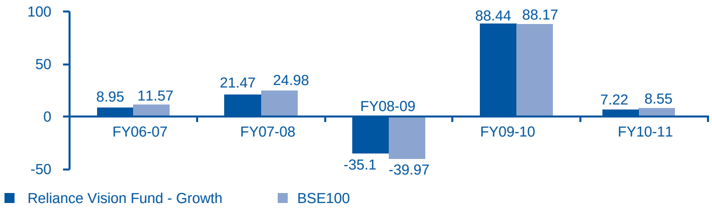
Name of the Scheme	Reliance Vision Fund (An open ended equity growth scheme)
Investment objective	The primary investment objective of the scheme is to achieve long-term growth of capital by investment in equity and equity related securities through a research based investment approach.
Asset Allocation Pattern	Equity & Equity Related Instruments- 60-100%, Debt Instruments 0- 30% & Money Market Instrument 0- 10%
Differentiation	The fund aims to achieve long term capital appreciation through investment in high quality large size capitalization stocks with a small exposure in mid size capitalization stocks.
Quarterly AAUM as on 31/03/2011	Rs. 2936 Crs.
No of Folios as on 30th April 2011	411548
Risk Mitigation Factors	Robust measures implemented to mitigate Risk include, adoption of internal policies on investments and valuations, rigorous procedures for monitoring investment restrictions and effective implementation of various norms prescribed by SEBI from time to time.
Investment Strategy	The portfolio shall be structured so as to keep risk at acceptable levels. This shall be done through various measures including: 1. Broad diversification of portfolio 2. Ongoing review of relevant market, industry, sector and economic parameters 3. Investing in companies which have been researched 4. Investments in debentures and bonds (where the tenure exceeds 18 months) will usually be in instruments which have been assigned investment grade ratings by any approved rating agency
Plans and Options	Under each of Retail and Institutional Plans following options are included: Growth (Growth & Bonus) & Dividend (Payout & Reinvestment)
Minimum Application Amount	**Retail Plan:** Rs. 5000 & in multiples of Re 1 thereafter, **Institutional Plan:** Rs. 5 crore & in multiples of Re 1 thereafter
Minimum Additional Purchase Amount	**Retail Plan:** Rs. 1000 & in multiples of Re 1 thereafter, **Institutional Plan:** Rs. 1Lac & in multiples of Re 1 thereafter
Minimum Redemption	Redemptions can be for any amount or any number of units. However, in order to keep the account in operation, minimum balance equal to the minimum subscription amount under each of the plans, is required to be maintained in the account.
Benchmark	BSE 100 Index
Fund Manager	Ashwani Kumar, Jahnvee Shah(Dedicated Fund Manager for Overseas Investments)
Performance of the Scheme as on 29/04/2011	Reliance Vision Fund - Retail Plan - Growth Inception date- 08/10/95

Compounded Annualised Returns

Period	1 Year	3 Years	5 years	Returns Since Inception
Scheme Returns %	7.79	7.19	10.05	23.67
BSE100 Returns %	7.18	2.64	9.83	12.31

Performance of the Scheme as on 31/03/2011

(Absolute returns for each Financial Year for the last 5 years)



Past performance may or may not be sustained in future

Calculation assume that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV. All the returns are of Retail Plan - Growth Plan - Growth Option

Expenses of the Scheme	
(i) Load Structure	
Entry Load	**Retail Plan:**Nil, **Institutional Plan**: Nil In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor
Exit Load	**For Lumpsum Investment & SIP without insurance cover : (Retail Plan & Institutional Plan)** • 1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units. • Nil if redeemed or switched out after the completion of 1 year from the date of allotment of units **For Reliance SIP Insure :** There will be an Exit Load of 2%, if the accumulated units acquired or allotted under Reliance SIP Insure are redeemed or switched out or the SIP Insure is discontinued or it is defaulted before the maturity of committed SIP Insure tenure or before completion of 55yrs of age whichever is earlier as opted in the respective scheme either by the SIP-Insure unitholder or by the nominee, as the case may be. Upon completion of 55 years of age, if there are still balance unpaid SIP installments, those will be treated as Normal SIP with the relevant exit load as may be existing from time to time. **Please refer to instructions cum Terms & Conditions for more details on Reliance SIP Insure**
(ii) Recurring Expenses	The total expenses of the scheme including the investment management and advisory fee shall not exceed the limits (i.e. % of the daily or average weekly net assets) stated in Regulation 52(6) of SEBI (Mutual Funds) Regulations, 1996. (i) On the first Rs. 100 crore - 2.50%; (ii) On the next Rs. 300 crore - 2.25%; (iii) On the next Rs. 300 crore - 2.00; (iv) Balance 1.75%; Provided that such expenses shall be lesser by atleast 0.25% of the daily or average weekly net assets outstanding in each financial year in respect of a scheme investing in bonds
Actual expenses (For the previous financial year (2010-2011) Year to date Ratio to Average AUM)	**Retail Plan 1.83%** **Institutional Plan 1.63%**

For more details please refer to instructions cum Terms & Conditions of Reliance SIP Insure

KEY SCHEME FEATURES

Reliance sip+insure

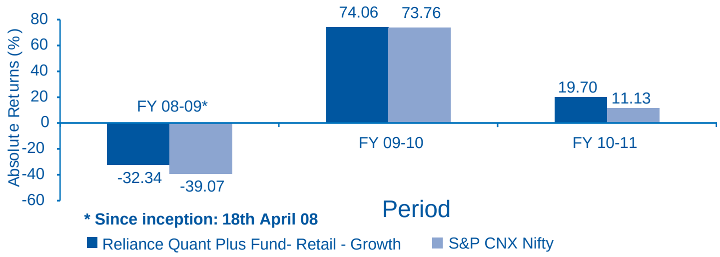
Name of the Scheme	Reliance Quant Plus Fund (An Open ended equity scheme)
Investment objective	The investment objective of the scheme is to generate capital appreciation through investment in equity and equity related instruments. The scheme will seek to generate capital appreciation by investing in an active portfolio of stocks selected from S&P CNX Nifty on the basis of a mathematical model.
Asset Allocation Pattern	Equity & Equity Related Instruments-90-100% & Debt & Money Market Instruments -upto 0-10%
Differentiation	An investment fund which focuses on stocks from constituents of S&P CNX Nifty. The stock selection process is based on quantitaive analysis, and the proprietary system-based model will shortlist between 15-20 stocks from screening mechanism at pre-determined intervals i.e. on weekly basis based on quantitative techniques.
Quarterly AAUM as on 31/03/2011	Rs. 91 Crs.
No of Folios as on 30th April 2011	8015
Risk Mitigation Factors	Robust measures implemented to mitigate Risk include, adoption of internal policies on investments and valuations, rigorous procedures for monitoring investment restrictions and effective implementation of various norms prescribed by SEBI from time to time.
Investment Strategy	The Fund will focus on large cap/liquid stocks and use stocks designated by NSE as members of Nifty Index. The fund will have a significant concentration of stocks in the portfolio while making active selective decision in stocks/sectors of S&P CNX Nifty. Quantitative methods will be used for (i) screening mechanism to choose best picks and make the stock selection universe smaller, (ii) Deciding on the portfolio weightage for better return as the investment will focus on company's size and liquidity. The quantitative model which will be used for stock selection will be based on two broad parameters viz., Stock Price movement & Financial/ valuation aspects. The model will shortlist between 15-20 stocks (out of the resulting list) and the investments will be made in them on weightages defined by the fund manager.
Plans and Options	Under each of Retail and Institutional Plans following options are included: Growth (Growth and Bonus) & Dividend (Payout and Reinvestment)
Minimum Application Amount	**Retail Plan:** Rs. 5000 & in multiples of Re 1 thereafter **Institutional Plan:** Rs. 5 crore & in multiples of Re 1 thereafter
Minimum Additional Purchase Amount	**Retail Plan:** Rs. 1000 & in multiples of Re. 1 thereafter **Institutional Plan:** Rs. 1 lac & in multiples of Re. 1 thereafter
Minimum Redemption	Redemptions can be for any amount or any number of units. However, in order to keep the account in operation, minimum balance equal to the minimum subscription amount under each of the plans, is required to be maintained in the account.
Benchmark	S&P CNX Nifty
Fund Manager	Krishan Daga , Jahnvee Shah(Dedicated Fund Manager for Overseas Investments)
Performance of the Scheme as on 29/04/2011	Reliance Quant Plus Fund - Retail Plan-Growth Inception date - 18/04/08

Compounded Annualised Returns

Period	1 Years	3 Years	5 years	Returns Since Inception
Scheme Returns %	16.84	9.89	N.A	11.37
S&P CNX Nifty Returns%	9.43	3.44	N.A	5.00

Performance of the Scheme as on 31/03/2011

(Absolute returns for each Financial Year for the last 3 years)



Past performance may or may not be sustained in future

Calculation assume that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV. All the returns are of Retail Plan - Growth Plan - Growth Option

Expenses of the Scheme	
(i) Load Structure	
Entry Load	**Retail Plan:** Nil. **Institutional Plan:** Nil In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor
Exit Load	**For Lumpsum Investment & SIP without insurance cover : (Retail Plan & Institutional Plan)** • 1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units. • Nil if redeemed or switched out after the completion of 1 year from the date of allotment of units **For Reliance SIP Insure :** There will be an Exit Load of 2%, if the accumulated units acquired or allotted under Reliance SIP Insure are redeemed or switched out or the SIP Insure is discontinued or it is defaulted before the maturity of committed SIP Insure tenure or before completion of 55yrs of age whichever is earlier as opted in the respective scheme either by the SIP-Insure unitholder or by the nominee, as the case may be. Upon completion of 55 years of age, if there are still balance unpaid SIP installments, those will be treated as Normal SIP with the relevant exit load as may be existing from time to time. **Please refer to instructions cum Terms & Conditions for more details on Reliance SIP Insure**
(ii) Recurring Expenses	The total expenses of the scheme including the investment management and advisory fee shall not exceed the limits (i.e. % of the daily or average weekly net assets) stated in Regulation 52(6) of SEBI (Mutual Funds) Regulations, 1996. (i) On the first Rs. 100 crore - 2.50%; (ii) On the next Rs. 300 crore - 2.25%; (iii) On the next Rs. 300 crore - 2.00; (iv) Balance 1.75%; Provided that such expenses shall be lesser by atleast 0.25% of the daily or average weekly net assets outstanding in each financial year in respect of a scheme investing in bonds
Actual expenses (For the previous financial year (2010-2011) Year to date Ratio to Average AUM)	**Retail Plan** **2.49%** **Institutional Plan** **NA**

The Scheme was originally launched on February 8, 2005. The key features of the Scheme (name changed to Reliance Quant Plus Fund) have been changed with effect from April 18, 2008. Accordingly performance of the Reliance Quant Plus Fund is from April 18, 2008.

For more details please refer to instructions cum Terms & Conditions of Reliance SIP Insure

KEY SCHEME FEATURES

Reliance sip+insure

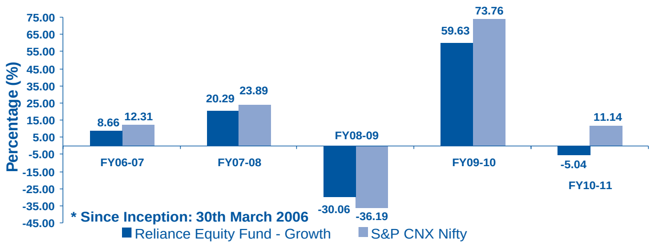
Name of the Scheme	Reliance Equity Fund (An Open ended diversified equity scheme)
Investment objective	The primary investment objective of the scheme is to seek to generate capital appreciation & provide long-term growth opportunities by investing in a portfolio constituted of equity & equity related 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.
Asset Allocation Pattern	Equity and Equity related Instruments 75-100% and Debt Instruments and Money Market Instrument (including investments in Securitised debt) 0- 25%.)
Differentiation	The fund focuses on large cap(stocks belonging to top 100 companies by m-cap) and which are present in F&O segment with a hedging/shorting feature.
Quarterly AAUM as on 31/03/2011	Rs.1434 Crs.
No of Folios as on 30th April 2011	411189
Risk Mitigation Factors	Robust measures implemented to mitigate Risk include, adoption of internal policies on investments and valuations, rigorous procedures for monitoring investment restrictions and effective implementation of various norms prescribed by SEBI from time to time.
Investment Strategy	The Broad Investment strategy of the fund will be to invest in equity & equity related securities of the Top 100 companies by market cap & also in companies in the derivatives segment. The fund will also use the derivatives route to hedge the equity portfolio & the extent to which the portfolio will be hedged will be linked tothe P/E of the Index. as mentioned in the Scheme Information Document.The extent of hedging of the portfolio is determined based on the month-end weighted average PE ratio of the Index, which in this case will be the S&P CNX Nifty.
Plans and Options	Under each of Retail and Institutional Plans following options are included**:** Growth (Growth and Bonus) & Dividend (Payout and Reinvestment)
Minimum Application Amount	**Retail Plan:** Rs. 5000 & in multiples of Re 1 thereafter **Institutional Plan:** Rs. 5 crore & in multiples of Re 1 thereafter
Minimum Additional Purchase Amount	**Retail Plan:** Rs. 1000 & in multiples of Re. 1 thereafter **Institutional Plan:** Rs. 1 lac & in multiples of Re. 1 thereafter
Minimum Redemption	Redemptions can be for any amount or any number of units. However, in order to keep the account in operation, minimum balance equal to the minimum subscription amount under each of the plans, is required to be maintained in the account.
Benchmark	S&P CNX Nifty
Fund Manager	Omprakash Kuckian , Jahnvee Shah(Dedicated Fund Manager for Overseas Investments)
Performance of the Scheme as on 29/04/2011	Reliance Equity Fund - Retail Plan - GrowthInception date-30/03/06

Compounded Annualised Returns

Period	1 Years	3 Years	5 years	Returns Since Inception
Scheme Returns %	-4.84	-0.35	6.03	6.59
S & P CNX Nifty Returns %	9.43	3.44	10.07	10.76

Performance of the Scheme as on 31/03/2011

(Absolute returns for each Financial Year for the last 5 years)



Past performance may or may not be sustained in future

Calculation assume that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV. All the returns are of Retail Plan - Growth Plan - Growth Option

Expenses of the Scheme	
(i) Load Structure	
Entry Load	**Retail Plan:** Nil. **Institutional Plan:** Nil In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor
Exit Load	**For Lumpsum Investment & SIP without insurance cover : (Retail Plan & Institutional Plan)** • 1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units. • Nil if redeemed or switched out after the completion of 1 year from the date of allotment of units **For Reliance SIP Insure :** There will be an Exit Load of 2%, if the accumulated units acquired or allotted under Reliance SIP Insure are redeemed or switched out or the SIP Insure is discontinued or it is defaulted before the maturity of committed SIP Insure tenure or before completion of 55yrs of age whichever is earlier as opted in the respective scheme either by the SIP-Insure unitholder or by the nominee, as the case may be. Upon completion of 55 years of age, if there are still balance unpaid SIP installments, those will be treated as Normal SIP with the relevant exit load as may be existing from time to time. **Please refer to instructions cum Terms & Conditions for more details on Reliance SIP Insure**
(ii) Recurring Expenses	The total expenses of the scheme including the investment management and advisory fee shall not exceed the limits (i.e. % of the daily or average weekly net assets) stated in Regulation 52(6) of SEBI (Mutual Funds) Regulations, 1996. (i) On the first Rs. 100 crore - 2.50%; (ii) On the next Rs. 300 crore - 2.25%; (iii) On the next Rs. 300 crore - 2.00; (iv) Balance 1.75%; Provided that such expenses shall be lesser by atleast 0.25% of the daily or average weekly net assets outstanding in each financial year in respect of a scheme investing in bonds
Actual expenses (For the previous financial year (2010-2011) Year to date Ratio to Average AUM)	**Retail Plan 1.91%** **Institutional Plan NA**

For more details please refer to instructions cum Terms & Conditions of Reliance SIP Insure

KEY SCHEME FEATURES

Reliance sip+insure

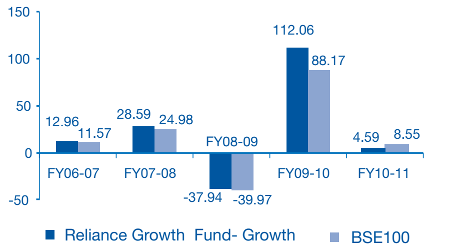
Name of the Scheme	**Reliance Growth Fund** (An open ended equity growth scheme)
Investment objective	The primary investment objective of the scheme is to achieve long term growth of capital by investing in equity and equity related securities through a research based investment approach.
Asset Allocation Pattern	Equity & Equity Related Instruments- 65-100% & Debt Instruments & Money Market Instrument upto 0-35%
Differentiation	The core philosophy of the fund is to focus on high quality mid cap stocks while having a small exposure to large cap stocks.
Quarterly AAUM as on 31/03/2011	Rs.7166 Crs.
No of Folios as on 30th April 2011	1018179
Risk Mitigation Factors	Robust measures implemented to mitigate Risk include, adoption of internal policies on investments and valuations, rigorous procedures for monitoring investment restrictions and effective implementation of various norms prescribed by SEBI from time to time.
Investment Strategy	The portfolio shall be structured so as to keep risk at acceptable levels. This shall be done through various measures including: 1. Broad diversification of portfolio2. Ongoing review of relevant market, industry, sector and economic parameters 3. Investing in companies which have been researched 4. Investments in debentures and bonds (where the tenure exceeds 18 months) will usually be in instruments which have been assigned investment grade ratings by any approved rating agency
Plans and Options	Under each of Retail and Institutional Plans following options are included: Growth (Growth & Bonus) & Dividend (Payout & Reinvestment)
Minimum Application Amount	**Retail Plan:** Rs. 5000 & in multiples of Re 1 thereafter, **Institutional Plan:** Rs. 5 crore & in multiples of Re 1 thereafter
Minimum Additional Purchase Amount	**Retail Plan:** Rs. 1000 & in multiples of Re 1 thereafter, **Institutional Plan:** Rs. 1Lac & in multiples of Re 1 thereafter
Minimum Redemption	Redemptions can be for any amount or any number of units. However, in order to keep the account in operation, minimum balance equal to the minimum subscription amount under each of the plans, is required to be maintained in the account.
Benchmark	BSE 100 Index
Fund Manager	Sunil Singhania , Jahnvee Shah(Dedicated Fund Manager for Overseas Investments)
Performance of the Scheme as on 29/04/2011	Reliance Growth Fund-Retail Plan-Growth Inception date- 08/10/95

Compounded Annualised Returns

Period	1 Year	3 Years	5 years	Returns Since Inception
Scheme Returns %	2.89	8.14	13.12	28.00
BSE100 Returns %	7.18	2.64	9.83	12.31

Performance of the Scheme as on 31/03/2011

(Absolute returns for each Financial Year for the last 5 years)



Past performance may or may not be sustained in future

Calculation assume that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV. All the returns are of Retail Plan - Growth Plan - Growth Option

Expenses of the Scheme	
(i) Load Structure	
Entry Load	**Retail Plan:**Nil, **Institutional Plan**: Nil In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor
Exit Load	**For Lumpsum Investment & SIP without insurance cover : (Retail Plan & Institutional Plan)** • 1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units. • Nil if redeemed or switched out after the completion of 1 year from the date of allotment of units **For Reliance SIP Insure :** There will be an Exit Load of 2%, if the accumulated units acquired or allotted under Reliance SIP Insure are redeemed or switched out or the SIP Insure is discontinued or it is defaulted before the maturity of committed SIP Insure tenure or before completion of 55yrs of age whichever is earlier as opted in the respective scheme either by the SIP-Insure unitholder or by the nominee, as the case may be. Upon completion of 55 years of age, if there are still balance unpaid SIP installments, those will be treated as Normal SIP with the relevant exit load as may be existing from time to time. **Please refer to instructions cum Terms & Conditions for more details on Reliance SIP Insure**
(ii) Recurring Expenses	The total expenses of the scheme including the investment management and advisory fee shall not exceed the limits (i.e. % of the daily or average weekly net assets) stated in Regulation 52(6) of SEBI (Mutual Funds) Regulations, 1996. (i) On the first Rs. 100 crore - 2.50%; (ii) On the next Rs. 300 crore - 2.25%; (iii) On the next Rs. 300 crore - 2.00; (iv) Balance 1.75%; Provided that such expenses shall be lesser by atleast 0.25% of the daily or average weekly net assets outstanding in each financial year in respect of a scheme investing in bonds
Actual expenses (For the previous financial year (2010-2011) Year to date Ratio to Average AUM)	**Retail Plan** **1.79%** **Institutional Plan** **1.59%**

For more details please refer to instructions cum Terms & Conditions of Reliance SIP Insure

KEY SCHEME FEATURES

Reliance sip+insure

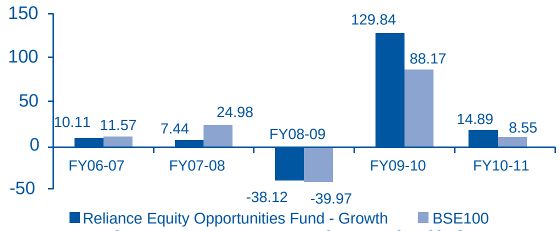
Name of the Scheme	Reliance Equity Opportunities Fund (An open ended diversified equity scheme)
Investment objective	The primary investment objective of the scheme is to seek to generate capital appreciation & provide long-term growth opportunities by investing in a portfolio constituted of equity securities & equity related securities and the secondary objective is to generate consistent returns by investing in debt and money market securities.
Asset Allocation Pattern	Equity & Equity Related Instruments-75-100%, Debt Instruments & Money Market Securities (including investments in Securitised Debt) 0- 25% (25% of the corpus in securitised Debt)
Differentiation	The fund has the mandate to invest across companies(belonging to different sectors) with different market caps; be it large, mid or small.The fund manager would have the flexibility to be overweight in a particular sector or market caps depending on the potential & opportunities as they arise. The investment horizon of the fund is minimum 2 yrs.
Quarterly AAUM as on 31/03/2011	Rs. 2838 Crs.
No of Folios as on 30th April 2011	410501
Risk Mitigation Factors	Robust measures implemented to mitigate Risk include, adoption of internal policies on investments and valuations, rigorous procedures for monitoring investment restrictions and effective implementation of various norms prescribed by SEBI from time to time.
Investment Strategy	The Fund will endeavor to continuously analyze the performance of economy and industry, which would be reflected in the investment pattern of the fund. The Fund would seek both value & growth, which are likely to commence from the ongoing structural changes in the government policies, infrastructure spending and continuous global economic reforms which tries to integrate different economies across the globe. The primary approach to stock selection will be through the Top down approach i.e Sector -- Industry-- Company.
Plans and Options	Under each of Retail and Institutional Plans following options are included: Growth (Growth & Bonus) & Dividend (Payout & Reinvestment)
Minimum Application Amount	**Retail Plan:** Rs. 5000 & in multiples of Re 1 thereafter, **Institutional Plan:** Rs. 5 crore & in multiples of Re 1 thereafter
Minimum Additional Purchase Amount	**Retail Plan:** Rs. 1000 & in multiples of Re 1 thereafter, **Institutional Plan:** Rs. 1Lac & in multiples of Re 1 thereafter
Minimum Redemption	Redemptions can be for any amount or any number of units. However, in order to keep the account in operation, minimum balance equal to the minimum subscription amount under each of the plans, is required to be maintained in the account.
Benchmark	BSE 100 Index
Fund Manager	Sailesh Bhan (Fund Manager), Viral Berawala (Assistant Fund Manager) , Jahnvee Shah(Dedicated Fund Manager for Overseas Investments)
Performance of the Scheme as on 29/04/2011	Reliance Equity Opportunities Fund- Retail Plan-Growth Inception date- 31/03/05

Compounded Annualised Returns

Period	1 Year	3 Years	5 years	Returns Since Inception
Scheme Returns %	14.25	15.02	12.80	23.73
BSE100 Returns %	7.18	2.64	9.83	18.93

Performance of the Scheme as on 31/03/2011

(Absolute returns for each Financial Year for the last 5 years)



Past performance may or may not be sustained in future

Calculation assume that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV. All the returns are of Retail Plan- Growth Plan - Growth Option

Expenses of the Scheme	
(i) Load Structure	
Entry Load	**Retail Plan:**Nil, **Institutional Plan**: Nil In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor
Exit Load	**For Lumpsum Investment & SIP without insurance cover : (Retail Plan & Institutional Plan)** • 1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units. • Nil if redeemed or switched out after the completion of 1 year from the date of allotment of units **For Reliance SIP Insure :** There will be an Exit Load of 2%, if the accumulated units acquired or allotted under Reliance SIP Insure are redeemed or switched out or the SIP Insure is discontinued or it is defaulted before the maturity of committed SIP Insure tenure or before completion of 55yrs of age whichever is earlier as opted in the respective scheme either by the SIP-Insure unitholder or by the nominee, as the case may be. Upon completion of 55 years of age, if there are still balance unpaid SIP installments, those will be treated as Normal SIP with the relevant exit load as may be existing from time to time. **Please refer to instructions cum Terms & Conditions for more details on Reliance SIP Insure**
(ii) Recurring Expenses	The total expenses of the scheme including the investment management and advisory fee shall not exceed the limits (i.e. % of the daily or average weekly net assets) stated in Regulation 52(6) of SEBI (Mutual Funds) Regulations, 1996. (i) On the first Rs. 100 crore - 2.50%; (ii) On the next Rs. 300 crore - 2.25%; (iii) On the next Rs. 300 crore - 2.00; (iv) Balance 1.75%; Provided that such expenses shall be lesser by atleast 0.25% of the daily or average weekly net assets outstanding in each financial year in respect of a scheme investing in bonds
Actual expenses (For the previous financial year (2010-2011) Year to date Ratio to Average AUM)	**Retail Plan** **1.86%** **Institutional Plan** **1.66%**

For more details please refer to instructions cum Terms & Conditions of Reliance SIP Insure

KEY SCHEME FEATURES

Reliance sip+insure

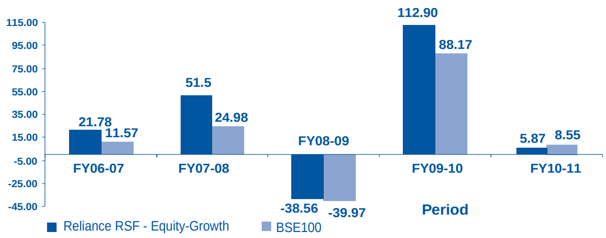
Name of the Scheme	Reliance Regular Savings Fund- Equity Option (An Open ended scheme)
Investment objective	The primary investment objective of this option is to seek capital appreciation and/or to generate consistent returns by actively investing in Equity &Equity-related Securities.
Asset Allocation Pattern	Equity and Equity related securities 80%-100% and Debt and Money Market Instruments with an average maturity of 5-10 years - 0% - 20%
Differentiation	Reliance Regular Savings Fund has been launched as an asset-allocator fund which gives investor an option to invest either in equity, debt or both. The scheme is a growth oriented aggressive equity fund which adopts a multi cap strategy to capitalize on market trends especially in volatile markets.
Quarterly AAUM as on 31/03/2011	Rs. 3264 Crs.
No of Folios as on 30th April 2011	714526
Risk Mitigation Factors	Robust measures implemented to mitigate Risk include, adoption of internal policies on investments and valuations, rigorous procedures for monitoring investment restrictions and effective implementation of various norms prescribed by SEBI from time to time.
Investment Strategy	Investment may be made in listed or unlisted securities. Listed securities refer to securities listed on any of the recognized Stock Exchanges. Investments may be made as secondary market purchases, initial public offer, rights offers private placement etc. The Fund would identify companies for investment, based on the following criteria amongst others: 1. Sound Management 2. Good track record of the company 3. Potential for future growth 4. Industry economic scenario
Plans and Options	Growth Plan & Dividend Plan (Dividend Payout Option & Dividend Reinvestment Option)
Minimum Application Amount	Rs. 500 & in multiples of Re.1 thereafter
Minimum Additional Purchase Amount	Rs. 500 & in multiples of Re.1 thereafter
Minimum Redemption	Redemptions can be for any amount or any number of units. However, in order to keep the account in operation, minimum balance equal to the minimum subscription amount under each of the plans, is required to be maintained in the account.
Benchmark	BSE 100
Fund Manager	Omprakash Kuckian, Jahnvee Shah(Dedicated Fund Manager for Overseas Investments)
Performance of the Scheme as on 29/04/2011	Reliance Regular Savings Fund - Equity Option - Growth Plan Inception date- 09/06/2005

Compounded Annualised Returns

Period	1 Years	3 Years	5 years	Returns Since Inception
Scheme Returns %	6.99	9.36	17.87	21.16
BSE100 Returns %	7.18	2.64	9.83	18.53

Performance of the Scheme as on 31/03/2011

(Absolute returns for each Financial Year for the last 5 years)



Past performance may or may not be sustained in future

Calculation assume that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV. All the returns are of Growth Plan - Growth Option

Expenses of the Scheme	
(i) Load Structure	
Entry Load	Nil In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor
Exit Load	**For Lumpsum Investment & SIP without insurance cover :** • 1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units. • Nil if redeemed or switched out after completion of 1 year from the date of allotment of units **For Reliance SIP Insure :** There will be an Exit Load of 2%, if the accumulated units acquired or allotted under Reliance SIP Insure are redeemed or switched out or the SIP Insure is discontinued or it is defaulted before the maturity of committed SIP Insure tenure or before completion of 55yrs of age whichever is earlier as opted in the respective scheme either by the SIP-Insure unitholder or by the nominee, as the case may be. Upon completion of 55 years of age, if there are still balance unpaid SIP installments, those will be treated as Normal SIP with the relevant exit load as may be existing from time to time. **Please refer to instructions cum Terms & Conditions for more details on Reliance SIP Insure**
(ii) Recurring Expenses	The total expenses of the scheme including the investment management and advisory fee shall not exceed the limits (i.e. % of the daily or average weekly net assets) stated in Regulation 52(6) of SEBI (Mutual Funds) Regulations, 1996. (i) On the first Rs. 100 crore - 2.50%; (ii) On the next Rs. 300 crore - 2.25%; (iii) On the next Rs. 300 crore - 2.00; (iv) Balance 1.75%; Provided that such expenses shall be lesser by atleast 0.25% of the daily or average weekly net assets outstanding in each financial year in respect of a scheme investing in bonds
Actual expenses (For the previous financial year (2010-2011) Year to date Ratio to Average AUM)	**1.84%**

For more details please refer to instructions cum Terms & Conditions of Reliance SIP Insure

KEY SCHEME FEATURES

Reliance sip insure

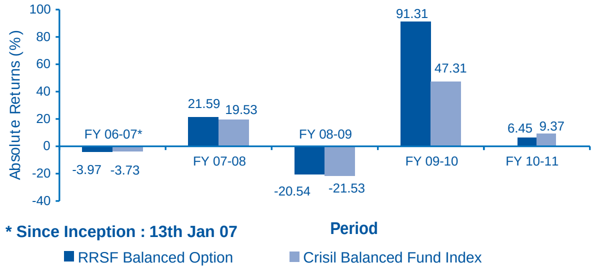
Name of the Scheme	**Reliance Regular Savings Fund- Balanced Option** (An Open ended scheme)
Investment objective	The primary investment objective of this option is to generate consistent return and appreciation of capital by investing in a mix of securities comprising of equity, equity related instruments and fixed income instruments.
Asset Allocation Pattern	Equity and Equity Related Securities-50%-75%,Debt & Money Market instruments-25%-50%
Differentiation	The fund focuses on reducing volatility of returns by increasing / decreasing equity exposure based on the market outlook and using a core debt portfolio to do the rebalancing The fund can invest 50%-75% of its corpus in equity & 25%-50% in debt related instruments.
Quarterly AAUM as on 31/03/2011	Rs. 843 Crs.
No of Folios as on 30th April 2011	59409
Risk Mitigation Factors	Robust measures implemented to mitigate Risk include, adoption of internal policies on investments and valuations, rigorous procedures for monitoring investment restrictions and effective implementation of various norms prescribed by SEBI from time to time.
Investment Strategy	The Scheme will, under normal market conditions, invest its net assets primarily in Equity and equity related instruments and balance in fixedincome securities, money market instruments and cash equivalents.For investments in equity and equity related securities, the Fund would identify companies for investment, based on the following criteria amongst others: a. Sound Management b. Good track record of the company c. Potential for future growth. Industry economic scenario
Plans and Options	Growth Plan & Dividend Plan (Dividend Payout Option & Dividend Reinvestment Option)
Minimum Application Amount	Rs. 500 & in multiples of Re. 1
Minimum Additional Purchase Amount	Rs. 500 & in multiples of Re. 1
Minimum Redemption	Redemptions can be for any amount or any number of units. However, in order to keep the account in operation, minimum balance equal to the minimum subscription amount under each of the plans, is required to be maintained in the account.
Benchmark	Crisil Balanced Fund Index
Fund Manager	Omprakash Kuckian & Amit Tripathi , Jahnvee Shah(Dedicated Fund Manager for Overseas Investments)
Performance of the Scheme as on 29/04/2011	Reliance Regular Savings Fund- Balanced Option-Growth Plan Inception date - 13/01/2007

Compounded Annualised Returns

Period	1 Years	3 Years	5 years	Returns Since Inception
Scheme Returns %	7.24	15.84	15.71	16.60
Crisil Balanced Fund Index Returns%	8.09	5.64	9.73	8.92

Performance of the Scheme as on 31/03/2011

(Absolute returns for each Financial Year for the last 5 years)



Calculation assume that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV. All the returns are of Growth Plan - Growth Option

Past performance may or may not be sustained in future

Expenses of the Scheme	
(i) Load Structure	
Entry Load	Nil In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor
Exit Load	**For Lumpsum Investment & SIP without insurance cover :** • 1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units. • Nil if redeemed or switched out after completion of 1 year from the date of allotment of units **For Reliance SIP Insure :** There will be an Exit Load of 2%, if the accumulated units acquired or allotted under Reliance SIP Insure are redeemed or switched out or the SIP Insure is discontinued or it is defaulted before the maturity of committed SIP Insure tenure or before completion of 55yrs of age whichever is earlier as opted in the respective scheme either by the SIP-Insure unitholder or by the nominee, as the case may be. Upon completion of 55 years of age, if there are still balance unpaid SIP installments, those will be treated as Normal SIP with the relevant exit load as may be existing from time to time. **Please refer to instructions cum Terms & Conditions for more details on Reliance SIP Insure**
(ii) Recurring Expenses	The total expenses of the scheme including the investment management and advisory fee shall not exceed the limits (i.e. % of the daily or average weekly net assets) stated in Regulation 52(6) of SEBI (Mutual Funds) Regulations, 1996. (i) On the first Rs. 100 crore - 2.50%; (ii) On the next Rs. 300 crore - 2.25%; (iii) On the next Rs. 300 crore - 2.00; (iv) Balance 1.75%; Provided that such expenses shall be lesser by atleast 0.25% of the daily or average weekly net assets outstanding in each financial year in respect of a scheme investing in bonds
Actual expenses (For the previous financial year (2010-2011) Year to date Ratio to Average AUM)	**2.16%**

Reliance Regular Savings Fund - Hybrid Option was launched on June 9, 2005 and subsequently Hybrid Option has been changed to Balanced Option w.e.f. January 13, 2007. Consequently, benchmark of Reliance Regular Saving Fund Balanced option has been changed to Crisil Balanced Fund Index from Crisil MIP Index with effect from February 21, 2008. Accordingly performance of the scheme is from January 13, 2007.

For more details please refer to instructions cum Terms & Conditions of Reliance SIP Insure

KEY SCHEME FEATURES

Reliance sip+insure

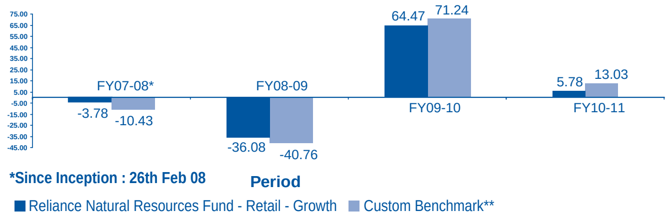
Name of the Scheme	Reliance Natural Resources Fund (An Open ended equity scheme)
Investment objective	The primary investment objective of the scheme is to seek to generate capital appreciation and provide long term growth opportunities by investing in companies principally engaged in the discovery, development, production or distribution of natural resources and the secondary objective is to generate consistent returns by investing in debt and money market securities.
Asset Allocation Pattern	Equity and Equity related Securities of companies principally engaged in the discovery, development, production or distribution of natural resources in: 65%-100% (Domestic Companies 65% -100 %, Foreign Companies as permitted by SEBI/RBI from time to time 0 %-35 %); Debt and Money market securities (including investments in securitised debt*):- 0%-35% (* including securitised debt upto 35%)
Differentiation	A thematic fund which invests in Indian & Global companies related to natural resources and not in natural resources themselves.
Quarterly AAUM as on 31/03/2011	Rs.2396 Crs.
No of Folios as on 30th April 2011	891337
Risk Mitigation Factors	Robust measures implemented to mitigate Risk include, adoption of internal policies on investments and valuations, rigorous procedures for monitoring investment restrictions and effective implementation of various norms prescribed by SEBI from time to time.
Investment Strategy	The Fund invests principally in equity securities of issuers in natural resources industries. The Fund may invest in securities of issuers located anywhere in the world and normally will invest in securities of companies listed on The Bombay stock Exchange Limited (BSE), London stock Exchange Limited (LSE), New York Stock Exchange (NYSE), Toronto Stock Exchange (TSE) and Australian Stock Exchange (ASX).Companies in natural resources industries include companies that RCAM considers to be principally engaged in the discovery, development, production, or distribution of natural resources or are service providers to the Natural Resources Industry; the development of technologies for the production or efficient use of natural resources in addition also furnishing of related supplies or services.
Plans and Options	Under each of Retail and Institutional Plans following options are included: Growth (Growth and Bonus) & Dividend (Payout and Reinvestment)
Minimum Application Amount	**Retail Plan:** Rs. 5000 & in multiples of Re 1 thereafter **Institutional Plan:** Rs. 5 crore & in multiples of Re 1 thereafter
Minimum Additional Purchase Amount	**Retail Plan:** Rs. 1000 & in multiples of Re. 1 thereafter **Institutional Plan:** Rs. 1 lac & in multiples of Re. 1 thereafter
Minimum Redemption	Redemptions can be for any amount or any number of units. However, in order to keep the account in operation, minimum balance equal to the minimum subscription amount under each of the plans, is required to be maintained in the account.
Benchmark	**A custom benchmark created using the BSE-200 to the extent of 65% of portfolio and MSCI World Energy Index for balance 35% of the portfolio.
Fund Manager	Ashwani Kumar, Jahnvee Shah(Dedicated Fund Manager for Overseas Investments)
Performance of the Scheme as on 29/04/2011	Reliance Natural Resources Fund - Retail Plan-Growth Plan-Growth Option Inception date - 26/02/08

Compounded Annualised Returns

Period	1 Years	3 Years	5 years	Returns Since Inception
Scheme Returns %	10.10	2.24	N.A.	2.31
Benchmark Returns %	13.43	1.14	N.A.	0.97

Performance of the Scheme as on 31/03/2011

(Absolute returns for each Financial Year for the last 4 years)



**A custom benchmark created using the BSE-200 to the extent of 65% of portfolio and MSCI World Energy Index for balance 35% of the portfolio

Past performance may or may not be sustained in future

Calculation assume that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV. All the returns are of Retail Plan- Growth Plan - Growth Option

Expenses of the Scheme	
(i) Load Structure	
Entry Load	**Retail Plan:** Nil. **Institutional Plan:** Nil In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor
Exit Load	**For Lumpsum Investment & SIP without insurance cover : (Retail Plan & Institutional Plan)** • 1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units. • Nil if redeemed or switched out after the completion of 1 year from the date of allotment of units **For Reliance SIP Insure :** There will be an Exit Load of 2%, if the accumulated units acquired or allotted under Reliance SIP Insure are redeemed or switched out or the SIP Insure is discontinued or it is defaulted before the maturity of committed SIP Insure tenure or before completion of 55yrs of age whichever is earlier as opted in the respective scheme either by the SIP-Insure unitholder or by the nominee, as the case may be. Upon completion of 55 years of age, if there are still balance unpaid SIP installments, those will be treated as Normal SIP with the relevant exit load as may be existing from time to time. **Please refer to instructions cum Terms & Conditions for more details on Reliance SIP Insure**
(ii)Recurring Expenses	The total expenses of the scheme including the investment management and advisory fee shall not exceed the limits (i.e. % of the daily or average weekly net assets) stated in Regulation 52(6) of SEBI (Mutual Funds) Regulations, 1996. (i) On the first Rs. 100 crore - 2.50%; (ii) On the next Rs. 300 crore - 2.25%; (iii) On the next Rs. 300 crore - 2.00; (iv) Balance 1.75%; Provided that such expenses shall be lesser by atleast 0.25% of the daily or average weekly net assets outstanding in each financial year in respect of a scheme investing in bonds
Actual expenses (For the previous financial year (2010-2011) Year to date Ratio to Average AUM)	**Retail Plan** **1.85%** **Institutional Plan** **NA**

**Since the MSCI World Energy Index will be US Dollar denominated, the conversion into Indian Rupees will happen based on the settlement price of the MSCI World Energy Index as on the last working day prior to the valuation date using the RBI refrence rate as of 4.00p.m on the valuation date.

For more details please refer to instructions cum Terms & Conditions of Reliance SIP Insure

KEY SCHEME FEATURES

Reliance sip insure

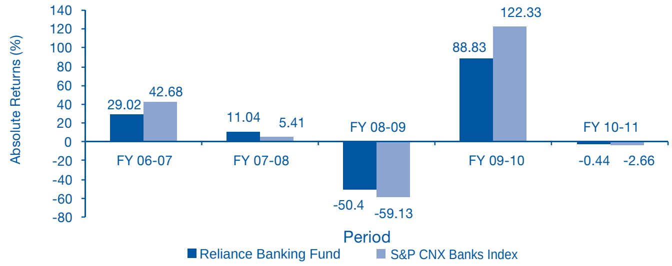
Name of the Scheme	**Reliance Banking Fund** **(An open ended Banking sector scheme)**
Investment objective	The primary investment objective of the scheme is to generate continuous returns by actively investing in equity and equity related or fixed income securities of companies in banking sector
Asset Allocation Pattern	Equity & Equity Related Instruments-0-100% & Debt Instruments & Money Market Instruments 0-100% (including upto 50% of the corpus in securitised Debt)
Differentiation	The fund aims to generate consistent returns by investing in equity / equity related or fixed income securities of Banking and other associated companies.The fund follows an active strategy of management with endeavor to generate alpha and outperform the Banking Index.
Quarterly AAUM as on 31/03/2011	Rs.1661 Crs.
No of Folios as on 30th April 2011	165388
Risk Mitigation Factors	Robust measures implemented to mitigate Risk include, adoption of internal policies on investments and valuations, rigorous procedures for monitoring investment restrictions and effective implementation of various norms prescribed by SEBI from time to time.
Investment Strategy	The proportion of investment between equity and debt will be decided based on the view of the fund manager on anticipated movement in both debt as well as equity markets. The Fund manager can also take aggressive calls on the market by going upto 100% in equity or 100% in debt at any point of time or any other appropriate ratio depending upon his view. The allocation between debt and equity will be decided based upon the prevailing market conditions, macroeconomic environment, the performance of the corporate sector, the equity market and other considerations. To achieve the primary objective, the fund could invest in either debt or equity securities of companies in banking sector
Plans and Options	Under each of Retail and Institutional Plans following options are included: Growth (Growth & Bonus) & Dividend (Payout & Reinvestment)
Minimum Application Amount	**Retail Plan:** Rs. 5000 & in multiples of Re 1 thereafter, **Institutional Plan:** Rs.5 crore & in multiples of Re 1 thereafter
Minimum Additional Purchase Amount	**Retail Plan:** Rs. 1000 & in multiples of Re 1 thereafter, **Institutional Plan:** Rs. 1 lac & in multiples of Re 1 thereafter
Minimum Redemption	Redemptions can be for any amount or any number of units. However, in order to keep the account in operation, minimum balance equal to the minimum subscription amount under each of the plans, is required to be maintained in the account.
Benchmark	S&P CNX Bank Index
Fund Manager	Sunil Singhania, Shrey Loonker (Assistant Fund Manager) , Jahnvee Shah(Dedicated Fund Manager for Overseas Investments)
Performance of the Scheme as on 29/04/2011	Reliance Banking Fund - Retail Plan - Growth Inception date- 28/05/03

Compounded Annualised Returns

Period	1 Year	3 Years	5 years	Returns Since Inception
Scheme Returns %	26.25	22.81	27.82	34.73
S&P CNX Bank Index Returns %	20.17	15.95	20.43	29.30

Performance of the Scheme as on 31/03/2011

(Absolute returns for each Financial Year for the last 5 years)



Past performance may or may not be sustained in future

Calculation assume that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV. All the returns are of Retail Plan - Growth Plan - Growth Option

Expenses of the Scheme	
(i) Load Structure	
Entry Load	**Retail Plan:**Nil, **Institutional Plan**: Nil In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor
Exit Load	**For Lumpsum Investment & SIP without insurance cover : (Retail Plan & Institutional Plan)** • 1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units. • Nil if redeemed or switched out after the completion of 1 year from the date of allotment of units **For Reliance SIP Insure :** There will be an Exit Load of 2%, if the accumulated units acquired or allotted under Reliance SIP Insure are redeemed or switched out or the SIP Insure is discontinued or it is defaulted before the maturity of committed SIP Insure tenure or before completion of 55yrs of age whichever is earlier as opted in the respective scheme either by the SIP-Insure unitholder or by the nominee, as the case may be. Upon completion of 55 years of age, if there are still balance unpaid SIP installments, those will be treated as Normal SIP with the relevant exit load as may be existing from time to time. **Please refer to instructions cum Terms & Conditions for more details on Reliance SIP Insure**
(ii) Recurring Expenses	The total expenses of the scheme including the investment management and advisory fee shall not exceed the limits (i.e. % of the daily or average weekly net assets) stated in Regulation 52(6) of SEBI (Mutual Funds) Regulations, 1996. (i) On the first Rs. 100 crore - 2.50%; (ii) On the next Rs. 300 crore - 2.25%; (iii) On the next Rs. 300 crore - 2.00; (iv) Balance 1.75%; Provided that such expenses shall be lesser by atleast 0.25% of the daily or average weekly net assets outstanding in each financial year in respect of a scheme investing in bonds
Actual expenses (For the previous financial year (2010-2011) Year to date Ratio to Average AUM)	**Retail Plan 1.96%** **Institutional Plan 1.86%**

For more details please refer to instructions cum Terms & Conditions of Reliance SIP Insure

KEY SCHEME FEATURES

Reliance sip+insure

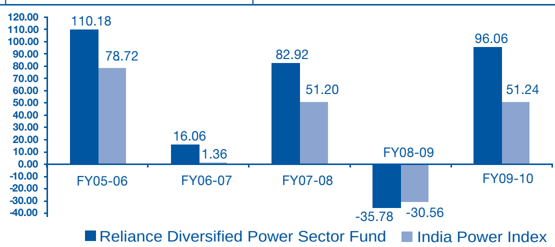
Name of the Scheme	**Reliance Diversified Power Sector Fund** (An open ended power sector scheme)
Investment objective	The primary investment objective of the scheme is to seek to generate continuous return by actively investing in equity and equity related or fixed income securities of Power and other associated companies
Asset Allocation Pattern	Equity & Equity Related Instruments-0 100% & Debt & Money Market Instruments with Average Maturity of 5-10 years - 0 - 100% (including upto 100% of the corpus in securitised Debt)
Differentiation	The fund focuses on companies related to power sector. It provides opportunity to diversify within the sector, with focused approach and flexibility to invest in power distribution, transmission and generation related companies.
Quarterly AAUM as on 31/03/2011	Rs. 3654 Crs.
No of Folios as on 30th April 2011	699498
Risk Mitigation Factors	Robust measures implemented to mitigate Risk include, adoption of internal policies on investments and valuations, rigorous procedures for monitoring investment restrictions and effective implementation of various norms prescribed by SEBI from time to time.
Investment Strategy	The Fund Manger will have discretion to completely or partially invest in any of the type of securities stated in the Scheme Information Document with a view to maximize the returns or on defensive considerations. The debt part of the portfolio will not necessarily be invested in the power sector, it would include other debt and money market instruments. The proportion of investment between equity and debt will be decided based on the view of the fund manager on anticipated movement in both debt as well as equity markets. The Fund manager can also take aggressive calls on the market by going upto 100% in equity or 100% in debt at any point of time or any other appropriate ratio depending upon his view. The allocation between debt and equity will be decided based upon the prevailing market conditions, macroeconomic environment, and the performance of the corporate sector, the equity market and other considerations.
Plans and Options	Under each of Retail and Institutional Plans following options are included: Growth (Growth & Bonus) & Dividend (Payout & Reinvestment)
Minimum Application Amount	**Retail Plan:** Rs. 5000 & in multiples of Re 1 thereafter, **Institutional Plan:** Rs.5 crore & in multiples of Re 1 thereafter
Minimum Additional Purchase Amount	**Retail Plan:** Rs. 1000 & in multiples of Re 1 thereafter, **Institutional Plan:** Rs. 1 lac & in multiples of Re 1 thereafter
Minimum Redemption	Redemptions can be for any amount or any number of units. However, in order to keep the account in operation, minimum balance equal to the minimum subscription amount under each of the plans, is required to be maintained in the account.
Benchmark	India Power Index
Fund Manager	Sunil Singhania , Jahnvee Shah(Dedicated Fund Manager for Overseas Investments)
Performance of the Scheme as on 29/04/2011	Reliance Diversified Power Sector Fund - Retail Plan- Growth Inception date- 10/05/04

Compounded Annualised Returns

Period	1 Year	3 Years	5 years	Returns Since Inception
Scheme Returns %	-11.41	2.27	18.78	32.66
India Power Index Returns %	-15.67	-4.73	5.82	16.15

Performance of the Scheme as on 31/03/2011

(Absolute returns for each Financial Year for the last 5 years)



Past performance may or may not be sustained in future

Calculation assume that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV. All the returns are of Retail Plan - Growth Plan - Growth Option

Expenses of the Scheme	
(i) Load Structure	
Entry Load	**Retail Plan:**Nil, **Institutional Plan**: Nil In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor
Exit Load	**For Lumpsum Investment & SIP without insurance cover : (Retail Plan & Institutional Plan)** • 1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units. • Nil if redeemed or switched out after the completion of 1 year from the date of allotment of units **For Reliance SIP Insure :** There will be an Exit Load of 2%, if the accumulated units acquired or allotted under Reliance SIP Insure are redeemed or switched out or the SIP Insure is discontinued or it is defaulted before the maturity of committed SIP Insure tenure or before completion of 55yrs of age whichever is earlier as opted in the respective scheme either by the SIP-Insure unitholder or by the nominee, as the case may be. Upon completion of 55 years of age, if there are still balance unpaid SIP installments, those will be treated as Normal SIP with the relevant exit load as may be existing from time to time. **Please refer to instructions cum Terms & Conditions for more details on Reliance SIP Insure**
(ii) Recurring Expenses	The total expenses of the scheme including the investment management and advisory fee shall not exceed the limits (i.e. % of the daily or average weekly net assets) stated in Regulation 52(6) of SEBI (Mutual Funds) Regulations, 1996. (i) On the first Rs. 100 crore - 2.50%; (ii) On the next Rs. 300 crore - 2.25%; (iii) On the next Rs. 300 crore - 2.00; (iv) Balance 1.75%; Provided that such expenses shall be lesser by atleast 0.25% of the daily or average weekly net assets outstanding in each financial year in respect of a scheme investing in bonds
Actual expenses (For the previous financial year (2010-2011) Year to date Ratio to Average AUM)	**Retail Plan** **1.81%** **Institutional Plan** **1.71%**

For more details please refer to instructions cum Terms & Conditions of Reliance SIP Insure

KEY SCHEME FEATURES

Reliance sip insure

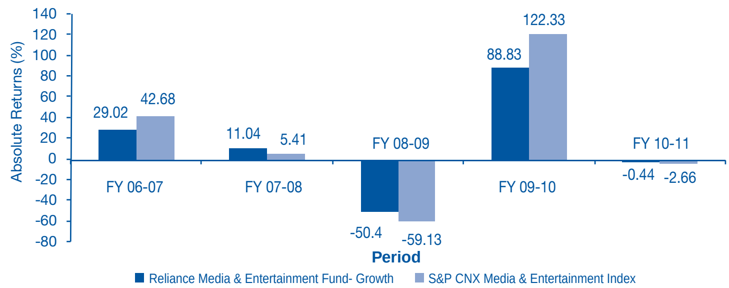
Name of the Scheme	**Reliance Media & Entertainment Fund** (An Open ended Media & Entertainment sector Scheme)
Investment objective	The primary investment objective of the scheme is to generate continuous returns by investing in equity and equity related or fixed income securities of Media & Entertainment and other associated companies
Asset Allocation Pattern	Equity & Equity Related Instruments-0-100% & Debt & Money Market Instruments with Average Maturity of 5-10 years-0-100% (including upto 100% of the corpus in securitised Debt)
Differentiation	A sector specific fund which focuses on investing in companies related to media & entertainment sector.
Quarterly AAUM as on 31/03/2011	Rs.77 Crs.
No of Folios as on 30th April 2011	19322
Risk Mitigation Factors	Robust measures implemented to mitigate Risk include, adoption of internal policies on investments and valuations, rigorous procedures for monitoring investment restrictions and effective implementation of various norms prescribed by SEBI from time to time.
Investment Strategy	The Fund will invest in equity securities whenever the equity market and shares from the media sector are expected to do well. However, whenever the equity market is not expected to do well, the Fund will shift its focus in debt, which in extreme cases of bearish equity market can go upto 100%. The proportion of investment between equity and debt will be decided based on the view of the fund manager on anticipated movement in both debt as well as equity markets. The allocation between debt and equity will be decided based upon the prevailing market conditions, macroeconomic environment, the performance of the corporate sector, the equity market and other considerations.
Plans and Options	Growth (Growth & Bonus) & Dividend (Payout & Reinvestment)
Minimum Application Amount	Rs 5000 & in multiples of Re. 1
Minimum Additional Purchase Amount	Rs. 1000 & in multiples of Re. 1 thereafter
Minimum Redemption	Redemptions can be for any amount or any number of units. However, in order to keep the account in operation, minimum balance equal to the minimum subscription amount under each of the plans, is required to be maintained in the account.
Benchmark	S&P CNX Media & Entertainment Index
Fund Manager	Sailesh Raj Bhan , Jahnvee Shah(Dedicated Fund Manager for Overseas Investments)
Performance of the Scheme as on 29/04/2011	Reliance Media & Entertainment Fund -Growth Inception date - 07/10/04

Compounded Annualised Returns

Period	1 Years	3 Years	5 years	Returns Since Inception
Scheme Returns %	-3.37	-2.73	5.61	16.23
S&B CNX Media & Entertainment Index Returns %	-1.57	-2.10	2.63	12.61

Performance of the Scheme as on 31/03/2011

(Absolute returns for each Financial Year for the last 5 years)



Calculation assume that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV. All the returns are of - Growth Plan - Growth Option

Past performance may or may not be sustained in future

Expenses of the Scheme	
(i) Load Structure	
Entry Load	Nil In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor
Exit Load	**For Lumpsum Investment & SIP without insurance cover :** • 1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units. • Nil if redeemed or switched out after completion of 1 year from the date of allotment of units **For Reliance SIP Insure :** There will be an Exit Load of 2%, if the accumulated units acquired or allotted under Reliance SIP Insure are redeemed or switched out or the SIP Insure is discontinued or it is defaulted before the maturity of committed SIP Insure tenure or before completion of 55yrs of age whichever is earlier as opted in the respective scheme either by the SIP-Insure unitholder or by the nominee, as the case may be. Upon completion of 55 years of age, if there are still balance unpaid SIP installments, those will be treated as Normal SIP with the relevant exit load as may be existing from time to time. **Please refer to instructions cum Terms & Conditions for more details on Reliance SIP Insure**
(ii) Recurring Expenses	The total expenses of the scheme including the investment management and advisory fee shall not exceed the limits (i.e. % of the daily or average weekly net assets) stated in Regulation 52(6) of SEBI (Mutual Funds) Regulations, 1996. (i) On the first Rs. 100 crore - 2.50%; (ii) On the next Rs. 300 crore - 2.25%; (iii) On the next Rs. 300 crore - 2.00; (iv) Balance 1.75%; Provided that such expenses shall be lesser by atleast 0.25% of the daily or average weekly net assets outstanding in each financial year in respect of a scheme investing in bonds
Actual expenses (For the previous financial year (2010-2011) Year to date Ratio to Average AUM)	**2.47%**

For more details please refer to instructions cum Terms & Conditions of Reliance SIP Insure

KEY SCHEME FEATURES

Reliance sip+insure

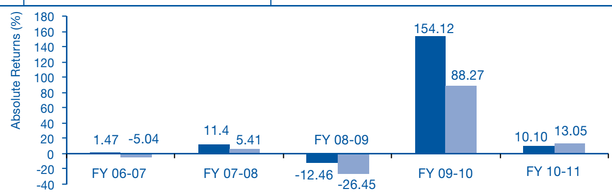
Name of the Scheme	Reliance Pharma Fund (An open ended pharma sector scheme)
Investment objective	The primary investment objective of the scheme is to seek to generate consistent returns by investing in equity and equity related or fixed income securities of Pharma and other associated companies
Asset Allocation Pattern	Equity & Equity Related Instruments-0-100% & Debt Instruments & Money Market Instruments with Average Maturity of 5-10 years-0-100% (including upto 100% of the corpus in securitised Debt)
Differentiation	A dynamic asset allocation sector fund which aims to generate consistent returns by investing in large and mid cap companies spread across all important segments of the pharmaceutical industry.
Quarterly AAUM as on 31/03/2011	Rs. 552 Crs.
No of Folios as on 30th April 2011	67963
Risk Mitigation Factors	Robust measures implemented to mitigate Risk include, adoption of internal policies on investments and valuations, rigorous procedures for monitoring investment restrictions and effective implementation of various norms prescribed by SEBI from time to time.
Investment Strategy	The fund under normal circumstances shall invest at least 65% of the value of its total net assets either debt or equity securities in the Pharma Sector and associated companies of said sector. The proportion of investment between equity and debt will be decided based on the view of the fund manager on anticipated movement in both debt as well as equity markets. The Fund manager can also take aggressive calls on the market by going upto 100% in equity or 100% in debt at any point of time or any other appropriate ratio depending upon his view. The allocation between debt and equity will be decided based upon the prevailing market conditions, macroeconomic environment, the performance of the corporate sector, the equity market and other considerations.
Plans and Options	Growth (Growth & Bonus) & Dividend (Payout & Reinvestment)
Minimum Application Amount	Rs. 5000 & in multiples of Re.1 thereafter
Minimum Additional Purchase Amount	Rs. 1000 & in multiples of Re 1 thereafter
Minimum Redemption	Redemptions can be for any amount or any number of units. However, in order to keep the account in operation, minimum balance equal to the minimum subscription amount under each of the plans, is required to be maintained in the account.
Benchmark	BSE Healthcare Index
Fund Manager	Sailesh Raj Bhan , Jahnvee Shah(Dedicated Fund Manager for Overseas Investments)
Performance of the Scheme as on 29/04/2011	Reliance Pharma Fund - Growth Inception date- 08/06/2004

Compounded Annualised Returns

Period	1 Years	3 Years	5 years	Returns Since Inception
Scheme Returns %	14.69	32.37	21.55	28.39
BSE Health Care Returns %	17.91	13.62	9.85	15.97

Performance of the Scheme as on 31/03/2011

(Absolute returns for each Financial Year for the last 5 years)



* Since Inception : 8th June 04

Period

■ Reliance Pharma Fund- Growth ■ BSE Health Care Index

Past performance may or may not be sustained in future

Calculation assume that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV. All the returns are of Growth Plan - Growth Option

Expenses of the Scheme	
(i) Load Structure	
Entry Load	Nil. In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor
Exit Load	**For Lumpsum Investment & SIP without insurance cover :** • 1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units. • Nil if redeemed or switched out after completion of 1 year from the date of allotment of units **For Reliance SIP Insure :** There will be an Exit Load of 2%, if the accumulated units acquired or allotted under Reliance SIP Insure are redeemed or switched out or the SIP Insure is discontinued or it is defaulted before the maturity of committed SIP Insure tenure or before completion of 55yrs of age whichever is earlier as opted in the respective scheme either by the SIP-Insure unitholder or by the nominee, as the case may be. Upon completion of 55 years of age, if there are still balance unpaid SIP installments, those will be treated as Normal SIP with the relevant exit load as may be existing from time to time. **Please refer to instructions cum Terms & Conditions for more details on Reliance SIP Insure**
(ii) Recurring Expenses	The total expenses of the scheme including the investment management and advisory fee shall not exceed the limits (i.e. % of the daily or average weekly net assets) stated in Regulation 52(6) of SEBI (Mutual Funds) Regulations, 1996. (i) On the first Rs. 100 crore - 2.50%; (ii) On the next Rs. 300 crore - 2.25%; (iii) On the next Rs. 300 crore - 2.00; (iv) Balance 1.75%; Provided that such expenses shall be lesser by atleast 0.25% of the daily or average weekly net assets outstanding in each financial year in respect of a scheme investing in bonds
Actual expenses (For the previous financial year (2010-2011) Year to date Ratio to Average AUM)	**2.25%**

For more details please refer to instructions cum Terms & Conditions of Reliance SIP Insure

KEY SCHEME FEATURES

Reliance
sip insure

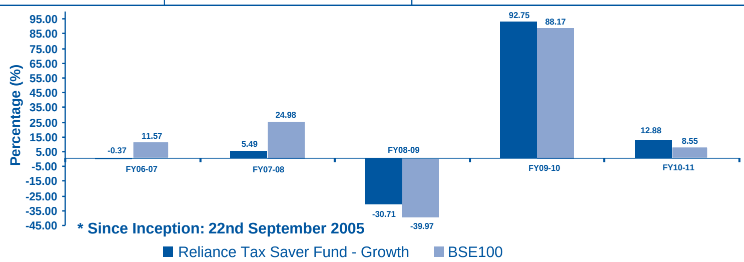
Name of the Scheme	Reliance Tax Saver (ELSS) Fund (An Open ended Equity Linked Savings Scheme)
Investment objective	The primary objective of the scheme is to generate long-term capital appreciation from a portfolio that is invested predominantly in equity and equity related instruments
Asset Allocation Pattern	Equity and Equity related securities 80-100% and Debt and Money Market Instrument 0 - 20%
Differentiation	The fund is an open ended equity linked savings scheme which gives dual advantage of tax savings & growth potential. It is a large cap orientation fund which aims at minimum 50% exposure to top 100 companies by market capitalization.
Quarterly AAUM as on 31/03/2011	Rs. 2071 Crs.
No of Folios as on 30th April 2011	653294
Risk Mitigation Factors	Robust measures implemented to mitigate Risk include, adoption of internal policies on investments and valuations, rigorous procedures for monitoring investment restrictions and effective implementation of various norms prescribed by SEBI from time to time.
Investment Strategy	The investments in the Scheme shall be in accordance with SEBI (Mutual Funds) Regulations, 1996 and Equity Linked Saving Scheme, 2005 notified by Ministry of Finance (Department of Economic Affairs) vide Notifications dated November 3, 2005 and December 13, 2005. The fund managers will follow an active investment strategy taking defensive / aggressive postures depending on opportunities available at various points of time.
Plans and Options	Growth (Growth) & Dividend (Payout& Reinvestment)
Minimum Application Amount	Rs. 500 & in multiples of Rs. 500 thereafter
Minimum Additional Purchase Amount	Rs. 500 & in multiples of Rs.500 thereafter
Minimum Redemption	Redemptions can be for any amount or any number of units. However, in order to keep the account in operation, minimum balance equal to the minimum subscription amount under each of the plans, is required to be maintained in the account.
Benchmark	BSE 100
Fund Manager	Ashwani Kumar (Fund Manager), Viral Berawala (Assistant Fund Manager) , Jahnvee Shah(Dedicated Fund Manager for Overseas Investments)
Performance of the Scheme as on 29/04/2011	Reliance Tax Saver (ELSS) Fund - Growth Inception date- 22/09/2005

Compounded Annualised Returns

Period	1 Years	3 Years	5 years	Returns Since Inception
Scheme Returns %	11.33	11.80	8.68	14.74
BSE100 Returns %	7.18	2.64	9.83	16.00

Performance of the Scheme as on 31/03/2011

(Absolute returns for each Financial Year for the last 5 years)



Past performance may or may not be sustained in future

Calculation assume that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV. All the returns are of Growth Plan - Growth Option

Expenses of the Scheme	
(i) Load Structure	
Entry Load	Nil. In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor
Exit Load	**For Lumpsum Investment & SIP without insurance cover :** Nil **For Reliance SIP Insure :** There will be an Exit Load of 2%, if the accumulated units acquired or allotted under Reliance SIP Insure are redeemed or switched out or the SIP Insure is discontinued or it is defaulted before the maturity of committed SIP Insure tenure or before completion of 55yrs of age whichever is earlier as opted in the respective scheme either by the SIP-Insure unitholder or by the nominee, as the case may be. Upon completion of 55 years of age, if there are still balance unpaid SIP installments, those will be treated as Normal SIP with the relevant exit load as may be existing from time to time. **Please refer to instructions cum Terms & Conditions for more details on Reliance SIP Insure**
(ii)Recurring Expenses	The total expenses of the scheme including the investment management and advisory fee shall not exceed the limits (i.e. % of the daily or average weekly net assets) stated in Regulation 52(6) of SEBI (Mutual Funds) Regulations, 1996. (i) On the first Rs. 100 crore - 2.50%; (ii) On the next Rs. 300 crore - 2.25%; (iii) On the next Rs. 300 crore - 2.00; (iv) Balance 1.75%; Provided that such expenses shall be lesser by atleast 0.25% of the daily or average weekly net assets outstanding in each financial year in respect of a scheme investing in bonds
Actual expenses (For the previous financial year (2010-2011) Year to date Ratio to Average AUM)	**1.88%**

For more details please refer to instructions cum Terms & Conditions of Reliance SIP Insure

KEY SCHEME FEATURES

Reliance sip+insure

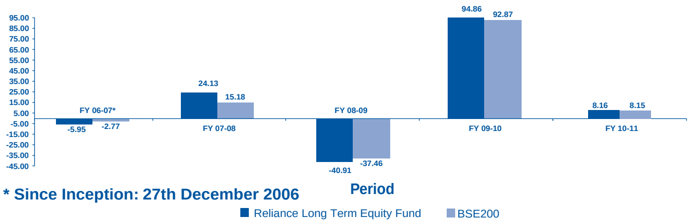
Name of the Scheme	Reliance Long Term Equity Fund (An Open Ended Diversified Equity Scheme)
Investment objective	The primary investment objective of the scheme is to seek to generate long term capital appreciation & provide long-term growth opportunities by investing in a portfolio constituted of equity & equity related securities and Derivatives and the secondary objective is to generate consistent returns by investing in debt and money market securities.
Asset Allocation Pattern	Equity & Equity Related Securities 70%-100% & Debt Instruments & Money Market Instruments (including investments in securitised debt) 0% -30%
Differentiation	The fund is an open ended diversified equity scheme which focuses on small & mid cap stocks with a long term investment horizon
Quarterly AAUM as on 31/03/2011	Rs. 1389 Crs.
No of Folios as on 30th April 2011	305243
Risk Mitigation Factors	Robust measures implemented to mitigate Risk include, adoption of internal policies on investments and valuations, rigorous procedures for monitoring investment restrictions and effective implementation of various norms prescribed by SEBI from time to time.
Investment Strategy	The investment strategy of the Scheme is to build and maintain a diversifi ed portfolio of equity stocks that have the potential to appreciate.The aim will be to build a portfolio that adequately refl ects a cross-section of the growth areas of the economy from time to time. While the portfolio focuses primarily on a buy and hold strategy at most times, it will balance the same with a rational approach to selling when the valuations become too demanding even in the face of reasonable growth prospects in the long run.
Plans and Options	Growth Plan (Growth Option) Dividend Plan - (Dividend Payout Option & Dividend Reinvestment Option)
Minimum Application Amount	Rs. 5,000/- and in multiples of Re. 1 thereafter under each plan
Minimum Additional Purchase Amount	Rs. 1000/- and in multiples of Re. 1 thereafter
Minimum Redemption	Redemptions can be for any amount or any number of units. However, in order to keep the account in operation, minimum balance equal to the minimum subscription amount under each of the plans, is required to be maintained in the account.
Benchmark	BSE 200
Fund Manager	Sunil Singhania (Fund Manager), Samil Rachh (Assistant Fund Manager) , Jahnvee Shah(Dedicated Fund Manager for Overseas Investments)
Performance of the Scheme as on 29/04/2011	Reliance Long Term Equity Fund - Growth Plan - Growth Option Inception date - 27/12/06

Compounded Annualised Returns

Period	1 Years	3 Years	5 years	Returns Since Inception
Scheme Returns %	6.02	8.49	N.A	10.56
BSE-200 Returns %	6.62	2.94	N.A	8.56

Performance of the Scheme as on 31/03/2011

(Absolute returns for each Financial Year for the last 5 years)



*** Since Inception: 27th December 2006**

Past performance may or may not be sustained in future

Calculation assume that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV. All the returns are of Growth Plan - Growth Option

Expenses of the Scheme	
(i) Load Structure	
Entry Load	Nil. In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor
Exit Load	**For Lumpsum Investment & SIP without insurance cover :** • 1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units. • Nil if redeemed or switched out after completion of 1 year from the date of allotment of units **For Reliance SIP Insure :** There will be an Exit Load of 2%, if the accumulated units acquired or allotted under Reliance SIP Insure are redeemed or switched out or the SIP Insure is discontinued or it is defaulted before the maturity of committed SIP Insure tenure or before completion of 55yrs of age whichever is earlier as opted in the respective scheme either by the SIP-Insure unitholder or by the nominee, as the case may be. Upon completion of 55 years of age, if there are still balance unpaid SIP installments, those will be treated as Normal SIP with the relevant exit load as may be existing from time to time. **Please refer to instructions cum Terms & Conditions for more details on Reliance SIP Insure**
(ii) Recurring Expenses	The total expenses of the scheme including the investment management and advisory fee shall not exceed the limits (i.e. % of the daily or average weekly net assets) stated in Regulation 52(6) of SEBI (Mutual Funds) Regulations, 1996. (i) On the first Rs. 100 crore - 2.50%; (ii) On the next Rs. 300 crore - 2.25%; (iii) On the next Rs. 300 crore - 2.00; (iv) Balance 1.75%; Provided that such expenses shall be lesser by atleast 0.25% of the daily or average weekly net assets outstanding in each financial year in respect of a scheme investing in bonds
Actual expenses (For the previous financial year (2010-2011) Year to date Ratio to Average AUM)	**1.93%**

For more details please refer to instructions cum Terms & Conditions of Reliance SIP Insure

KEY SCHEME FEATURES

Reliance sip insure

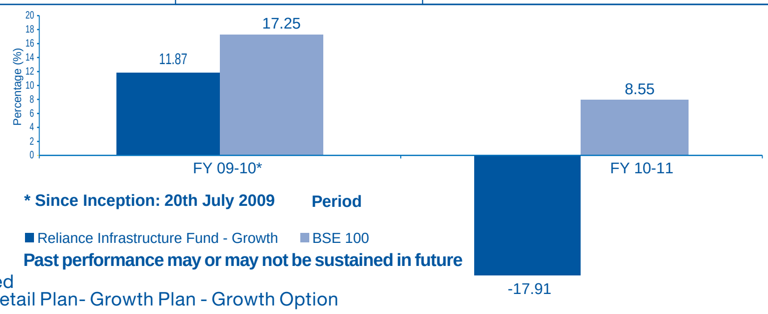
Name of the Scheme	Reliance Infrastructure Fund (An Open ended equity scheme)
Investment objective	The primary investment objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related instruments of companies engaged in infrastructure and 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.
Asset Allocation Pattern	Equities and equity related securities including derivatives engaged in infrastructure sectors and infrastructure related sectors 65-100% *Debt & Money Market Securities 0-35% (*including upto 30% of the corpus in securitised Debt)
Differentiation	The fund aims to invest in companies operating and listed in India related to infrastructure sector and infrastructure related activities.
Quarterly AAUM as on 31/03/2011	Rs. 1104 Crs.
No of Folios as on 30th April 2011	336693
Risk Mitigation Factors	Robust measures implemented to mitigate Risk include, adoption of internal policies on investments and valuations, rigorous procedures for monitoring investment restrictions and effective implementation of various norms prescribed by SEBI from time to time.
Investment Strategy	The investment focus would be guided by the growth potential and other economic factors of the country. The Fund aims to maximize long-term total return by investing in equity and equity-related securities which have their area of primary activity in India .The Fund intends to invest in - (i) Companies in sectors related to infrastructure; (ii) Companies operating and listed in India engaged in Infrastructure Sector and (iii) In diversified companies, where a major portion of their revenues (primary activity) is derived from the infrastructure related activities.
Plans and Options	Under Retail and Institutional Plan there are two plans: Growth (Growth & Bonus) & Dividend (Payout & Reinvestment)
Minimum Application Amount	**Retail Plan:** Rs. 5000 and in multiples of Re.1 thereafter **Institutional Plan:** Rs. 5 crore and in multiples of Re.1 thereafter
Minimum Additional Purchase Amount	**Retail Plan:** Rs. 1,000 (plus in the multiple of Re.1) **Institutional Plan:** Rs. 1, 00,000 (plus in the multiple of Re.1)
Minimum Redemption	Redemptions can be for any amount or any number of units. However, in order to keep the account in operation, minimum balance equal to the minimum subscription amount under each of the plans, is required to be maintained in the account.
Benchmark	BSE 100
Fund Manager	Sunil Singhania , Jahnvee Shah(Dedicated Fund Manager for Overseas Investments)
Performance of the Scheme as on 29/04/2011	Reliance Infrastructure Fund-Retail Plan-Growth Inception date-20/07/09

Compounded Annualised Returns

Period	1 Years	3 Years	5 years	Returns Since Inception
Scheme Returns %	-21.23	N.A	N.A	-4.94
BSE-100 Returns %	7.18	N.A	N.A	13.89

Performance of the Scheme as on 31/03/2011

(Absolute returns Since inception)



Calculation assume that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV. All the returns are of Retail Plan- Growth Plan - Growth Option

Expenses of the Scheme	
(i) Load Structure	
Entry Load	**Retail Plan:** Nil **Institutional Plan:** Nil In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor
Exit Load	**For Lumpsum Investment & SIP without insurance cover : (Retail Plan & Institutional Plan)** • 1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units. • Nil if redeemed or switched out after the completion of 1 year from the date of allotment of units **For Reliance SIP Insure :** There will be an Exit Load of 2%, if the accumulated units acquired or allotted under Reliance SIP Insure are redeemed or switched out or the SIP Insure is discontinued or it is defaulted before the maturity of committed SIP Insure tenure or before completion of 55yrs of age whichever is earlier as opted in the respective scheme either by the SIP-Insure unitholder or by the nominee, as the case may be. Upon completion of 55 years of age, if there are still balance unpaid SIP installments, those will be treated as Normal SIP with the relevant exit load as may be existing from time to time. **Please refer to instructions cum Terms & Conditions for more details on Reliance SIP Insure**
(ii) Recurring Expenses	The total expenses of the scheme including the investment management and advisory fee shall not exceed the limits (i.e. % of the daily or average weekly net assets) stated in Regulation 52(6) of SEBI (Mutual Funds) Regulations, 1996. (i) On the first Rs. 100 crore - 2.50%; (ii) On the next Rs. 300 crore - 2.25%; (iii) On the next Rs. 300 crore - 2.00; (iv) Balance 1.75%; Provided that such expenses shall be lesser by atleast 0.25% of the daily or average weekly net assets outstanding in each financial year in respect of a scheme investing in bonds
Actual expenses (For the previous financial year (2010-2011) Year to date Ratio to Average AUM)	**Retail Plan** **1.93%** **Institutional Plan** **1.82%**

For more details please refer to instructions cum Terms & Conditions of Reliance SIP Insure

KEY SCHEME FEATURES

Reliance sip+insure

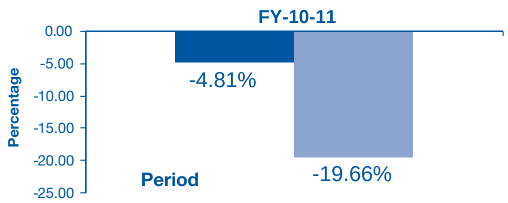
Name of the Scheme	Reliance Small Cap Fund (An Open Ended Equity Scheme)
Investment objective	The primary investment objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related instruments of small cap companies and the secondary objective is to generate consistent returns by investing in debt and money market securities.
Asset Allocation Pattern	Equities and equity related securities of small cap companies including derivatives 65% - 100%, Equities and equity related securities of any other companies including derivatives 0% - 35% , Debt and Money market securities(including investments in securitised debt) 0% - 35%
Differentiation	The fund shall predominantly invest in small cap companies/stocks with an objective to maximize the returns and at the same time trying to minimize the risk by reasonable diversification. Small Cap stocks for the purpose of the Fund, are stocks whose market capitalization is in between the highest and lowest market capitalization of companies on BSE Small Cap Index at the time of investment.
Quarterly AAUM as on 31/03/2011	Rs. 532 Crs.
No of Folios as on 30th April 2011	121872
Risk Mitigation Factors	Robust measures implemented to mitigate Risk include, adoption of internal policies on investments and valuations, rigorous procedures for monitoring investment restrictions and effective implementation of various norms prescribed by SEBI from time to time.
Investment Strategy	The investment strategy of the Scheme is to build and maintain a diversified portfolio of equity stocks that have the potential to appreciate. The aim will be to build a portfolio that adequately reflects a cross-section of the growth areas of the economy from time to time. The fund shall primarily focus on the small cap stocks. However depending on the views of the fund manager and market conditions in the interest of the investors, the fund manager will have the flexibility to select stocks which he feels are best suited to achieve the stated objective. The fund will have the flexibility to invest predominantly in a range of Small Cap companies/ stocks with an objective to maximize the returns, at the same time trying to minimize the risk by reasonable diversification.
Plans and Options	Growth Plan (Growth Option & Bonus Option), Dividend Plan (Dividend Payout Option & Dividend Reinvestment Option)
Minimum Application Amount	Rs. 5,000 and in multiples of Re. 1 thereafter
Minimum Additional Purchase Amount	Rs 1000 (plus in the multiple of Re.1)
Minimum Redemption	Redemptions can be for any amount or any number of units. However, in order to keep the account in operation, minimum balance equal to the minimum subscription amount under each of the plans, is required to be maintained in the account.
Benchmark	BSE Small Cap Index
Fund Manager	Sunil Singhania , Jahnvee Shah(Dedicated Fund Manager for Overseas Investments)
Performance of the Scheme as on 29/04/11	Reliance Small Cap Fund - Growth Inception date- 21/09/2010

Absolute Returns

Period	1 Year	3 Years	5 years	Returns Since Inception
Scheme Returns %	N.A	N.A	N.A	-0.08
Benchmark Returns %	N.A	N.A	N.A	-14.36

Performance of the Scheme as on 31/03/2011

Performance of the Scheme (Absolute returns for each Financial Year)



*Since Inception (21/09/2010 - 31/03/2011)

■ Reliance Small Cap Fund - Retail Plan - Growth ■ BSE Small Cap

Calculation assume that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV.
All the returns are of Growth Plan - Growth Option

Past performance may or may not be sustained in future

Expenses of the Scheme	
(i) Load Structure	
Entry Load	Nil. In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor
Exit Load	**For Lumpsum Investment & SIP without insurance cover :** • 2%- If redeemed or switched out on or before completion of 12 months from the date of allotment of units • 1%- If redeemed or switched out after 12 months but on or before completion of 24 months from the date of allotment of units • Nil - If redeemed or switched out after the completion of 24 months from the date of allotment of units **For Reliance SIP Insure :** There will be an Exit Load of 2%, if the accumulated units acquired or allotted under Reliance SIP Insure are redeemed or switched out or the SIP Insure is discontinued or it is defaulted before the maturity of committed SIP Insure tenure or before completion of 55yrs of age whichever is earlier as opted in the respective scheme either by the SIP-Insure unitholder or by the nominee, as the case may be. Upon completion of 55 years of age, if there are still balance unpaid SIP installments, those will be treated as Normal SIP with the relevant exit load as may be existing from time to time. **Please refer to instructions cum Terms & Conditions for more details on Reliance SIP Insure**
(ii)Recurring Expenses	The total expenses of the scheme including the investment management and advisory fee shall not exceed the limits (i.e. % of the daily or average weekly net assets) stated in Regulation 52(6) of SEBI (Mutual Funds) Regulations, 1996. (i) On the first Rs. 100 crore - 2.50%; (ii) On the next Rs. 300 crore - 2.25%; (iii) On the next Rs. 300 crore - 2.00; (iv) Balance 1.75%; Provided that such expenses shall be lesser by atleast 0.25% of the daily or average weekly net assets outstanding in each financial year in respect of a scheme investing in bonds
Actual expenses (For the previous financial year (2010-2011) Year to date Ratio to Average AUM)	**2.22%**

For more details please refer to instructions cum Terms & Conditions of Reliance SIP Insure

COMMON INFORMATION TO ALL SCHEMES

Trustee Company : Reliance Capital Trustee Co. Limited

Dividend Policy : Dividend will be distributed from the available distributable surplus after the deduction of the dividend distribution tax and the applicable surcharge, if any. The Mutual Fund is not guaranteeing or assuring any dividend. Please read the Scheme information document. For details. Further payment of all the dividends shall be in compliance with SEBI Circular No. SEBI/IMD/CIR No. 1/64057/06 dated 4/4/06.

Applicable NAV

Sale of units by Reliance Mutual Fund :

In respect of valid applications received upto 3 p.m. by the Mutual Fund alongwith a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the day on which application is received shall be applicable. In respect of valid applications received after 3 p.m. by the Mutual Fund alongwith a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the next business day shall be applicable.

(Business Day shall have the same meaning as working day, wherever used)

Repurchase including Switch-out :

In respect of valid applications received upto 3 p.m. by the Mutual Fund, same day's closing NAV shall be applicable.

In respect of valid applications received after 3 p.m. by the Mutual Fund, the closing NAV of the next business day shall be applicable.

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

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

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

Scheme specific Risk : Trading volumes and settlement periods may restrict liquidity in equity and debt investments. Investment in Debt is subject to price, credit, and interest rate risk. The NAV of the Scheme may be affected, inter alia, by changes in the market conditions, interest rates, trading volumes, settlement periods and transfer procedures. The NAV may also be subjected to risk associated with investment in derivatives, foreign securities or script lending as may be permissible by the Scheme Information Document.

Unitholders' Information : Accounts statement (on each transaction), Annual financial results and Half yearly portfolio disclosure shall be provided to investors by post or published as per SEBI regulations.

Tax treatment for the Investors (Unit holders)

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

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

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

Waiver of Entry Load for Direct Applications: Pursuant to SEBI circular No. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009, no entry load shall be charged for all the mutual fund schemes. Therefore the procedure for the waiver of load for direct application is no longer applicable.

For Investor Grievances Please Contact

Name and Address of Registrar : Karvy Computershare Private Limited, (Formely known as Karvy Consultants Limited), Madhura Estate, Muncipal No 1-9/13/C,Plot No 13 & 13C , Survey No 74 & 75 Madhapur Village, Serlingampally Mandal & Muncipality, R R District, Hyderabad 500 081. Tel: 040-40308000 Fax: 040-23394828

Reliance Mutual Fund, One Indiabulls Centre, Tower 1, 11th & 12th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg Elphinstone Road, Mumbai-400 013
Customer Care: 1800-300-11111 (Toll free) / 3030 1111
Email : customer_care@reliancemutual.com

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

RELIANCE
Mutual Fund

Reliance sip+insure

APP No.: ISIN00005364

COMMON APPLICATION FORM FOR RELIANCE SIP INSURE

All Columns marked * are mandatory. Leave one box blank between two words.

1. DISTRIBUTOR / BROKER INFORMATION (Refer Instruction No.I.7)

Name & Broker Code / ARN	Sub Broker / Sub Agent Code
ARN-29900	

2. EXISTING UNIT HOLDER INFORMATION

For existing investors please fill in your Folio number, name & proceed to Investment & Payment Details.

FOLIO NO.

Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.

3. APPLICANT INFORMATION

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	☐ Resi Individual ☐ NRI Repatriable ☐ NRI Non-Repatriable ☐ Others ________________

Name of First / Sole applicant ☐ **Mr.** ☐ **Ms.**

1st holder PAN* PAN Proof Enclosed ☐ Date of Birth*

Mandatory [Are you KYC Compliant Please (✓) Yes ☐ or No ☐] D D M M Y Y Y Y

Name of Second Applicant ☐ **Mr.** ☐ **Ms.**

2nd holder PAN* PAN Proof Enclosed ☐ Date of Birth

Mandatory [Are you KYC Compliant Please (✓) Yes ☐ or No ☐] D D M M Y Y Y Y

Name of Third Applicant ☐ **Mr.** ☐ **Ms.**

3rd holder PAN* PAN Proof Enclosed ☐ Date of Birth

Mandatory [Are you KYC Compliant Please (✓) Yes ☐ or No ☐] D D M M Y Y Y Y

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

Add 1

Add 2

Add 3 City District

State Country PIN*

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

Add 1

Add 2

City Country PIN*

CONTACT DETAILS OF SOLE/FIRST APPLICANT

Tel. No. STD Code __________ Office ____________________ Residence _____________________ Mobile no. (For Receiving SMS Alert) _______________

Email ID For receiving email alerts

Investors providing Email Id would mandatorily receive only E - Statement of Accounts in lieu of physical Statement of Accounts.(Refer Instruction No. VI point No. 2)

4. ☐ **I Wish to apply for Transact Online** (Please refer to Transact Online Instruction)

I have read & understood the Terms & conditions governing Transact online.

☐ **I WISH TO APPLY FOR RELIANCE ANY TIME MONEY CARD** (Please refer to ATM Instruction)

Name as you would like to appear on Any Time Money Card (Max. 19 characters)

Mandatory

Mother's maiden name in full

Mandatory

5. BANK ACCOUNT DETAILS MANDATORY (For Redemtion/Dividend/Any Refund Payout)

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

Bank Mandatory

Branch Branch City

PIN IFSC Code For Credit via NEFT 9 Digit MICR Code* Mandatory

---

ACKNOWLEDGMENT

Received from ____ an application for allotment of

Units under Reliance ____ as per details below.

APP No.:

Cheque / DD No. _________________________ Dated _____________ Rs. ______________________

drawn on ____

Signature, Date & Stamp of receiving office

6. INVESTMENT & PAYMENT DETAILS (Separate Application Form is required for investment in each plan/Option. PAYMENT BY CASH IS NOT PERMITTED

Scheme	Plan	Option	Net Cheque / DD Amount Rs.	Cheque / DD No. & Date	Bank / Branch

7. SIP ENROLLMENT DETAILS

SIP Date: ☐ 2 ☐ 10 ☐ 18 ☐ 28 (Select any one SIP Date) **Frequency :** Monthly (Minimum Tenor 3 Years)

☐ **REGULAR**
Enrollment Period: From: M M Y Y To: M M Y Y

☐ **PERPETUAL**
Enrollment Period: From: M M Y Y To: 1 2 9 9

SIP Amount Rs. ________________ (Minimum Rs.1000/-)

8. DIRECT CREDIT OF REDEMPTION / DIVIDEND PROCEEDS - IF ANY

RMF will endeavour to provide payment of Dividend / Redemption / Refund(If any) through ECS,NEFT, Cheque, Demand Draft or Direct Credit into investors bank account wherever possible.

9. NOMINATION (Mandatory)

Nominee's Name ☐ **Mr.** ☐ **Ms.**

Date of Birth* D D M M Y Y Y Y

Name of Parent/ Guardian In case of Minor ☐ **Mr.** ☐ **Ms.**

Relation with Minor / Designation

Address of Nominee /Guardian

City PIN

Specimen Signature of Nominee/Minor Nominee's Guardian

10. Declaration of Good Health

Have you ever been treated from any disorder of the heart or circulatory system, chest pain, high blood pressure, stroke, asthma, tuberculosis or other lung disorder, cancer, tumor of any kind, diabetes mellitus, any blood disorder, hepatitis or other liver disorder, genito-urinary or kidney disorder, mental or nervous disorder, musculoskeletal disorders, HIV infection or a positive HIV antibody ("AIDS") test.	☐ **Yes** ☐ **No**
Are you undergoing or have been told to undergo any investigations, medical treatment and / or surgery.	☐ **Yes** ☐ **No**
Do you participate or intend to participate in any dangerous sports such as motor racing, scuba diving, parachuting, or flying except as a paying passenger on a commercial flight.	☐ **Yes** ☐ **No**

"If any or all of the above declarations is ticked YES then life insurance cover shall not be provided."

I also confirm that in the last five years no proposal for life insurance has ever been declined, postponed, withdrawn or accepted at an increased premium. I confirm that i am aware of the terms & conditions of the Insurance Cover under Reliance SIP Insure Facility and understand that each SIP member under this Group Term Life Cover will be allowed a maximum of Rs 10 lacs as life cover. To ensure the same I confirm that the aggregate of life cover facilities availed under all the Mutual fund schemes offered by RCAM under Reliance SIP Insure would not exceed the aforesaid figure. Insurance cover once refused by Reliance Life Insurance Company Limited to any SIP Investor of Reliance SIP Insure will not be accepted for part or full cover in the future. Currently I am in good physical and mental health. I also confirm that I have read this health declaration form and was interpreted to me in full at the time of signing this declaration.

Date of Birth	____/____/______	**Signature of the Life Assured**	**Date:**	____/____/______
Gender:	☐ Male ☐ Female		**Place:**	

If the declaration is negative, please provide details:

11. DECLARATION

I/We would like to invest in Reliance____________________subject to terms of the Statement of Additional Information (SAI) and Scheme Information Document (SID) and subsequent amendments thereto. I/We have read, understood (before filling application form) and is/are bound to the details of the SAI and SID including details relating to various services including but not limited to ATM/ Debit Card. I/We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. I accept and agree to be bound by the said Terms and Conditions including those excluding/ limiting the Reliance Capital Asset Managements Limited (RCAM) liability. I understand that the RCAM may, at its absolute discretion, discontinue any of the services completely or partially without any prior notice to me. I agree RCAM can debit from my folio for the service charges as applicable from time to time. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I hereby declare that the above information is given by the undersigned and particulars given by me/us are correct and complete. **Applicable for NRI Investors:** I/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.

I ....

(Name of the investor) as the beneficial owner under the Reliance Group Term Plan issued by Reliance Life Insurance Company Limited do hereby nominate Reliance Capital Asset Management Limited, a company formed under the Companies Act, 1956 having corporate office at One Indiabulls Centre, Tower 1, 11th & 12th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg Elphinstone Road, Mumbai-400 013 (Including its assignees, executors and administrator)

I understand that the sum insured (i.e the claim proceeds) under the Reliance SIP Insure facility shall be utilized to invest in the same scheme(s) under the same distributor code in which I have invested, in the name of my nominee as per terms and conditions stated in Reliance SIP Insure Facility, as may be amended from time to time except in the case of Reliance Tax Saver (ELSS) Fund where the claim proceeds in a lumpsum in cash will be paid to my nominee.

To enable the same, the cheque representing the claim proceeds is being sent to RCAM (by Reliance Life Insurance Company Ltd) purely for facilitating the settlement of the claim towards securing my outstanding SIP installments as on the date of death, to the exclusion of claims of all my legal heirs, in terms of priority.

Signature Sole / 1st applicant | Signature 2nd applicant | Signature 3rd applicant

Documents to be enclosed: SIP Enrolment for Autodebit/ECS Mandate & Two Pan Copies (Self Attested by the Investor)

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

RELIANCE Mutual Fund

RELIANCE Mutual Fund

Reliance sip+insure

APP No.: ISIN00005364

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 (Refer Instruction No.15)

Name & Broker Code / ARN	Sub Broker / Sub Agent Code
ARN-29900	

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.

REGISTRATION CUM MANDATE FORM FOR AUTO DEBIT/ECS (Debit clearing)

☐ New SIP Registration - by existing investor ☐ New SIP Registration - by new investor (Also attach the Application Form duly filled & signed)

☐ Change in Bank Account for an existing investor with Reliance Mutual Fund (Applicable only for ECS)

APPLICANT DETAILS

Folio No.

Name of Sole/1st holder | PAN No. MANDATORY | KYC Compliant Yes ☐ No ☐

SCHEME NAME ____ Plan ____ Option ____ SIP Amount ____

Frequency ☑ Monthly SIP Date ☐ 2 ☐ 10 ☐ 18 ☐ 28 (Select any one SIP Date)

☐ **REGULAR**	☐ **PERPETUAL**
Enrollment Period: From: M M Y Y To: M M Y Y	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 Account No. Mandatory (Core Banking Account Number)

Bank Mandatory

Branch Address City

PIN 9 Digit MICR Code IFSC Code

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

Mandatory Enclosures: ☐ Blank cancelled cheque ☐ Copy of cheque

DECLARATION

I/We wish to inform you that I/we have registered with Reliance Mutual Fund through their authorised Service Provider(s) and representative for my/our payment to the above mentioned beneficiary by debit to my/our above mentioned bank account. For this purpose I/we authorised Service Provider(s) and representative to raise a debit on my/our above mentioned account with your branch. I/We hereby authorize you to honour all such requests received through authorised Service Provider(s) and representative to debit my/our account with the amount requested, for due remittance of the proceeds to the beneficiary. I/We undertake to keep sufficient funds in the funding account on the date of execution of standing instruction. I hereby declare that the particulars given above are correct and complete. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I would not hold the Mutual Fund or the authorised Service Provider(s) and representative responsible. If the date of debit to my/our account happens to be a non business day as per the Mutual Fund or a Bank holiday, execution of the SIP will happen on the day of Holiday/next working day and allotment of units will happen as per the Terms and Conditions listed in the Statement of Additional Information & Scheme Information Document of the Mutual Fund. The above mentioned Bank shall not be liable for, nor be in default by reason of, any failure or delay in completion of this service, where such failure or delay is caused, in whole or in part, by any acts of God, civil war, civil commotion, riot, strike, mutiny, revolution, fire, flood, fog, war, lightening, earthquake, change of Government policies, Unavailability of Bank's computer system, force majeure events, or any other cause of peril which is beyond the above mentioned Banks reasonable control and which has the effect of preventing the performance this service by the above mentioned Bank. I/We shall not dispute or challenge any debit, raised under this mandate, on any ground whatsoever. I/We shall not have any claim against the Bank in respect of the amount so debited pursuant to the mandate submitted by me/us. I/We shall keep the Bank and authorised Service Provider(s) and representative, jointly and or severally indemnified from time to time, against all claims, actions, suits, for any loss, damage, costs, charges and expenses incurred by the Bank and authorised Service Provider(s) and representative, by reason of their acting upon the instructions 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____________________Fund subject to terms of the Statement of Additional Information (SAI) and Scheme Information Document (SID) and subsequent amendments thereto. I/We have read, understood (before filling application form) and is/are bound to the details of the SAI and SID. I/We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. I accept and agree to be bound by the said Terms and Conditions including those excluding/ limiting the Reliance Capital Asset Managements Limited (RCAM) liability. I understand that the RCAM may, at its absolute discretion, discontinue any of the services completely or partially without any prior notice to me. 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/We undertake that all 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/ 1st applicant/ Guardian Authorised Signatory	
2nd applicant / Authorised Signatory	
3rd applicant Authorised Signatory	

SIGNATURE/S AS PER BANK RECORDS (MANDATORY)	
Sole/ 1st applicant/ Guardian Authorised Signatory	
2nd applicant / Authorised Signatory	
3rd 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, BHILWARA, BHOPAL, BHUBANESHWAR, BIJAPUR, BIKANER, CALICUT, CHANDIGARH, CHENNAI, COCHIN, COIMBATORE, CUTTAK, DAVANGERE, DEHRADUN, DELHI, DHANBAD, DURGAPUR, ERODE, GADAG, GANGTOK, 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, RAICHUR, RAJKOT, RANCHI, SALEM, SHIMLA, SHIMOGA, SHOLAPUR, SILIGURI, SURAT, THIRUPUR, TIRUPATI, TIRUNELVELI, TRICHUR, TRICHY, TRIVANDRUM,TUMKUR, UDAIPUR, UDUPI, VARANASI, VIJAYWADA, 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. 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) form the investors for the balance period.

(3) The bank account provided for ECS should participate in local MICR clearing. Incase 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 atleast 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 Intial 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 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) Investors can also start an SIP directly without any initial investment. In this option the Investors can submit the application for SIP on any working day but the subsequent installment date of SIP shall be 2nd / 10th / 18th / 28th with a minimum gap of at least 21 working days between the submission of application form and the 1st SIP, as may be specified by RCAM from time to time.

(9) Minimum application amount for Monthly SIP Option is Rs. 1,000/- each and in multiples of Re. 1/- thereafter.

(10) SIP Insure is available to investors in the following schemes of Reliance Mutual Fund. • Reliance Growth Fund - Retail Plan • Reliance Vision Fund - Retail Plan • Reliance Equity Opportunities Fund - Retail Plan • Reliance Equity Fund - Retail Plan • Reliance Equity Advantage Fund- Retail Plan • Reliance Regular Savings Fund - Equity option • Reliance Regular Savings Fund - Balanced option • Reliance Banking Fund - Retail Plan • Reliance Pharma Fund • Reliance Media & Entertainment Fund • Reliance Diversified Power Sector Fund - Retail Plan • Reliance Natural Resources Fund - Retail Plan • Reliance Tax Saver (ELSS) Fund • Reliance Quant Plus Fund - Retail Plan • Reliance Long Term Equity Fund • Reliance Infrastructure Fund - Retail Plan • Reliance Small Cap Fund. The above list is subject to change from time to time. Please contact the nearest Designated Investor Service Centre (DISC) of RMF or Karvy Computershare Pvt Ltd for updated list.

(11) 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.

(12) Allotment of units would be subject to realisation of credit.

(13) 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.

(14) The Unit holders can choose to opt out from the SIP at any point of time by submitting a written request to the nearest DISC. Such request for discontinuation should be received at least 15 days prior to the next due date of the SIP. On receipt of such a request, the SIP will be discontinued for the respective scheme(s).

(15) For Direct Investment Please Mention "Direct in the Column "Name & Broker Code/ARN

(16) 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.

(17) 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.

(18) 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.

(19) The first Account Statement for the Scheme will be despatched to the unitholder stating the number of Units held etc. within the time period as specified by SEBI Mutual Fund Regulations from time to time.

(20) If the investor has provided his email address in the application form or any subsequent communication in any of the folio belonging to the investor(s), RMF / RCAM 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 provide the account statement to the investor(s) within 5 working days from the receipt of such request. RMF shall comply with SEBI Circular No. IMD/CIR/12/80083/2006 dates November 20, 2006 with respect to dispatch of the account statement.

(21) 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.

(22) As per SEBI circular number MRD/DoP/Cir- 05/2007 dated April 27, 2007, Permanent Account Number (PAN) shall be the sole identification number for all participants transacting in the securities market, irrespective of the amount of transaction with effect from July 2, 2007. Accordingly, it is mandatory for investor's to provide their PAN alongwith a self attested copy of PAN card. If the investment is being made on behalf of a minor, the PAN of the minor or father or mother or the guardian, who represents the minor, should be provided. Applications received without PAN/PAN card copy will be rejected. Please refer to SAI for more details.

(23) Know You Client Requirements (KYC) is now mandatory for all investors, irrespective of the amount of investment with effect from January 01, 2011.

In terms of the Prevention of Money Laundering Act, 2002, the Rules issued there under and the guidelines issued by SEBI regarding the Anti Money Laundering (AML), all intermediaries, including Mutual Funds, have to formulate and implement a Client Identification Process, commonly referred to as Know Your Customer or KYC Process, to verify and maintain the record of identity and address of the investors.

The KYC Status will be validated with the records of the Central Agency before allotting the units. Reliance Mutual Fund (RMF) / Reliance Capital Asset Management Limited (RCAM) will not be held responsible and /or liable for rejection of KYC Form, if any, by the Central Agency. Applications for subscriptions of above mentioned category of the investors without valid KYC compliance may be rejected. Provided further, where it is not possible to verify the KYC Compliance status of the investor at the time of allotment of units, the RMF / RCAM 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 RMF / RCAM reserves the right to freeze the folio of the investor(s) and affect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load, if any.

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. 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.
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. Incase of Mode of Holding is not mentioned for Joint Holder's the default mode of holding would be Joint.
7. For Direct Investment Please Mention "Direct in the Column "Name & Broker Code/ARN"

II. APPLICANT'S INFORMATION

Applicant/s needs to ensure that all mandatory fields are filled up in the forms submitted.

1. **Permanent Account Number (PAN)**

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

   Accordingly, it is mandatory for investor's to provide their PAN alongwith a self attested copy of PAN card. Applications received without PAN/PAN card copy will be rejected.

   Note: Pursuant to SEBI letter dated June 19, 2009 addressed to AMFI, and in compliance with AMFI Guidelines dated July 14, 2009 , investment in Micro Schemes such as Systematic Investment Plan (SIP) where aggregate of installments in a rolling 12 months period or in a financial year i.e. April to March does not exceed Rs 50,000 per year per investor (hereinafter referred as "Micro SIP"), will be exempted from the requirement of Permanent Account Number (PAN) with effect from August 01, 2009. **Investors may please note that Reliance SIP Insure facility will not be extended to investors applying under the category of Micro SIPs.**
2. Know You Client Requirements (KYC) is now mandatory for all investors, irrespective of the amount of investment with effect from January 01, 2011. In terms of the Prevention of Money Laundering Act, 2002, the Rules issued there under and the guidelines issued by SEBI regarding the Anti Money Laundering (AML), all intermediaries, including Mutual Funds, have to formulate and implement a Client Identification Process, commonly referred to as Know Your Customer or KYC Process, to verify and maintain the record of identity and address of the investors.

   The KYC Status will be validated with the records of the Central Agency before allotting the units. Reliance Mutual Fund (RMF) / Reliance Capital Asset Management Limited (RCAM) will not be held responsible and /or liable for rejection of KYC Form, if any, by the Central Agency. Applications for subscriptions of above mentioned category of the investors without valid KYC compliance may be rejected. Provided further, where it is not possible to verify the KYC Compliance status of the investor at the time of allotment of units, the RMF / RCAM 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 RMF / RCAM reserves the right to freeze the folio of the investor(s) and affect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load, if any.

   The Investors are advised to submit KYC Acknowledgement Copy if the KYC is under process.
3. In case of NRI investors the Account Statements / Redemption Cheques / Other correspondence will be sent to the mailing address mentioned.
4. 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.
5. 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 businees Days between th 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 alloted on the next Business Day.

III. BANK DETAILS

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

IV. INVESTMENT & PAYMENT DETAILS

1. Payment should be made by crossed cheques, /Demand Draft/payorder, favouring the scheme name: **Equity Schemes:** "Reliance Growth Fund" OR "Reliance Vision Fund" OR "Reliance Equity Opportunities Fund" OR "Reliance Equity Advantage Fund" OR "Reliance Quant Plus Fund" OR "Reliance Banking Fund" OR "Reliance Pharma Fund" OR "Reliance Media and Entertainment Fund" OR "Reliance Diversified Power Sector Fund" OR "Reliance Tax Saver (ELSS) Fund" OR "Reliance Equity Fund" OR "Reliance Natural Resources Fund" OR "Reliance Regular Savings Fund - Equity Option" OR "Reliance Regular Savings Fund - Balanced Option" OR "Reliance Long Term Equity Fund" OR "Reliance Infrastructure Fund" OR "Reliance Small Cap Fund" **and** marked "Account Payee" payable locally in the city where the application is submitted. Post dated or outstation cheques/draft are not permitted. Application received with outstation cheque/demand draft shall be rejected.

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

   PAYMENT BY CASH IS NOT PERMITTED. Investors from such centers, who do not have a facility to pay by local cheque, as there are no designated investor service Centres of RMF, will be permitted to deduct the actual DD commission's charges. Documentary proof, thereof is to be attached, if not attached the AMC reserves the right to call for the same at a later date. The amount of the DD commission charges will be limited to the actual charges paid or DD charges of State Bank of India, whichever is lower. (Separate application form is required for investment in each plan/option.) If the Scheme name on the Application Form and on the Cheque is different, then the units will be allotted as per the Scheme name mentioned in the Application Form.
2. Please mention the application serial no. on the reverse of the cheque/demand draft tendered with the application.
3. In case the payment is made through Indian Rupee draft purchased abroad or from FCNR or NRE A/c, an Account Debit Certificate from the Bank issuing the draft, confirming the debit should be submitted. For subscription made by NRE / FCNR Account cheques, the application forms must be accompanied with a photocopy of the cheque or Account Debit Letter / Certificate from the bankers.
4. Declaration of Good Health

   Good Health declaration in the application form is mandatory & needs to be filled up completely else the SIP Insure application form will be rejected.

V. NOMINATION

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. Only one 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. 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.
6. On registration of nomination a suitable endorsement shall be made on the statement of account or in the form of a separate letter.
7. The facility of nomination is available to a unitholder under SEBI (MFs) Regulations and guidelines issued by SEBI from time to time.
8. Nomination in respect of units stands rescinded, upon the transfer of units.
9. 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
10. 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.
11. Where there are two or more unitholders one of whom has expired the title to units shall vest in the surviving unitholder(s) who may retain the nomination or change or cancel the same. However, nonexpression of desire to change or substitute the nominee by surviving unitholder shall be deemed to be the consent of surviving unitholder for the existing nomination.
12. Transmission made by the AMC as aforesaid, shall be a full discharge to the AMC from all liabilities in respect of the said units.
13. 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.
14. 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 supercede the existing nominee details in the folio.

VI. E-MAIL COMMUNICATION

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).

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

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

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

VIII. Benefits

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

INSTRUCTIONS cum TERMS AND CONDITIONS FOR RELIANCE SIP INSURE FACILITY

(I)Eligibility

1. All individual investors enrolling for investments via SIP and opting for 'Reliance SIP Insure'
2. Only individual investors whose completed age is between 18 years & 45 years (inclusive of both) at the time of investment.
3. In case of multiple holders in the any scheme, only the first unit holder will be eligible for the insurance cover.
4. An investor shall have the option of choosing for one or more than one SIP in the same scheme in the same plan and in the same month however on different SIP debit dates.

Documents to be submitted: It is mandatory for each investor to sign and submit the following documents under this facility;

a. Application Form
b. ECS/ Direct Debit Form
c. Declaration of Good Health (forms part of Application Form)
d. Authorization Mandate (forms part of Application Form)

Grant of insurance cover is based on the information given in the Declaration of Good Health. If you do not comply with your duty to disclose all information correctly and accurately, Reliance Life Insurance Company Limited may cancel the insurance or reduce the claim amount payable. In the event of any adverse declaration in the Declaration of Good Health, the insurer reserves the right to call for further evidence of health and insurability. "Subject to Conditions.

Terms & Conditions for availing Life Insurance Cover on SIP investments

(II) Age Limit

1. Only individual investors whose completed age is between 18 years & 45 years (inclusive of both) at the time of investment.
2. Cover ceasing age is restricted to 55 years.

Charges of Insurance Cover: The insurance cover comes at no extra cost to the investors who are registered/ willing to invest through Reliance SIP Insure in designated schemes that offer this facility.

(III)Commencement of Insurance Cover

The Insurance cover shall commence after "waiting period" of 90 days from the commencement of SIP installments. However the waiting period will not be applicable in respect of accidental deaths.

(IV) Amount of Life Insurance Cover Available

Under Reliance SIP Insure, the investors are provided life insurance cover without any extra cost under a Group Term Insurance scheme.

The Life Insurance Cover under 'SIP Insure' facility is as per the following clause

a) An amount equivalent to the aggregate balance of unpaid SIP installments, subject to a maximum of Rs.10 lakhs per investor across all schemes / plans and folios will be invested in the Nominee's* account

The amount of life insurance cover shall be invested in the Nominee's account in the same scheme** under which the deceased investor has enrolled for SIP Insure at the applicable price based on the closing NAV on the date on which the cheque for insurance claim settlement is received by the AMC from the insurance company, subject to completion of requisite procedure for transmission of units in favour of the nominee.

** Not applicable for Reliance Tax Saver (ELSS) Fund. Investors are requested to note that there will be a lock - in period of 3 years for each SIP Insure installment under 'Reliance Tax Saver (ELSS) Fund' as per the Government Notification of 2005 and in the event of demise of the unitholder, the nominee would be able to withdraw the investment amount only after the completion of one year from the date of allotment of the units or anytime thereafter without any exit load. The insurance amount as per the above sum assured clause under revised features subject to a maximum of Rs. 10 lakhs in a lumpsum in cash will be paid to the nominee in case of death of the unitholder (unlike other schemes, wherein the insurance amount will be compulsorily invested in the respective scheme and the nominee is allotted the units).

(V) Designated Schemes in which Reliance SIP Insure will be offered;

● Reliance Growth Fund - Retail Plan ● Reliance Vision Fund - Retail Plan ● Reliance Equity Opportunities Fund - Retail Plan ● Reliance Equity Fund - Retail Plan ● Reliance Equity Advantage Fund- Retail Plan ● Reliance Regular Savings Fund - Equity option ● Reliance Regular Savings Fund - Balanced option ● Reliance Banking Fund - Retail Plan ● Reliance Pharma Fund ● Reliance Media & Entertainment Fund ● Reliance Diversified Power Sector Fund - Retail Plan ● Reliance Natural Resources Fund - Retail Plan ● Reliance Tax Saver (ELSS) Fund ● Reliance Quant Plus Fund - Retail Plan ● Reliance Long Term Equity Fund ● Reliance Infrastructure Fund - Retail Plan ● Reliance Small Cap Fund

(VI) SIP Amount

Minimum Investment per installment: Rs.1000 per month & in multiples of Re 1 thereafter. (Except for Reliance Tax Saver (ELSS) Fund where minimum installment is Rs. 1000 p.m. and in multiples of Rs 500 thereafter). There is no upper limit.

Maximum Insurance cover of Rs.10 lakhs per investor across all MF plan /schemes & Folios in which Reliance SIP Insure will be offered

(VII) SIP Tenure

1. Minimum Period of Contribution : 3 years and in multiples of 1 month thereafter
2. Maximum Period of Contribution for SIP: No upper limit for SIP tenure. The investor can opt for Perpetual SIP also.
3. Maximum Period of Contribution for SIP Insure (for seeking Insurance cover): Upto completion of payment of all the monthly installments as registered or till attaining 55 years of age whichever is earlier.(e.g., a person can register an SIP of maximum 10 yrs at the age of 45 yrs). The insurance cover ceases when the investor attains 55 years of age or the completion of the SIP insure tenure whichever is earlier..

(VIII) Load structure

1. The Entry Load under Reliance SIP Insure shall be Nil in the respective designated schemes. In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor
2. a) There will an Exit Load of 2%, if the accumulated units acquired or allotted under Reliance SIP Insure are redeemed or switched out or the SIP Insure is discontinued or it is defaulted before the maturity of committed SIP Insure tenure or before completion of 55yrs of age whichever is earlier as opted in the respective scheme either by the SIP-Insure unitholder or by the nominee, as the case may be.

b) Upon completion of 55 years of age, if there are still balance unpaid SIP installments, those will be treated as Normal SIP with the relevant exit load as may be existing from time to time.

The following exit load structure is applicable for all kinds of redemptions in the following schemes as on date viz :

● Reliance Growth Fund - Retail Plan ● Reliance Vision Fund - Retail Plan ● Reliance Equity Opportunities Fund - Retail Plan ● Reliance Equity Fund - Retail Plan ● Reliance Equity Advantage Fund- Retail Plan ● Reliance Regular Savings Fund - Equity option ● Reliance Regular Savings Fund - Balanced option ● Reliance Banking Fund - Retail Plan ● Reliance Pharma Fund ● Reliance Media & Entertainment Fund ● Reliance Diversified Power Sector Fund - Retail Plan ● Reliance Natural Resources Fund - Retail Plan ● Reliance Quant Plus Fund - Retail Plan ● Reliance Long Term Equity Fund ● Reliance Infrastructure Fund - Retail Plan

-1% if redeemed/switched out on or before completion of 1 year from the date of allotment of units. Nil if redeemed/switched after completion of 1 year from the date of allotment of units.

While Reliance Small Cap Fund has the following exit load;

i. 2% If redeemed or switched out on or before completion of 12 months from the date of allotment of units
ii. 1% If redeemed or switched out after 12 months but on or before completion of 24 months from the date of allotment of units
iii. Nil If redeemed or switched out after the completion of 24 months from the date of allotment of units

While nil load in Reliance Tax Saver (ELSS) Fund

c. There will be Nil exit load (For the units acquired under SIP Insure before the age of 55 years), if the SIP Insure is discontinued before the maturity of committed SIP Insure tenure or before completion of 55 yrs of age whichever is earlier and redeemed after completion of 55 yrs of age either by the SIP-Insure unitholder or by the nominee, as the case may be.

3. In the event of the death of the investor and the redemption by the nominee, before completion of SIP Insure Tenure or before attaining 55 yrs of age, there shall be an an exit load of 2% on the repurchase units.

(IX) SIP dates

1. SIP auto debit facility is available only on specific dates of the month i.e. 2nd or 10th or 18th or 28th of every month
2. The first SIP installment could be submitted on any working day. However the subsequent installments can be dated 2nd, 10th, 18th or 28th of every month
3. Please submit the required documents for SIP atleast 21 working days before the first SIP date for ECS (Debit Clearing) or Auto Debit facility.
4. Please read Instructions cum Terms and Conditions of SIP Enrolment cum Auto Debit / ECS Mandate Form.

(X) Frequency of SIP

Monthly basis only

(XI) Mode of payment

SIPs will be accepted only through ECS or Auto Debit to the investor's bank account under this facility. Post dated cheques will not be accepted in case of Fresh SIP insure requests however if any ECS location is removed then 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) form the investors for the balance period.

(XII) Cessation of Insurance Cover

The insurance cover shall cease upon occurrence of any of the following:

1. At the end of mandated Reliance SIP Insure tenure. i.e., upon completion of payment of all the monthly installments as registered or till attaining 55 years of age whichever is earlier.
2. Discontinuation of SIP installments midway by the investor i.e., before completing the opted SIP tenure /installments or till attaining 55 years of age, whichever is earlier.
3. Redemption / switch-out of units purchased under Reliance SIP Insure before completion of the mandated SIP tenure / installments or till attaining 55 years of age, whichever is earlier.
4. In case of default in payment of two consecutive monthly SIP installments or four separate occasions of such defaults during the tenure of the SIP duration chosen or till attaining 55 years of age, whichever is earlier.
5. Rejection of Good health Form (due to rejection from the Insurance provider/due to incomplete details) would lead to cessation to insurance cover but SIP will continue under SIP insure with load structure mentioned.

Note -There is no provision for revival of insurance cover, once the insurance cover ceases as stated above

(XIII) Exclusions for Insurance cover

No insurance cover shall be admissible in respect of death of the SIP-Insure unitholder (the insured person) on account of -

1. Death due to suicide
2. Death within 90 days from the commencement of SIP installments except for death due to accident.
3. Death due to pre-existing illness, disease(s) or accident which has occurred prior to the start of cover.

Transact Online - Terms & Conditions

WHEREAS:

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

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

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

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

WHEREAS:

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

TERMS OF SERVICES

Unitholder's Authorisation & consent for the Online Transactions:

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

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

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

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

PROCEDURE

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

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

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

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

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

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

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

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

Access to the Facility:

In order to access the Facility for the first time through the website, the Unitholder shall use the PIN at the time of logging in with his email id (hereinafter referred to as "user-name")and the password with which to carry out transactions through the website and shall keep the same confidential at all times. The user may thereafter, map other Folio Number/s, using the corresponding PIN/s. The unitholder may then access the facility by entering his unique username and password on the RMF web site.

Services Offered:

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

(A) Through Internet:

- Subscription and Additional Subscription to various schemes of the Fund, including any new Schemes launched by the Fund from time to time and which are tagged with the existing Schemes by the Fund for the purpose of conducting such Online transactions.
- Switching units from one scheme to another.
- Redemption of units.
- Change of PIN & Password
- Viewing Portfolio and Transaction history
- Printing of Account Statements, including facility to request for email / Fax back thereof.
- Systematic Transfer Plan
- Systematic Withdrawal Plan

(B) Through Telephone:

- Account Balance & Current Value of Investments
- Details of last 5 transactions
- Changing Investor's PIN

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

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

RCAM WARRANTIES

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

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

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

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

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

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

RCAM DISCLAIMERS:

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

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

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

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

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

UNITHOLDER COVENANTS:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

NO WAIVER

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

DISCLAIMER

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

CONFIDENTIALITY

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

PRIVACY

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

TERMINATION

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

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

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

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

GOVERNING LAW & JURISDICTION

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

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

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

NOTICE:

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

a) If to the Fund:
Reliance Capital Asset Management Limited, 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

b) If to the Unitholder: At the address of the Unitholder as recorded with the Fund.

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

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

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

INSTRUCTIONS WITH REGARD TO RELIANCE ANY TIME MONEY CARD

1. The card shall be issued only to Resident Individuals. The card shall not be issued to Minors, HUF, NRI, Pvt/ Public Ltd Companies, Parternership Firms, Proprietorship Firms, Trusts etc. No card shall be issued for subscriptions through DDs/third party cheques. Please note: The card will be sent only after realisation of cheque and allotment of units.
2. The Card will offer instant liquidity to the unitholder upto a permissible limit as fixed/ determined by the Bank for ATM/PoS withdrawals or 50% of withdrawal limit as set by RMF, from time-to-time, whichever is lower.
3. Only one card can be issued against one folio/ account. This shall be issued only to the 1st holder where the mode of holding is any one or survivor.
4. Redemption facility through this card will be purely optional and in addition to the conventional method of redemption i.e. physical redemption request to be submitted at the Designated Investor Service Centres of the Reliance Mutual Fund. Investor can opt for any mode of redemption as per his choice and convenience.
5. The Trustees reserves the right to discontinue/ modify/ alter the said facility on a prospective basis subject to compliance with the prevailing SEBI guidelines and Regulations.
6. All transaction pertaining to Cash Withdrawal and Balance Enquiry done through Reliance Any Time Money Card shall be free of cost. However all international transactions done through Reliance Any Time Money Card shall be applicable to be charged for this facility. The applicable charges for the International Transactions levied by Reliance Mutual Fund/ HDFC Bank / VISA shall be borne by the investor on an actual basis and shall be intimated to the investors from time to time.
7. Please change your PIN immediately on receipt
8. Please sign on the reverse of the ATM card on the signature panel immediately on receipt of the card.
9. Withdrawals through ATM or PoS terminals can be stopped temporarily or permanently for want of any statutory compliance
10. Please retain a copy of transaction slip generated by the ATM after completion of transaction as confirmation of the transaction done.
11. If your card ever gets lost or stolen, please call us at 30301111 or 1800-300-11111 immediately. We will hot list your ATM card (no transactions shall be possible thereafter through the hot listed card).
12. In order to receive the credit back on void transactions done on your card, please send/fax a copy of void transaction slip to the address mentioned at the back of the card.
13. ATM card is valid in India and abroad. You cannot make foreign currency transactions in Nepal and Bhutan (i.e. transactions in currencies other than local currency of Nepal/ Bhutan or Indian Rupees).
14. While using the card outside India, you are doing so strictly in accordance with RBI's Exchange Control Regulations, as prevailing from time to time. The onus of ensuring compliance with the regulations is on you, the holder of the card.
15. SEBI guidelines on uniform cut off timings for redemption shall also be applicable to the aforesaid facility of alternative means of redemption.
16. Please read the terms and conditions carefully, which will be provided in the welcome kit of the card.
17. ATM Facility is available in Reliance Growth Fund, Reliance Vision Fund, Reliance Equity Opportunities Fund, Reliance Income Fund, Reliance Medium Fund, Reliance Floating Rate Fund-Short Term Plan, Reliance Short Term Fund, Reliance Monthly Income Fund, Reliance Liquid Fund, Reliance Equity Fund, Reliance Regular Saving Fund, Reliance Equity Advantage Fund, Reliance Natural Resources Fund, Reliance Infrastructure Fund, Reliance Arbitrage Advantage Fund, Reliance Index Fund Nifty plan, Reliance Index Fund Sensex plan, Reliance Small Cap Fund.

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 Centurian Bank, bypass road, Aluva - 683101 **Alwar:** Jai Complex, 1st Flr., Plot No. 1, Road No. 2, Alwar 301001 **Allahabad:** 2nd floor, House No. 31/59, Shiv Mahima Complex, Civil Lines, Allahabad - 211 001. **Ambala:** 2nd Floor, Shanti Complex, Jagadri Road, Opp. Civil Hospital, Ambala Cannt - 133001. **Amravati:** Vimaco Towers, C Wing 4,5,6, Amravati - 444601 **Asansol:** 2nd Floor, Laxi Narayan Avenue, Room No -30, Murgasol, G.T Road, 2nd Floor, Asansol **Amritsar:** SF-1, 2nd Floor, 10, Eminent Mall, The Mall, Amritsar - 143 001. **Anand:** 2nd Floor, 204, Maruti Sharnam, Anand Vidhyanagar Road, Anand - 388001. **Andheri:** Shop no. 3, ground floor, Mona shopping centre, J P Road, Near Navrang Cinema, Andheri (W),Mumbai - 400058. **Anna Nagar:** Shop No. G-5, Ground floor, N R Dave Complex, 201/C-34, 2nd Avenue, 11th Main Road Corner, Anna Nagar, Chennai - 600 040. **Aurangabad:** C-8,2nd floor,Aurangabad, Business center, Adalat Road, Aurangabad - 431001. **Balasore:** Ground Floor, Station Bazaar , Balasore 756001. **Bangalore:** N-112-114, 1st floor, North Block, Manipal centre, Dickenson Road, Banglore - 560 042. **Bareily:** 1st Floor, 54, Civil Lines, Ayub Khan Chauraha, Bareily - 243001. **Bardoli:** 1st Floor, Office No 68,69,70, Mudit Palace, Station Road, Bardoli – 394601 **Bellary:** Gnanandam,First Floor,1st Cross, Gandhi Nagar, Bellary - 583101 **Berhampur:** 1st Floor, Dharma –Nagar (Ist Lane) Berhampur -760002 **Bharuch:** Bluechip, 1st Floor, Shevashram Road, Panch Batti, Bharuch - 392001. **Bhatinda:** Jindal Complex, 1st Floor, G T Road,Near ICICI Bank, Bathinda - 151001. **Bhavnagar:** 3rd Floor, Corporate House, Plot No. 11B, Waghawadi Road, Bhavnagar -364004. **Bhilwara:** 1st Floor, 101, S K Plaza, Pur road, bhilwara **Bhuj:** Ground Floor, Office No. 1, Pooja Complex, Next to ICICI Bank, Station Road, Bhuj - 3700 01 **Bikaner:** 1st Floor, near M.R.M. Office, Modern MarketCircle.**Bhopal:** FF-7, 1st floor, Mansarovar Comercial Complex, Near Habibganj Railway station, Bhopal-462 016. **Bhubaneshwar:** 2nd Floor, Near Kalsi Petrol Pump, 5 - Janpath Karvil Nagar,Bhubaneshwar - 751001. **Borivali:** Shop No. 5, ground Floor, Kapoor Aprtment, Punjabi Galli, Near ICICI Bank Ltd, Borivali (W)-92. **Borivali (W):** 602, 603 & 604 Sai-Leela Commercial Complex, Sai-Leela S.V.Road Nr Rasoi Hotel, Borivali (W), Mumbai-92. **Calicut:** 6/1002M, 4th Floor, City Mall, Kannur Road (Opp Y.M.C.A), Calicut – 673 001. **Chandigarh:** SCO 127-128, 1st floor, Sector 9 C, Chandigarh 160 009. **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:** RDC-16, Advocate Chambers, Raj Nagar, Ghaziabad - 201 002. **Godhra:** 2nd Floor, Gurukrupa Complex, LIC Road, Near SBI, Godhara – 389001 **Gorakhpur:** 1st Floor, Radhika Complex, Medical Road, Gorakhpur - 273409 **Guntur:** Pranavam Plaza, Door No. 5-35-69, 4/9, Brodipet, Guntur - 522002 **Gurgaon:** Shop no. 207, DLF Central Arcade, DLF -II, Gurgaon, Haryana - 122 001. **Guwahati:** 2E, 2nd Floor, Dihang Arcade, ABC, Rajiv Bhavan, G S Road, Guwahati - 781 005. **Gwalior:** 3rd Floor, Alaknanda Tower, City Centre, Gwalior – 474002. **Haldwani:** 1st Floor, J K Tower, Nainital Road, Teri Puliya, Kathgodam, Haldwani – 263139 **Hoshiyarpur:** 2nd Floor, Eminent Mall, Plot No. B-XX/214, Main Court, Hoshiyarpur - 146001. **Hubli:** Eureka Junction, 1st Flr, Above ICICI Bank, Travellers Bunglow Road, Hubli - 580029. **Hyderabad:** 2nd Floor,"Shobhan, 6-3-927/A & B, Somajiguda, Raj Bhawan Road, Hyderabad – 500082. **Indore:** 303 & 304, D M Tower, Race Course Rd., Indore 452 001. **Jabalpur:** 90/1A, Dayanand Saraswati ward, 2nd floor, Ahuja Tower, Bhanwartal Extension, 46 Napiar Town , Jabalpur - 482001 **Jaipur:** G-4, Ground Floor, Brij Anukampa Complex Plot No. K-13, Ashok Marg, C Scheme, Jaipur - 302 016. **Jalandhar:** 1st Floor, Gobind Mall, 25 G T Road, Jalandhar 144 001 Jalgaon: 18, 2nd Floor, Dhake Colony, Dhake Carporate Centre, Jalgaon – 425 001 **Jammu:** Banu Plaza, B-2, 206, South Block, Railway Head, Jammu, Jammu & Kashmir - 8004. **Jamnagar:** Shop no. 4 & 5, Ground Floor, Shilp, Indira Nagar, Jamnagar - 361 140. **Jamshedpur:** 2nd floor, Om tower, MainRoad, Bistupur, Jamshedpur - 831 001. **Janakpuri:** Shop no. 14, B Block Community Centre, Janak puri, New Delhi - 110058. **Jayanagar:** 76/11, Elephant Rock Road, III, Jayanagar, Banglore - 560 011. **Jhansi:** 1st Floor, 493, "Stephen House", Civil Lines, Opp. Munnalal Power House, Gwalior Road, Jhansi - 284001 **Jodhpur:** C/o. Reliance Infocomm, L.K. Tower, 2nd Floor, Opp. IDBI Bank, Chopasni Road, Jodhpur - 342 001. **Junagarh:** 1st Floor, Moti Palace Building, Opposite Raiji Baug, Moti Baug, Junagarh - 362001 **Kalyan:** Mahavir Complex No.2, Gala No-4, Ground Fr., Santoshi Mata Road, Kalyan West Mumbai - 421301. **Kannur :** 1st Floor, Grand Plaza, Fort Road, Kannur - 670001 **Kanpur:** Ground floor,Office No-3, 14/113, Civil Lines, Kanpur - 208 001. **Khanna:** 2nd Floor, Surya Tower, G T Road, Khanna - 141401. **Kolhapur:** Upper Ground Floor,Gemstone - RD Vichare Complex, Near Central ST stand, New Shahupuri, Kolhapur - 416 001. **Kolkata:** Unit no. 10,11 & 12, 5th floor, FMC Fortuna, A J C Bose, Kolkata 700 020. **Kota:** Ground Floor, Mewara Plaza,344, Shopping Centre, rawatbhata gumanpura road, Kota -324007 **Kottayam:** 1st floor, Kaniyamparambil Arcade, Shastri Road, Kottayam – 686001. **Lucknow:** 3rd Floor, Halwasiyas Commerce House, Habibullah 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, Banglore - 3. **Mangalore:** 4th Floor , Maximus Commercial Complex, LHH Road, Opp KMC, Mangalore - 575001. **Margoa:** Shop No. 3, Mira Building, Pajifond, Near Jain Mandir, Margao, Goa - 403601. **Mathura:** 1st Floor, Tera Tower, Bhuteshwar Road, Mathura **Meerut:** Ground Floor, G-13, Rama Plaza, WK Road, Meerut - 250001. **Mehsana:** F – 9, F – 10, F – 11,1st Floor, Wide Angle, Mehsana Highway, Near Khari Bridge, Mehsana – 384002 **Mulund:** Office No. 308/309, 3rd Flr, B Wing, Shankardhan Plaza, J N Road, Mulund (W), Mumbai – 400 080 **Mumbai:** Mittal Chambers, 228, Ground Floor, Nariman Point-21. Muradabad: Shop No. G-18, Chadha Shopping Complex, GMD Road, Moradabad - 244 001. **Muzaffarpur:** 1st Floor, Opp Devi Mandir ,Near LIC Zonal Office , Club Road , Ramna, Muzaffarpur-842002 **Mysore:** Shop No. 1, Ground Floor, Mahindra Arcade, Saraswathipuram, 2nd Main Road, Mysore - 570009. **Nadiad:** 201, ISCON ARCADE, 2nd Floor, College Road, Nadiad - 387001 **Nagpur:** Office # 2, 3rd Floor, A Block Poonam Chambers, Chhindwara Road, Byramji Town, Nagpur - 440 013. **Nasik:** Ground Floor 57, Karamkala Building, Opp. Old Corporation Building, New Pandit Colony, Sharanpur Road, Nasik 422002. **Navsari:** Chinmay Arcade, 3rd Floor, (3/1&2), opp Sattapir Sayaji Road, Navsari -396445. **Nehru Place:** SF-17, 18, 19, Ground Floor, Devika Tower, 6, Nehru Place, New Delhi - 110 019. **New Delhi:** 804, 805, 807, 8th floor, Ashoka Estate, 24, Barakhamba Road, New Delhi - 110 001. **Noida:** Shop No. 1, Gound Floor, Ansal Fortune Arcade, Secotor 18, Noida, - 201301. **Palakkad:** 3rd floor, East Side, Ghanis, Fort Maidan, Kunnathurmedu P.O. Palakkad – 678013. **Panaji:** 1st Floor, Block "D", Office No.: F17, F18, F19 & F20, Mahatma Gandhi Road, Panajim -403001. **Panipat:** Office No. 514, 1st Floor, Krishna Tower, Near HDFC Bank, G T Road, Panipat 132001. **Panvel:** Shop No.2,Plot No 206/12,Middle Class CHS Ltd, Panvel – 400 706 **Pathankot:** 2nd floor, LML, Mahajan Sales, Dhangu Road, Near Power House, Pathankot - 145001. **Patiala:** SCO 116 - 119, First Floor, New Leela Bhavan, Opposite RLIC, Patiala - 147001. **Patna:** 4th Floor, Shahi Building, Exibhition Road, Opp. Chanakya Cinema Hall, Patna 800001. **Pondicherry:** Jayalakshmi Complex, R.S No. 34/5pt, Block No. 5, Thiruvalluvar – Salai, Kuyavarpalyam, Pondicherry - 605005. **Pune:** 201, 202, 2nd Floor & 301, 3rd floor, Sanas Memories, F C Road, Shivaji Nagar, Pune - 411 004 **Raipur:** 1st floor, D M Plaza, Chhotta Para, Fire Brigade chowk, Raipur- 492 001. **Rajamundry:** Jetty Enclave, Door No. 79-2-9/3, Tilak Road, Opposite Saibaba Temple, Rajamundry – 533 103 **Rajkot:** 2nd Floor, Plus Point, Opp Haribhai Hall, Dr. Yagnik Road, Rajkot - 360001. **Ranchi:** Office No. 317, 3rd Floor, "Panchwati Plaza", Kutchery Road, Ranchi – 834001. **Raurkela:** 4th Floor, Triveni Complex, Madhusudan Marg, Rourkela, Orissa - 769001. **Rohtak:** Jawahar Market, 1st Floor, 323/321, Delhi Road, Nr. D Park, Rohtak, Haryana – 124004. **Salem:** 2nd Floor, Kandaswarna Mega Mall, Survey No. 186/2E, Alagapuram, Opp Saradha College, Fairlands, Salem - 636016. **Salt lake city:** B D 25, Salt Lake, Sector - 1, Kolkata 64 **Shimla:** No. 17, Alle no. 9, Middle Bazar, The Mall, Shimla H.P.-171001. **Shimoga:** 3rd Floor, Shree Karthik Plaza, Nehru Road, Durgigudi, Shimoga - 577201 **Siliguri:** Gitanjali Complex, 1st Floor, Sevoke Road, Siliguri 734001. **Southern Avenue:** Ground Floor, 200 Sarat Bose Road, Near Deshpriya Park, opp. Sarat Bose Road Post Office, Kolkata 700 020. **Surat:** No.118, 1st Floor, Jolly Plaza, Opp. Athwagate Police Chowki, Athwagate Circle, Surat - 395001. **Surendra Nagar:** 2nd Floor, Office No 236, 237, Mega Mall, ST Bus Stand Road, Near Milan Cinema, Surendra Nagar – 363 002 **T Nagar:** Old No. 31 & 32, New no. 52 & 54, TVL Boag Willa, North Boag Road, T Nagar,Chennai – 17. **Thane:** 3, Ground floor, Saptashri CHS Ltd., Talapali, Near HDFC Bank, Thane - 400 601. **Thanjavur:** 2nd Floor, Shop No (3A), No. 70, Srinivasan Pillai Road, Thanjavur - 613001. **Thrissur:** 4th floor, Pathayapura Building, Round South, Thrissur - 680001. **Tirupati:** 1st Floor, 20-1-136/D,Maruthi Nagar,Tirumala By Pass Road,Tirupati - 517501**Trichy:** 2nd Floor, Tab Complex, 41 Williams Road, Cantonment, Trichi 620001. **Thiruvalla:** 2nd Floor, Erinjery Building, M C Rd., Thiruvalla 689107 **Trivandrum:** 1st flr,Uthradam, Panavila Junction, Trivandrum 695001. **Udaipur:** 2nd Floor, 1(2)A, K P Arcade, Fatehpura, Opp. UIT Office, Udaipur, Rajasthan – 313001. **Ujjain:** 3rd Floor, Office No 309 and 310, Mani Trade Centre, Shanku Freeganj, Ujjain - 546006 **Vadodara:** 101 102 Tilak Complex, Opp Pizza Inn, Jetalpur Road, Vadodara - 390 005. **Vapi:** 1st Floor, Royal Fortune, 102 b/b, 102b/c, Daman Chala Road, Opp Upasna School, Vapi–396191 **Varanasi:** unit no. 2, 1st floor, Arihant Complex, Sigra Varanasi - 221 010. **Vasco:** Shop No. S-1, Our Lady of Merces Building, Opp. K.T.C Bus Stand, Mundvel, Vasco Da Gama, Goa - 403802. **Vashi:** Thacker Tower, 702 & 703, Sector No. 17, Vashi, Navi Mumbai – 400 705. **Vellore:** 2nd Foor, 19/A, Officers Line, Vellore- 632001 **Vijayawada:** 3rd floor, Surya tower,Above Icon showroom, M G Road, Labbipet, Vijayawada-520 010. **Visakhapatnam:** 2nd Floor, VRC Complex,Dwarka Nagar, Vishakhapatnam-530016. **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, Shail 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, Amaravthi-444605. **Ambala:** 6349, Nicholson Road, Adjacent Kos Hospital, Ambala Cantt, Ambala - 133001. **Amritsar:** 72-A, Taylor' Road, Aga Heritage Gandhi Ground, Amritsar - 143 001. **Anand:** F-6, Chitrangana 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. **Balasore:** M S Das Street, Gopalgaon, Balasore - 756001. **Bangalore:** No : 51/25, 1st Floor, Surya Building, Ratna Avenue, Richmond Road, Bangalore - 560 025. **Bankura:** Ambika Market, Natunganj, Bankura - 722101. **Bareilly:** 1st Floor, 165, Civil Lines, Opp.Hotel Bareilly Palace, Near Rly Station Road, Bareilly - 243 001. **Baroda:** Piccadilly, Office # 5, First Floor, Opp. Adani Super Market, Jetalpur Road, Vadodara - 390007, Gujarat. **Begusarai:** Hotel Diamond Surbhi Complex, Near I.O.C Township Gate, Kapasiya Chowk, Begusarai - 851117. **Belgaum:** Fk-1, Ambedkar Road, Opp Civil Hospital, Belgaum - 590001. **Bellary:** No.1 Khb Colony, Gandhinagar, Bellary - 583101. **Bikaner:** 2nd Floor, Plot No 70 & 71, Panchshati Circle, Sardul Gunj Scheme, Bikaner- 334003. **Behrampur:** Ramlingam Tank Road, Berhampur, 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 Shoping Complex, Mavoor Road, Calicut - 673 004. **Chandigarh:** Sco-371-372, First Floor, Above HDFC Bank, Sector 35B, Chandigarh - 160 022. **Chandrapur:** Shop No.5, Office No.2, 1st Floor, Routs Raghuvanshi Complex, Beside Azad Garden, Main Road, Chandrapur-442402. **Chennai:** Flat No F11, First Floor, Akshya Plaza, (Erstwhile Harris Road), Opp Chief City Metropolitan Court, # 108, Adhithanar Salai, Egmore, Chennai - 600002. **Chinsura:** JC Ghose Sarani, Near Bus Stand, Chinsura - 712101. **Cochin:** Shop No. II, 2nd Floor, Jewel Arcade, (Above Oriental Insurance Ltd), Layam Road, Cochin - 682 011. **Coimbatore:** 29/1, Ist Floor, Chinthamani Nagar, Opp To Indian Overseas Bank, Nsr Road, Saibaba Colony, Coimbatore- 641011. **Coonoor:** 76 Cammellia Terrace, Grays Hills, Coonoor-643101. **Cuttack:** Dargha Bazar, Opp. Dargha Bazar Police Station, Buxibazar, Cuttack - 753001. **Deoria:** 1st Floor, Shanti Niketan, Opp. Zila Panchayat, Civil Lines, Deoria. **Darbhanga:** Ground Floor Trade Point, Haffanchak Lal Bagh, Darbanga-846 004. **Dehradun:** Kaulagarh Road, Near Sirmaur Marg, Above Reliance Webworld, Dehradun - 248 001. **Dewas:** Rmo House, 27, Motilal Nehru Marg, Dewas-455001. **Dhanbad:** 208, New Market, 2nd Floor, Katras Road, Bank More, Dhanbad - 826001. **Dharwad:** G7 & 8, Sri Banashankari Avenue, Ramnagar, Opp Nttfpb Road, Dharward - 580 001. **Dhule:** Ashoka Estate, Shop No. 14/A, Upper Ground Floor, Sakri Road, Opp. Santoshi Mata Mandir, Dhule-424002. **Dindigul:** No.9, Old No.4/B, New Agraharam, Palani Road, Dindigul - 624 001. **Durgapur:** Old Dutta Automobiles Building, 1st Floor,Nachan Road,Benachity,Durgapur-713213. **Eluru:** 23A-3-32, Gubbalavari Street, R R Pet, Eluru-534 002. **Erode:** No. 4, Kmy Salai, Veerappan Traders Complex, Opp : Erode Bus Stand, Sathy Road, Erode - 638 003. **Faridabad:** A-2B, 1st Floor, Nehru Ground, Neelam Bata Road, Nit, Faridabad - 121 001. **Ferozpur:** Udham Singhchowk, 1st Floor, Near UTI Bank Ltd, Ferozepur-152002. **Gandhidham:** Office No 14, First Floor, "Komal Complex", Plot No 305, Sector 12B, Nr. Shivaji Park, Gandhidham - 370 201. **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, **Ghazipur:** Shubhra Hotel Complex, 2nd Floor, Mahaubagh, Ghazipur-233 001. **Gonda:** 1st Floor, Sri Krishna Talkies, Opp. Dukhharan Nath Mandir, Station Road, Gonda-271 003. **Gondia:** Off No 1, Ground Floor, Roongta Complex, Jaistambh Chowk, Gondia-441601. **Gorakhpur:** Above V.I.P. House, Ajdacent A.D. Girls Inter College, Bank Road, Gorakpur - 273 001. **Gulbarga:** No 23 Sri Giri Nilaya, Sharan Nagar, Tank Bund Road, Gulbarga - 585103, **Guntur:** Door No : 6- 10-18 , Sai House, 10 / 1, Arundelpet, Guntur - 522 002. **Gurgaon:** Shop No. 18, Ground Floor, Sector - 14, Opp. Akd Tower, Near Huda Office, Gurgaon - 122001. **Guwahati:** 54 Sagarika Bhawan, R G Baruah Road, (AIDC Bus Stop), Guwahati 781024. **Gwalior:** Shindi Ki Chawani, Nadi Gate Pul, MLB Road, Gwalior - 474 001. **Hajipur:** Ramraja Complex, Kacheri Road, Near Canara Bank, Hajipur - 844101. **Haridwar:** 8, Govind Puri, Opp. LIC - 2, Above Vijay Bank, Main Road, Ranipur More, Haridwar-249 401. **Haldwani:** 4 - Durga City Center, 1st Floor, Near Mbpg College Parao, Nainital Road, Haldwani - 263139, Uttarakhand. **Hassan:** Rajath Complex, 1st Floor, Opp Mahaveer Petrol Bunk, B M Road, Hassan - 573201. **Hazaribagh:** C/O Hemlata Jain, Kalibari Road, Hazaribagh - 825301. **Hissar:** Sco 71, 1st Floor, Red Square Market, Hissar - 125001. **Hoshiarpur:** Ist Floor, The Mall Tower, Opp Kapila Hospital, Sutheri Road, Near Maharaj Palace, Hoshiarpur - 146001. **Hubli:** Giriraja House, No.451/B, Ward No.1, Club Road, Hubli - 580 029. **Hyderabad:** 8-2-596 Karvy Plaza, Avenue 4, Street No.1, Banjara Hills, Hyderabad - 500 034. **Indore:** 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 Jalapiguri, Jalpaiguri - 735101. **Jammu:** Hall No: 111, 1st Floor, South Block, Bahu Plaza, Gandhi Nagar, Jammu - 180004. **Jamnagar:** Sanskruti, 5 Patel Colony Corner, Opp UTI Bank, Jamnagar - 361008. **Jamshedpur:** Kanchan Tower, 3rd Floor, Chhaganlal Dayalji @ Sons, 3-S B Shop Area, (Near Traffic Signal), Main Road, Bistupur, Jamshedpur - 831 001. **Jaunpur:** R N Complex, 1-1-9-G (In Front Of Pathak Honda), Ummarpur, Jaunpur-222 002. **Jhansi:** 371/01, Narayan Plaza, Gwalior Road, Near Jeevan Shah Chauraha, Jhansi - 284 001. **Jodhpur:** 203, Modi Arcade, Chupasni Road, Jodhpur - 342 001. **Jorhat:** New Medical Store Complex, 3rd Floor, A T Road, Opp. Chowk Bazar, Jorat - 785001. **Junagadh:** 124/125, Punit Shopping Center, Ranavat Chowk, Junagadh, Gujarat 362001. **Kanchipuram:** New No. 357, Old No. 230, Gandhi Road, Next To IDBI Bank, Kanchipuram-631501. **Kanpur:** 15/46, Opp: Muir Mills, Civil Lines, Kanpur - 208001. **Kurnool:** Shop No.43, 1st Floor, S V Complex, Railway Station Road, Kurnool-518 004. **Karaikudi:** Gopi Arcade, 100 Feet Road, Karaikudi - 630 001. **Karimnagar:** H.No.4-2-130/131, Above Union Bank, Jafri Road, Rajeev Chowk, Karimnagar-505001. **Karnal:** Sco 26, Kunjpura Road, Nehru Place, Karnal-132001. **Karur:** No.6, Old No.1304, Thiru-Vi-Ka Road, Near G.R.Kalyan Mahal, Karur - 639 001. **Keonjhar:** Ground Floor, College Square, Keonjhar-758001. **Kharagpur:** Malancha Road, Beside UTI Bank, Kharagpur- 721304. **Kolhapur:** Omkar Plaza, 1st Floor, Unit - F2 & F4, Rajaram Road, Next To ICICI Bank Ltd, Kolhapur - 416008. **Kolkata:** 16 Jatin Bagchi Road, Kolkata - 700 029. **Kollam:** Vigneshwara Bhavan, Below Reliance Web World, Kadapakkada, Kollam - 691008. **Kota:** H.No. 29, First Floor, Near Lala Lajpat Rai Circle, Shopping Centre, Kota, Rajasthan - 324007. **Kottayam:** 1st Floor, CSI Ascension Church Complex, Kottayam - 686 001. **Korba:** 1st Floor, 35 Indira Complex, P. Nagar, Korba (C.G.) - 495677, (07759) - 245089 / 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, Ist Floor, Opp Nagappa Motors, Madurai - 625010. **Mangalore:** 2nd Floor, Brigade Plaza, Kudmul Ranga Rao Road, Mangalore - 575 003. **Margao:** 2nd Floor, Dalal Commercial Complex, Opp: Hari Mandir, Pajifond, Margao-Goa -403601. **Mathura:** 3538-3540, Infront Of Bsa College, Gaushala Road, Mathura - 281004.**Meerut:** 1st Floor, Medi Centre Complex, Opp. Icici Bank, Hapur Road, Meerut - 250 002. **Mehsana:** 14-15, Prabhu Complex, Near Hdfc Bank, Mehsana Highway, Mehsana - 384002. **Mirzapur:** Girja Sadan, Dawari Gunj, Mirzapur - 231001. **Moga:** Opp.D C Office, Near Pankaj Motors, Ferozpur Road, Moga - 142001.**Moradabad:** Om Arcade, Parker Road, Above Syndicate Bank, Tari Khana Chowk, Moradabad - 244 001. **Morena:** Moti Palace, Near Ramjanki Mandir, Jiwaji Ganj, Morena - 476 001. **Mumbai:** 26/30, Fort Foundation Bldg, Near Msc Bank, Maharashtra Chamber Of Commerce Lane, Fort Mumbai - 400 023. **Muzaffarpur:** 1st Floor, Uma Market, Near Thana Gumti, Motijheel, Muzaffarpur, Bihar - 842001. **Mysore:** L - 350, Silver Tower, Clock Tower, Ashoka Road, Mysore - 570 001. **Nadiad:** 105 Gf City Point, Near Paras Cinema, Nadiad - 387001. **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, Pogathota, Nellore - 524001. **Nizamabad :**H No. 4-9-55, 1St Floor, Uppala Rameshwara Complex, Jawahar Road,Nizambad - 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, Sultanpet, Palghat. **Panipat:** 1st Floor, Krishna Tower, Near Hdfc 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, Thiayagaraja Street, Pondicherry - 605 001. **Pune**: Srinath Plaza, C Wing, Office No. 58 And 59, 3rd Floor, Dyaneshwar Paduka Chowk, Survy No. 184/4, F C Road, Pune - 411004. **Puri:** Ground Floor, Vip Road, Near Pkda Office, P.S.Puri, Puri 752001. **Raipur:** Room No.12 & 13, Ground Floor, Millennium Plaza, Behind Indian Coffee House, G E Road, Raipur - 492 001.**Rajahmundry:** Dr.No; 6-1-4, first floor, Rangachary street, Tnagar, Rajahmundry-533101. **Rajkot:** 104, Siddhi Vinayak Complex, Dr Yagnik Road, Opp Ramkrishna Ashram, Rajkot - 360 001. **Ranchi:** Commerce Towers, 3rd Floor, Room No. 307, Beside Mahabir Towers, Main Road, Ranchi - 834 001. **Ratlam:** Nagpal Bhavan, reeganj Road, Ratlam - 457001. **Renukoot:** Shop No. 18, Near Complex Birla Market, Renukoot - 231 217. **Rewa:** Ist Floor, Angoori Building, Besides Allahabad Bank, Trans University Road, Civil Lines, Rewa - 485 001. **Rohtak:** 1st Floor, Ashoka Plaza, Delhi Road, Rohtak - 124001. **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. **Saharanpur:** 18 Mission Market, Court Road, Saharanpur - 247001. Uttar Pradesh. **Salem:** 49 / 50, Fort Main Road, Old No.17 First Floor, Shevapet, Salem - 636 002. **Sambalpur:** Quality Massion, 1st Floor, Above Bata Shoe hop/ Preeti Auto Combine, Nayapara, Sambalpur-768 001. **Satna:** 1st Floor, Kb Complex, Reva Road, Satna - 485 001. **Shaktinagar:** 1st/A-375, V V Colony, Dist Sonebhadra, Shaktinagar - 231 222. **Shivpuri:** Near Bank Of India, A B Road, Shivpuri-473 551. **Shillong:** Mani Bhawan, Thana Road, Lower Police Bazar, Shillong - 739 001. **Shimla:** Triveni Building, By Pas Chowk, Khallini, Shimla - 171 002. **Shimoga:** Llr Road, Opp Telecom Gm Office, Durgi Gudi, Shimoga - 577201. **Sikar:** 1st Floor, Super Towers, Behind Ram Mandir, Station Road, Sikar-332001. **Silchar:** 1st Floor, Chowchakra Complex, N N Dutta Road, Premtala, Silchar - 788001. **Siliguri:** Nanak Complex, Near Church Road, Sevoke Road, Siliguri - 734001. **Sitapur:** 12/12-A Sura Complex, Arya Nagar Opp. Mal Godam, Sitapur - 261001. **Solan:** Sahni Bhawan, Adjacent Anand Cinema Complex, The Mall, Solan-173 212. **Surat:** G-16 Empire State Building, Nr Udhna Darwaja, Ring Road, Surat-395009. **Solapur** :Siddeshwar Secrurities, 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 Bunglow, Golagath, Sultanpur - 228 001.**Thanjavur:**Nalliah Complex, No.70, Srinivasam Pillai Road, hanjavur - 613001. **Theni:** Ramesh Murugan Complex, Near Sriram Theatre, Subban Chetty Street, Theni - 625531. **Tezpur:** 1st Floor Mayur Bhawan, Binraj Road, Tezpur - 784001. **Thodupuzha:** First Floor, Pulimoottil Pioneer, Pala Road, Thodupuzha - 685584. **Tirunelveli:** Jeney Building, 55/18, S N Road, Near Arvind Eye Hospital, Tirunelveli - 627 001. **Tirupur:** First Floor, 224 A, Selvakumar Departmental Stores, Ist Floor, Kamaraj Road, Opp To Cotton Market Complex, Tirupur - 641 604. **Tirupathi:** # 330, Tilak Road, Near Four Piller Mandapam, Tirupati - 517501. **Trichur:** 2nd Floor, Brother's Complex, Near Dhana Laxmi Bank Head Office, Naikkanal Junction, Trichur - 680 001. **Trichy:** 60 Srikrishna Arcade, 1st Floor, Thennur High Road, Trichy - 621017. **Trivandrum:** 2nd Floor, Akshaya Towers, Sasthamangalam, Trivandrum - 695 010. **Tuticorin:** 4 B, A34, A37, Mangalmal, Mani Nagar, Opp: Rajaji Park, Palayamkottai Road, Tuticorin - 628003. **Udaipur:** 201-202, Madhav Chambers, Opp. G.P.O, Chetak Circle, Madhuban, Udaipur - 313001. **Ujjain:** 101, Astha Tower, 13/1, Dhanwantri Marg, Free Gunj, Ujjain - 456010. **Valsad:** Shop No 2, Phiroza Corner, Icici Bank Char Rasta, Tithal Road, Valsad - 396001. **Vapi:** Shop No 5, Phikhaji Residency, Opp Dcb Bank, Vapi Silvassa Road, Vapi - 396195. **Varanasi:** D-64/132, Ka 1st Floor, Anant Complex, Sigra, Varanasi - 221 010. **Vellore:** No.1, M.N.R. Arcade, Officer's Line, Krishna Nagar, Vellore - 632001. **Vijayawada:** 39-10-7 Opp : Municipal Water Tank, Labbipet, Vijayawada - 520 010. **Visakhapatnam:** 47-14-5/1 Eswar Paradise, Dwaraka Nagar, Main Road, Visakhapatnam - 530 016. **Vizianagaram:** "Soubhagya", 19-6-1/3, Ii Floor, Near Sbi Fort Branch, Vizianagaram-535 002. **Warangal:** Lashkar Bazar, 5-6-96, Chandra Complex, Hanmakonda, arangal - 500601. **Yamuna nagar:** Jagdhari Road, Above Uco Bank, Near D.A.V. Grils College, Yamuna Nagar-135 001.