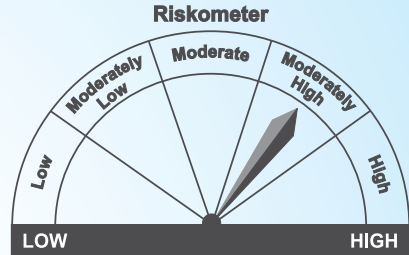


**Key Information Memorandum cum Application Form**

**Reliance Retirement Fund**

An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)

**Product labels**

<b>Reliance Retirement Fund - Wealth Creation Scheme</b>	 <p><b>Riskometer</b></p> <p>LOW HIGH</p> <p>Investors understand that their principal will be at Moderately High risk</p>
<b>This product is suitable for investors who are seeking*:</b>	
<ul style="list-style-type: none"> <li>• Long term growth and capital appreciation</li> <li>• Investment primarily in equity and equity instruments and balance in fixed income securities so as to help the investor in achieving the retirement goals</li> </ul>	
<b>Reliance Retirement Fund - Income Generation Scheme</b>	
<b>This product is suitable for investors who are seeking*:</b>	
<ul style="list-style-type: none"> <li>• Income over long term along with capital growth</li> <li>• Investing primarily in fixed income securities and balance in equity and equity related instruments so as to help the investor in achieving the retirement goals</li> </ul>	
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	

Continuous offer for Units at NAV based prices.

<p><b>TRUSTEE</b> <b>REGISTERED OFFICE</b> <b>Reliance Capital Trustee Co. Limited</b> CIN : U65910MH1995PLC220528 Reliance Centre, 7th Floor, South Wing, Off Western Express Highway, Santacruz (East), Mumbai - 400 055. Tel No. - 022-3303 1000, Fax No. - 022-3303 7662</p> <p>E-mail : customer_care@reliancecapital.com 'Touchbase' [Customer Helpline] 3030 1111 Investors using mobile phones need to prefix STD Code of their respective city before 3030 1111. MTNL/BSNL subscribers need to dial 022 - 3030 1111. Overseas callers need to dial 91 - 22 - 3030 1111. Website: www.reliancecapital.com</p> <p><b>INVESTMENT MANAGER</b> <b>REGISTERED OFFICE</b> <b>Reliance Nippon Life Asset Management Limited</b> CIN : L65910MH1995PLC220793 Reliance Centre, 7th Floor, South Wing, Off Western Express Highway, Santacruz (East), Mumbai - 400 055. Tel No. - 022-3303 1000, Fax No. - 022-3303 7662</p>	<p><b>REGISTRAR</b> <b>Karvy Fintech Private Limited</b> Karvy Selenium Tower B, Plot number 31 &amp; 32, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad, Telangana - 500032, India</p> <p><b>CUSTODIAN</b> <b>Deutsche Bank A.G.</b> Deutsche Bank House, Hazarimal Somani Marg Fort, Mumbai 400 001, India</p> <p><b>AUDITORS TO THE SCHEMES</b> <b>Haribhakti &amp; Co. LLP</b> <b>Chartered Accountants</b> 705, Leela Business Park, Andheri Kurla Road, Andheri (E), Mumbai - 400 059, India</p>
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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 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.reliancecapital.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 March 28, 2019.**

## INVESTMENT OBJECTIVE:

The investment objective of the scheme is to provide capital appreciation and consistent income to the investors which will be in line with their retirement goals by investing in a mix of securities comprising of equity, equity related instruments and fixed income securities. However, there can be no assurance or guarantee that the investment objective of the Scheme will be achieved.

## ASSET ALLOCATION PATTERN OF THE SCHEME

Under normal circumstances, the anticipated asset allocation would be:

Wealth Creation Scheme			
Instruments	Indicative asset allocation (% of total assets)		Risk Profile
	Minimum	Maximum	
Diversified Equities and equity related securities	65%	100%	Medium to High
Debt and Money market securities	0%	35%	Low to Medium
Income Generation Scheme			
Instruments	Indicative asset allocation (% of total assets)		Risk Profile
	Minimum	Maximum	
Diversified Equities and equity related securities	5%	30%	Medium to High
Debt and Money market securities	70%	95 %	Low to Medium

### Applicable to Both – Wealth Creation Scheme and Income Generation Scheme

The scheme may engage in securities lending and repo in corporate debt. The scheme will neither invest in securitized debt nor engage in short selling.

Gross exposure of the scheme to repo transactions in corporate debt securities shall not be more than 10% of the net asset scheme or such other limits as may be permitted by SEBI from time to time. The scheme may engage in Securities Lending not exceeding 15% of the net assets of the scheme and shall not lend more than 5% of its Net Assets to a single counterparty or such other limits as may be permitted by SEBI from time to time.

If the Fund Manager decides to invest in ADRs / GDRs issued by Indian / foreign companies and in foreign Securities in accordance with SEBI Regulations in the Scheme, investments in such instruments will not exceed 20% of the net assets of the Scheme.

Gross investments in securities under the Scheme which includes equities, equity related instruments/securities, debt securities, money market instruments and derivatives will not exceed 100% of the net assets of the Scheme or such other limits as may be permitted by SEBI from time to time. However, the gross exposure to derivatives in the equity segment shall be restricted to 50% of the net assets of the Scheme.

The Scheme may take derivatives position based on the opportunities available subject to the guidelines issued by SEBI from time to time and in line with the overall investment objective of the Scheme. These may be taken to hedge the portfolio, rebalance the same or to undertake any other strategy as permitted under the SEBI Regulations.

The fund will also invest in Pre IPO Placement, lock-in non transferable securities and upto 5% or maximum permissible limit in Unlisted Securities.

The AMC reserves the right to change the above asset allocation pattern in the interest of the investors depending on the market conditions for a short term period of defensive consideration. In case any deviation from the asset allocation, the fund manager will carry out rebalancing within 30 days. Where the portfolio is not re-balanced within 30 Days, justification for the same shall be placed before the Investment Committee and reasons for the same shall be recorded in writing. The Investment Committee shall then decide on the course of action. However, at all times the portfolio will adhere to the overall investment objectives of the Scheme.

RNAM will ensure that total exposure of the scheme in a particular sector (excluding investments in Bank CDs, short term deposits of scheduled commercial banks, CBLO, G-Secs, T-Bills and AAA rated securities issued by Public Financial Institutions and Public Sector Banks and such other instruments if any, as may be specified by SEBI from time to time) shall not exceed 25% or such other percentage of the net assets of the scheme, as prescribed by SEBI from time to time.

An additional exposure to financial services sector (over and above the limit of 25%) not exceeding 15% of the net assets of the scheme shall be allowed by way of increase in exposure to Housing Finance Companies (HFCs) rated AA and above and registered with National Housing Bank (NHB). However, such total investment/ exposure in HFCs shall not exceed 25% of the net assets of the scheme or such other percentage of the net assets of the scheme, as prescribed by SEBI from time to time.

## INVESTMENT STRATEGY

### Investment Strategy for Wealth Creation Scheme

The Wealth Creation Scheme, under normal market conditions, will invest its net assets primarily in Equity and equity related instruments and balance in fixed income securities, money market instruments and cash equivalents.

For investments in equity and equity related securities, the Wealth Creation Scheme would identify companies for investment, based on the following criteria amongst others:

- Sound Management
- Good track record of the company
- Potential for future growth
- Industry economic scenario

Besides, it is expected that a portion of the funds will also be invested in initial offerings and other primary market offerings. Risk will be managed through adequate diversification by spreading investments over a wide range of companies across sectors and market capitalization.

For investments in Debt Securities, income may be generated through the receipt of coupon payments, the amortization of the discounts on debt instruments or the purchase and sale of securities in the underlying portfolio.

The Fund Manager may adopt a different strategy considering the market scenario, opportunities available in different sectors and market capitalization.

### Investment Strategy for Income Generation Scheme

The fund management team will endeavor to maintain a consistent performance in Income Generation Scheme by maintaining a balance between safety, liquidity and profitability aspects of various investments. The fund manager will try to achieve an optimal risk return balance for management of the fixed income portfolios.

The investments in debt instruments carry various risks like interest rate risk, liquidity risk, default risk, purchasing power risk etc. While they cannot be done away with, they can be minimized by diversification and effective use of hedging techniques. The fund management team will take an active view of the interest rate movement by keeping a close watch on various parameters of the Indian economy, as well as developments in global markets. Investment views / decisions will be taken on the basis of the following parameters:

- Prevailing interest rate scenario
- Quality of the security / instrument
- Maturity profile of the instrument
- Liquidity of the security
- Any other factors in the opinion of the fund management team

The Fund Manager may adopt a different strategy considering the market scenario, opportunities available in different sectors and market capitalization.

Though every endeavor will be made to achieve the objectives of the Scheme, the AMC/Sponsors/Trustees do not guarantee that the investment objectives of the Scheme will be achieved. No guaranteed returns are being offered under the Scheme. However there is no assurance that all such buying and selling activities would necessarily result in benefit for the Fund. The allocation between debt and equity will be decided based upon the prevailing market conditions, macro-economic environment, and the growth potential and other economic factors of the countries, the equity market and other considerations. At time such churning could lead to higher brokerage and transaction costs

### WHERE WILL THE SCHEME INVEST? (Applicable to both the Schemes)

The scheme endeavors to provide capital appreciation and consistent income to the investors which will be in line with their retirement goals by investing in a mix of securities comprising of equity, equity related instruments and fixed income securities.

The equity asset allocation will be invested in diversified equity and equity related securities of the companies that have a potential to appreciate in the long run. Therefore the fund would have the flexibility to invest in stocks from sectors and industries of all market capitalization. The allocation to the different market caps would vary from time to time depending on the overall market conditions, market opportunities and the fund manager's view.

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. However there can be no assurance that the investment objective of the scheme will be realized, as actual market movements may be at variance with anticipated trends.

Income may be generated through the receipt of coupon payments, the amortization of the discount on debt instruments, receipt of dividends or the purchase and sale of securities in the underlying portfolio.

Fixed income securities includes, but is not confined to debt obligations of the Government of India, state and local governments, government agencies, statutory bodies, public sector undertakings, Financial Institutions, public and private sector banks and corporate entities.

Investments in fixed income securities will be in securities rated by at least one recognized rating agency. Investments in unrated securities will be made as per the parameters specified by the Board of Directors of the AMC &/or the Trustee. Money market securities includes but are not limited to treasury bills, commercial paper of public sector undertakings and private sector corporate entities, interbank call and notice money, certificates of deposit of scheduled commercial banks and Financial Institutions, bills of exchange/promissory notes of public and private sector entities (co-accepted by banks) and any other money market securities as may be permitted by SEBI/RBI. From time to time, it is possible that the portfolio may hold cash.

The schemes may also enter into repurchase and reverse repurchase obligations in all securities held by them as per the guidelines and regulations applicable to such transactions. Further, the scheme intends to participate in securities lending as permitted within the Regulations. It is the intention of the scheme to trade in the derivatives market as per the Regulations. The scheme also intends to invest in foreign equity and debt securities as well as ADRs/GDRs of Indian companies in accordance with the Regulations.

The above mentioned securities could be listed, unlisted, secured, unsecured, rated or unrated and may be acquired through initial public offerings, secondary market offerings, private placements, rights offers or negotiated deals.

The AMC reserves the right to change the above asset allocation pattern in the interest of the investors depending on the market conditions for a short term period of defensive consideration. In case any deviation from the asset allocation, the fund manager will carry out rebalancing within 30 days. Where the portfolio is not re-balanced within 30 Days, justification for the same shall be placed before the Investment Committee and reasons for the same shall be recorded in writing. The Investment Committee shall then decide on the course of action. However, at all times the portfolio will adhere to the overall investment objectives of the Scheme.

Subject to the Regulations, the corpus of the Schemes/Plans can be invested in any (but not exclusively) of the following securities:

- Indian Equity and equity related securities including convertible bonds and debentures and warrants carrying the right to obtain equity shares.
- Securities created and issued by the Central and State Governments and/or repos/reverse repos in such Government Securities as may be permitted by RBI (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills)
- Securities guaranteed by the Central and State Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills)
- Debt securities issued by domestic Government agencies and statutory bodies, which may or may not carry a Central/State Government guarantee.
- Corporate debt securities (of both public and private sector undertakings)
- Securities issued by banks (both public and private sector) as permitted by SEBI from time to time and development financial institutions
- Money market instruments permitted by SEBI, having maturities of up to one year, or in alternative investment for the call money market.
- Certificate of Deposits (CDs)
- Commercial Paper (CPs)
- The non-convertible part of convertible securities
- Any other domestic fixed income securities
- Derivative instruments like Interest Rate Swaps, Forward Rate Agreements, Stock / Index Futures, Stock / Index Options and such other derivative instruments permitted by SEBI.
- ADRs / GDRs of Indian companies listed abroad
- Any overseas debt instrument, as permitted by regulations.
- The liquid schemes launched by SEBI registered Mutual Fund or schemes that invest predominantly in money market instruments / securities

- 16) The scheme shall engage in securities lending for equity investments, in line with the SEBI (Mutual Funds) Regulations, 1996, Securities Lending Scheme, 1997, SEBI Circular No MFD/ CIR/ 01/ 047/99 dated February 10, 1999, SEBI Circular No. SEBI / IMD / CIR No 14 / 187175/ 2009 dated December 15, 2009, SEBI circular No MRD/DoP/SE/Dep/ Cir-14/2007 dated December 20, 2007 notifying framework for lending of securities and such other applicable guidelines as may be amended from time to time.
- Investment in overseas securities shall be made in accordance with the requirements stipulated by SEBI and RBI from time to time.
- 17) The Fund may also enter into "Repo", hedging or such other transactions as may be allowed to Mutual Funds from time to time. Investments in Tri-Party Repo would be as per the RBI circular dated July 24, 2018.

Investments in Repo in corporate debt securities would be in line with SEBI circular dated November 11, 2011 and RBI circular dated July 24, 2018 and shall be made as per the policy approved by the Board of RNAM and RCTC. The significant features are as follows:

- As specified in the SEBI Circular dated November 15, 2012, the base of eligible securities for mutual funds to participate in repo in corporate debt securities is from AAA rated to AA and above rated corporate debt securities.
- Category of counterparty & Credit rating of counterparty RMF schemes shall enter in lending via Repo only with Investment Grade counterparties.
- The Gross exposure of the scheme to repo transactions in corporate debt securities shall not be more than 10% of the net asset of the scheme.

All investment restrictions stated above shall be applicable at the time of making investment. Further, any new circular issued by RBI or SEBI on Repo would be applicable from time to time.

#### Applicable Haircut

RBI vide its circular dated July 24, 2018 had indicated the haircut to be applied for such transactions as follows:

Haircut/ margins will be decided either by the clearing house or may be bilaterally agreed upon, in terms of the documentation governing repo transactions, subject to the following stipulations:

- Listed corporate bonds and debentures shall carry a minimum haircut of 2% of market value. Additional haircut may be charged based on tenor and illiquidity of the security.
- CPs and CDs shall carry a minimum haircut of 1.5% of market value.
- Securities issued by a local authority shall carry a minimum haircut of 2% of market value.

Additional haircut may be charged based on tenor and illiquidity of the security

Investment in overseas securities shall be made in accordance with the requirements & limits stipulated by SEBI and RBI from time to time.

The scheme may participate in securities lending as permitted under the Regulations. Investment in overseas securities shall be made in accordance with the requirements stipulated by SEBI and RBI from time to time.

The Fund may, where necessary, appoint advisor(s) for providing advisory services for such Scheme's investments. The appointment of such advisor(s) shall be in accordance with the applicable requirements of SEBI. The fees and expenses would illustratively include, besides the investment management fees, custody fees and costs, transaction costs and overseas regulatory costs, the fees of appointed advisor(s). The fees related to these services would be borne by the AMC and would not be charged to the Scheme.

### HOW THE SCHEME IS DIFFERENT FROM THE EXISTING OPEN ENDED SCHEMES OF THE MUTUAL FUND

#### Reliance Growth Fund

**Asset Allocation Pattern:** Equity & Equity Related Instruments - 65% -100%, Debt Instruments & Money Market Instruments - 0% - 35%. **Primary Investment Pattern:** 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. However, there can be no assurance that the investment objective of the Scheme will be realized, as actual market movements may be at variance with anticipated trends. **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 Investments which have been assigned investment grade ratings by any approved rating agency. **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. **Month-end AUM as on 28th February 2019:** Rs. 6361.35 Crs, **No. of Folios as on 28th February 2019:** 536389

#### Reliance Vision Fund (Reliance Natural Resources Fund has been merged into Reliance Vision Fund)

**Asset Allocation Pattern:** Equity & Equity Related Instruments - 70-100%, Large Cap\* Companies - 35-65%, Mid Cap\* Companies - 35-65%, Debt & Money Market Instruments 0-30% & Units issued by REITs and InvITs 0-10%. \*Market Capitalization: Market value of the listed company, which is calculated by multiplying its current market price by total number of shares. Large Cap: Large Cap stocks are defined as stocks of companies whose market capitalization is between 1st - 100th company in terms of full market capitalization. Mid Cap: Mid Cap stocks are defined as stocks of companies whose market capitalization is between 101st - 250th company in terms of full market capitalization. **Primary Investment Pattern:** 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. **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. **Differentiation:** The fund aims to achieve long term capital appreciation through investment in high quality large size and mid size capitalization stocks. **Month-end AUM as on 28th February 2019:** Rs. 2767.03 Crs, **No. of Folios as on 28th February 2019:** 497529

#### Reliance Large Cap Fund (Formerly, Reliance Top 200 Fund)

**Asset Allocation Pattern:** Equity & Equity Related Instruments - 80-100%, Large Cap\* Companies - 80-100%, Mid & Small Cap\* Companies - 0-20%, Debt & Money Market Instruments 0-20% & Units issued by REITs and InvITs 0-10%. \*Market Capitalization: Market value of the listed company,

which is calculated by multiplying its current market price by total number of shares. Large Cap: Large Cap stocks are defined as stocks of companies whose market capitalization is between 1st - 100th company in terms of full market capitalization. Mid Cap: Mid Cap stocks are defined as stocks of companies whose market capitalization is between 101st - 250th company in terms of full market capitalization. Small Cap: Small Cap stocks are defined as stocks of companies whose market capitalization is below first 250 companies in terms of full market capitalization. **Primary Investment Pattern:** The primary investment objective of the scheme is to seek to generate long term capital appreciation by investing predominantly into equity and equity related instruments of large cap companies. The secondary objective is to generate consistent returns by investing in debt, money market securities, REITs and InvITs. **Investment Strategy:** The scheme will invest predominantly into equity and equity related instruments of large cap companies. The Fund will invest at least 80% of its total assets in large cap stocks. Such companies which tend to be leaders in their respective fields with having strong financials, vast experience and robust management. Large Cap stocks tend to generate consistent long term returns with relatively less volatility. They also tend to generate relatively stronger performance during times of heightened risk aversion. The fund will have the flexibility to invest in a broad range of companies with an objective to maximize the returns, at the same time trying to minimize the risk by reasonable diversification. However, there can be no assurance that the investment objective of the scheme will be realized, as actual market movements may be at variance with anticipated trends. **Differentiation:** The Scheme will predominantly invest in equity and equity related instruments of large cap companies. **Month-end AUM as on 28th February 2019:** Rs. 11694.48 Crs, **No. of Folios as on 28th February 2019:** 718121

#### Reliance Multi Cap Fund (Formerly, Reliance Equity Opportunities Fund)

**Asset Allocation Pattern:** Equity & Equity Related Instruments-75-100%, Debt Instruments & Money Market Securities (including investments in Securitized Debt\*) 0- 25%. (\*including upto 25% of the Corpus in Securitized Debt). **Primary Investment Pattern:** 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. **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. **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. **Month-end AUM as on 28th February 2019:** Rs. 9,680.26 Crs, **No. of Folios as on 28th February 2019:** 679007

#### Reliance Quant Fund (Formerly, Reliance Quant Plus Fund)

**Asset Allocation Pattern:** Equity & Equity Related Instruments - 80%-100% & Debt & Money Market Instruments - 0%-20%, Units issued by REITs and InvITs - 0%-10%. **Primary Investment Pattern:** 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 on the basis of a Quant model. **Investment Strategy:** The fund will invest in 30-35 stocks from a universe of S&P BSE 200 selected on the basis of a Quant Model. 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 30-35 stocks (out of the resulting list) and the investments will be made in them on weightages defined by the fund manager. **Differentiation:** An investment fund which focuses on stocks from constituents of S&P BSE 200. The stock selection process is based on quantitative analysis, and the proprietary system-based model will shortlist between 30-35 stocks from screening mechanism at pre-determined intervals i.e. on a quarterly basis based on quantitative techniques. **Month-end AUM as on 28th February 2019:** Rs. 26.05 Crs, **No. of Folios as on 28th February 2019:** 3879

#### Reliance Tax Saver (ELSS) Fund

**Asset Allocation Pattern:** Equity and Equity related securities 80%-100% and Debt and Money Market Instrument 0% - 20%. **Primary Investment Pattern:** 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. **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. **Differentiation:** The fund is an open ended equity linked savings scheme which gives dual advantage of tax savings & growth potential. It is a diversified fund which aims to have minimum 50% exposure to top 100 companies by market capitalization. **Month-end AUM as on 28th February 2019:** Rs.9613.98 Crs, **No. of Folios as on 28th February 2019:** 1312502

#### Reliance Banking Fund

**Asset Allocation Pattern:** Equity & Equity Related Instruments-80%-100% (Companies defined in the Banking Regulation Act, 1949 & Reserve Bank of India Act, 1934 as amended from time to time 80%-100% & Financial services companies which provide non banking financial services like housing finance, stock broking, wealth management, insurance companies and holding companies of insurance companies\* 0%-20%), Debt Instruments & Money Market Instruments: 0%-20%. In the total equity allocation, the fund will invest minimum 80% in companies defined in Banking Regulation Act, 1949 & Reserve Bank of India Act, 1934 as amended from time to time. In addition, maximum 20% of the equity allocation can be invested in financial services companies which provide non banking financial services like housing finance, stock broking, wealth management, insurance companies and holding companies of insurance companies. The fund will not invest in securitized debt. \* The companies which will be included in financial service sector will be those companies which will provide non banking financial services like housing finance, stock broking, wealth management, insurance and other related financial services. **Primary Investment Pattern:** The primary investment objective of the Scheme is to seek to generate continuous returns by actively investing in equity and equity related securities of companies in the Banking Sector and companies engaged in allied activities related to Banking Sector. The AMC will have the discretion to completely or partially invest in any of the type of securities stated above with a view to maximize the returns or on defensive considerations.

However, there can be no assurance that the investment objective of the Scheme will be realized, as actual market movements may be at variance with anticipated trends **Investment Strategy:** To achieve its primary objective, the fund could invest in equity securities of companies in Banking Sector and companies engaged in allied activities related to Banking Sector. **Differentiation:** The fund aims to generate consistent returns by investing in equity / equity related securities of Banking and companies engaged in allied activities related to Banking Sector. The fund follows an active strategy of management with endeavor to generate alpha and outperform the Banking Index. **Month-end AUM as on 28th February 2019:** Rs. 2691.56 Crs, **No. of Folios as on 28th February 2019:** 178378

#### **Reliance Pharma Fund**

**Asset Allocation Pattern:** Equity and Equity related Instruments of companies in Pharma Sector - 80-100%, Debt Instruments & Money Market Instruments - 0-20% & Units issued by REITs and InvITs - 0-10% **Primary Investment Pattern:** 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. **Investment Strategy:** The fund under normal circumstances shall invest at least 80% of the value of its total net assets in equity securities in the Pharma Sector and associated companies. **Differentiation:** A 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. **Month-end AUM as on 28th February 2019:** Rs. 2663.71 Crs, **No. of Folios as on 28th February 2019:** 189891

#### **Reliance Power & Infra Fund (Formerly, Reliance Diversified Power Sector Fund)**

**Asset Allocation Pattern:** Equity and Equity related Instruments of Power & Infrastructure Sectors - 80% - 100%, Debt and Money Market Instruments - 0% - 20%, Units issued by REITs and InvITs - 0% - 10%, **Primary Investment Pattern:** The primary investment objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies that are engaged in or allied to the power and infrastructure space, **Investment Strategy:** The Fund will invest primarily in equity & equity related instruments of companies engaged either directly or indirectly in infrastructure-related activities. Broadly defined, infrastructure-related activities include development, operations, management and maintenance of various infrastructures such as Transportation, Energy, Resources, Communication and other infrastructure. The fund will have the flexibility to invest in a broad range of companies with an objective to maximize the returns, at the same time trying to minimize the risk by reasonable diversification. 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, 5. Strong Cashflows. Risk will be managed through adequate diversification by spreading investments over a wide range of companies. 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 RNAM may, from time to time, review and modify the Scheme's investment strategy if such changes are considered to be in the best interests of the unit holders and if market conditions warrant it. **Differentiation:** The fund focuses on companies related to power and infrastructure space. It provides opportunity to diversify within the sector, with focused approach and flexibility to invest in Power generation, Distribution, Transportation, Energy, Resources, Communication and other infrastructure-related activities. **Month-end AUM as on 28th February 2019:** Rs.1337.54 Crs, **No. of Folios as on 28th February 2019:** 334320

#### **Reliance Consumption Fund (Formerly, Reliance Media & Entertainment Fund)**

**Asset Allocation Pattern:** Equity & Equity related securities of companies in the domestic consumption sector - 80-100, Debt Securities & Money Market Instruments - 0-20% & Units issued by REITs and InvITs - 0-10%, **Primary Investment Pattern:** The primary investment objective of the scheme is to seek long term capital appreciation by investing atleast 80% of its net assets in equity/equity related instruments of the companies that are likely to benefit directly or indirectly from the domestic consumption led demand. **Investment Strategy:** The scheme seeks to achieve its investment objective by investing at least 80% of its net assets in equity/equity related instruments of the companies that are likely to benefit directly or indirectly from domestic consumption led demand. **Differentiation:** A thematic fund which focuses on investing in companies that are likely to benefit directly or indirectly from domestic consumption led demand. **Month-end AUM as on 28th February 2019:** Rs. 74.20 Crs, **No. of Folios as on 28th February 2019:** 11732

#### **Reliance Value Fund (Formerly, Reliance Regular Savings Fund - Equity Option)**

**Asset Allocation Pattern:** Equity and Equity related securities 65%-100%, Debt and Money Market Instruments 0%-20% and Units issued by REITs and InvITs - 0-10% **Primary Investment Pattern:** The primary investment objective of this scheme is to seek capital appreciation and/or to generate consistent returns by actively investing in equity/ equity related securities predominantly into value stocks. **Investment Strategy:** The Fund Managers would aim to identify undervalued stocks having the potential to deliver long term superior risk-adjusted returns. Undervalued stocks would include stocks which the Fund Managers believe are trading at less than their assessed values. The identification of undervalued stocks would involve fundamental analysis. It will be based on the evaluation of various factors including but not limited to stock valuation, financial strength, cash flows, company's competitive advantage, business prospects and earnings potential. 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, **Differentiation:** The Fund follows a value investment strategy and seeks to identify undervalued stocks having the potential to deliver long term superior risk-adjusted returns. **Month-end AUM as on 28th February 2019:** Rs. 3008.07 Crs, **No. of Folios as on 28th February 2019:** 301719

#### **Reliance Equity Hybrid Fund (Formerly, Reliance Regular Savings Fund - Balanced Option)**

**Asset Allocation Pattern:** Equity and Equity related Instruments - 65%-80%, Debt & Money Market instruments - 20%-35% & Units issued by REITs and InvITs - 0-10%, **Primary Investment Pattern:** 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, **Investment Strategy:** The Scheme will, under normal market conditions, invest its net assets primarily in Equity and equity related instruments and balance in fixed income 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, **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 65%-80% of its corpus in equity, 20%-35% in debt related instruments & 0-10% in units issued by REITs and InvITs. **Month-end AUM as on 28th February 2019:** Rs. 12282.57 Crs, **No. of Folios as on**

28th February 2019: 417916

#### **Reliance Focused Equity Fund (Formerly, Reliance Mid & Small Cap Fund)**

**Asset Allocation Pattern:** Equity and equity related securities 65% -100%, Debt instruments and money market instruments 0%-35% & Units issued by REITs and InvITs - 0-10%, **Primary Investment Pattern:** The primary investment objective of the scheme is to generate long-term capital growth by predominantly investing in an active and concentrated portfolio of equity & equity related instruments up to 30 companies across market capitalization. The secondary objective of the scheme is to generate consistent returns by investing in debt, money market securities, REITs and InvITs. **Investment Strategy:** The investment strategy of the scheme is to maintain an active and concentrated portfolio of equity & equity related instruments up to 30 companies across market capitalization. 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. **Differentiation:** The fund is an open ended diversified multi cap equity scheme investing in a concentrated portfolio of 30 stocks across market cap with long term investment horizon. **Month-end AUM as on 28th February 2019:** Rs. 4152.57 Crs, **No. of Folios as on 28th February 2019:** 523507

#### **Reliance Balanced Advantage Fund (Formerly, Reliance NRI Equity Fund)**

**Asset Allocation Pattern:** Equity & Equity Related Instruments - 65-100%, Debt Instruments & Money Market Instruments - 0-35% & Units issued by REITs and InvITs - 0-10%, **Primary Investment Pattern:** The primary investment objective of the scheme is to capitalize on the potential upside in equity markets while attempting to limit the downside by dynamically managing the portfolio through investment in equity & equity related instruments and active use of debt, money market instruments and derivatives. **Investment Strategy:** The fund will endeavor to capitalize on the potential upside in equity markets while attempting to limit the downside by dynamically managing the portfolio through investment in equity & equity related instruments and active use of debt, money market instruments and derivatives. The fund will endeavor to minimize the risks and optimize the returns for a long term investor. The percentage allocation to unhedged equity will be decided on the basis of an internal model with following key parameters: Trend Following (Moving Averages, etc.) & Valuation, **Differentiation:** The fund is an open ended dynamic asset allocation fund which seeks to capitalize on the potential upside in equity markets while attempting to limit the downside by dynamically managing the portfolio. **Month-end AUM as on 28th February 2019:** Rs. 1524.31 Crs, **No. of Folios as on 28th February 2019:** 42510

#### **Reliance Small Cap Fund**

**Asset Allocation Pattern:** Equity & Equity Related Securities of small cap companies including derivatives - 65% - 100%, Equity & Equity Related Securities of any other companies including derivatives - 0% - 35%, debt & money market securities (including investments in securitized debt upto 30%) - 0% - 35%, Units issued by REITs and InvITs - 0-10%, **Market Capitalization:** Market value of the listed company, which is calculated by multiplying its current market price by total number of shares. **Small Cap:** Small Cap stocks are defined as stocks of companies whose market capitalization is below first 250 companies in terms of full market capitalization. **Primary Investment Pattern:** 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. **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. **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. **Month-end AUM as on 28th February 2019:** Rs.7244.94 Crs, **No. of Folios as on 28th February 2019:** 1155665

#### **Reliance Index Fund - Nifty Plan**

**Asset Allocation Pattern:** Equities and equity related securities covered by Nifty50 - 95% - 100%, Cash/Tri-party Repo & Reverse Repo & Money Market instruments (CPs, CDs, Tbills, Mibor linked instruments with daily Put/Call options & overnight Interest rate Reset Linked Instruments)but excluding Subscription and Redemption Cash Flow# - 0% - 5%. (# Subscription Cash Flow is the subscription money in transit before deployment and Redemption Cash Flow is the money kept aside for meeting redemptions.) **Primary Investment Pattern:** The primary investment objective of the scheme is to replicate the composition of the NIFTY 50, with a view to generate returns that are commensurate with the performance of the NIFTY 50, subject to tracking errors. **Investment Strategy:** The Scheme will be managed passively with investments in stocks in a proportion that it is as close as possible to the weightages of these stocks in the Nifty 50. The investment strategy would revolve around reducing the tracking error to the least possible through rebalancing of the portfolio, taking into account the change in weights of stocks in the index as well as the incremental collections/redemptions from the Scheme. The fund will, in general invest a significant part of its corpus in equities however pending investments in equities; the surplus amount of the fund should be invested in Cash/Tri-party Repo & Reverse Repo & Money Market instruments. Also whenever good investment opportunity are not available, or the equity market is not likely to perform in the view of the Fund manager the Fund will reduce its exposure to equity and during that period the surplus asset of the Fund shall be invested in Cash/Tri-party Repo & Reverse Repo & Money Market instruments. However there is no assurance that all such buying and selling activities would necessarily result in benefit for the Fund. The allocation between money market instruments 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. At time such churning could lead to higher brokerage and transaction costs. **Differentiation:** The fund is an open ended scheme which will be passively managed with investments in stocks in a proportion that it is as close as possible to the weightages of these stocks in Nifty 50. **Month-end AUM as on 28th February 2019:** Rs. 134.65 Crs, **No. of Folios as on 28th February 2019:** 8951

#### **Reliance Index Fund - Sensex Plan**

**Asset Allocation Pattern:** Equities and equity related securities covered by S&P BSE Sensex - 95% - 100%, Cash/Tri-party Repo & Reverse Repo & Money Market instruments (CPs, CDs, Tbills, Mibor linked instruments with daily Put/Call options & overnight Interest rate Reset Linked Instruments) but excluding Subscription and Redemption Cash Flow# - 0% - 5%. (# Subscription Cash Flow is the subscription money in transit before deployment and Redemption Cash Flow is the money kept aside for meeting redemptions.) **Primary Investment Pattern:** The primary investment objective of the scheme is to replicate the composition of the S&P BSE Sensex, with a view to generate returns

that are commensurate with the performance of the S&P BSE Sensex, subject to tracking errors. **Investment Strategy:** The Scheme will be managed passively with investments in stocks in a proportion that it is as close as possible to the weightages of these stocks in the S&P BSE Sensex. The investment strategy would revolve around reducing the tracking error to the least possible through rebalancing of the portfolio, taking into account the change in weights of stocks in the index as well as the incremental collections/redemptions from the Scheme. It is proposed to manage the risks by placing limit orders for basket trades and other trades, proactive follow-up with the service providers for daily change in weights in the S&P BSE Sensex as well as monitor daily inflows and outflows to and from the Fund closely. While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated. The fund will, in general invest a significant part of its corpus in equities however pending investments in equities; the surplus amount of the fund should be invested in Cash/Tri-party Repo & Reverse Repo & Money Market instruments. Also whenever good investment opportunity are not available, or the equity market is not likely to perform in the view of the Fund manager the Fund will reduce its exposure to equity and during that period the surplus asset of the Fund shall be invested in Cash/Tri-party Repo & Reverse Repo & Money Market instruments. However there is no assurance that all such buying and selling activities would necessarily result in benefit for the Fund. The allocation between money market instruments and equity will be decided based upon the prevailing market conditions, macro economic environment, and the performance of the corporate sector, the equity market and other considerations. At time such churning could lead to higher brokerage and transaction costs. **Differentiation:** The fund is an open ended scheme which will be passively managed with investments in stocks in a proportion that it is as close as possible to the weightages of these stocks in the S&P BSE Sensex. **Month-end AUM as on 28th February 2019:** Rs. 14.22 Crs, **No. of Folios as on 28th February 2019:** 2744

#### **Reliance Arbitrage Fund (Formerly, Reliance Arbitrage Advantage Fund)**

**Asset Allocation Pattern:** Under normal circumstances, the anticipated asset allocation would be: Equities and equity related instruments, Derivatives including index futures, stock futures, index options, & stock options, etc. – 65%-90%, Debt and Money market instruments (including investments in securitized debt upto 30%) -10%-35%. When adequate arbitrage opportunities are not available in the Derivative and Equity markets, the anticipated alternate asset allocation on defensive considerations would be: Equities and equity related instruments, Derivatives including index futures, stock futures, index options, & stock options, etc. (Only arbitrage opportunities) -0%-65%, Debt and Money market instruments (including investments in securitized debt upto 30%) -35%-100%. **Primary Investment Pattern:** The investment objective of the scheme is to generate income by taking advantage of the arbitrage opportunities that potentially exists between cash and derivative market and within the derivative segment along with investments in debt securities & money market instruments. **Investment Strategy:** The scheme will seek to achieve its investment objective primarily by employing various strategies which seek to exploit available arbitrage opportunities in markets. The stock selection strategy would be a blend of top down and bottom up approach without any sector or market capitalization bias. All companies selected will be analyzed taking into account the business fundamentals like nature and stability of business, prospects of future growth and scalability, financial discipline and returns, valuations in relation to broad market and expected growth in earnings, the company's financial strength and track record. **Differentiation:** The fund is an open ended arbitrage scheme which will seek to exploit available arbitrage opportunities in the markets to achieve its investment objective. **Month-end AUM as on 28th February 2019:** Rs. 8955.76 Crs, **No. of Folios as on 28th February 2019:** 81738

#### **Reliance Japan Equity Fund**

**Asset Allocation Pattern:** Under normal circumstances, the anticipated asset allocation would be: Equity and Equity related Instruments listed on the recognized stock exchanges of Japan\* – 80%-100%, Fixed income securities including money market instruments, cash and equivalent, Treasury bills and fixed deposits of India.- 0%-20%, \*Includes ADRs/GDRs issued by Indian companies or foreign companies, equity of overseas companies listed on recognized stock exchanges of Japan, units/securities issued by overseas mutual funds or unit trusts which are registered with Japan regulators and overseas exchange traded funds (ETFs) which invest in the securities as permitted by SEBI/RBI from time to time. The fund will also invest in initial and follow on public offerings to be listed at recognized stock exchanges of Japan. (The Scheme will not invest in securitized debt & the scheme will not participate in short selling and securities lending). **Primary Investment Pattern:** The primary investment objective of Reliance Japan Equity Fund is to provide long term capital appreciation to investors by primarily investing in equity and equity related securities of companies listed on the recognized stock exchanges of Japan and the secondary objective is to generate consistent returns by investing in debt and money market securities of India. However, there can be no assurance or guarantee that the investment objective of the scheme will be achieved. **Investment Strategy:** The investment strategy of the fund would be to create a portfolio of companies which are leaders or potential leaders in the growth oriented sectors of Japan and are listed on recognized stock exchanges of Japan. The investment philosophy would be a blend of top down and bottom up approach without any extreme sector bias. The sectors would be mainly assessed on their growth potential in the mid and long term. On the other hand, companies within the selected sectors would be analyzed taking into account the business fundamentals like nature and stability of business, potential for future growth and scalability, sales volume, earning performance, corporate image, company's financial strength and track record etc. The fund will endeavor to follow a disciplined investment approach and the portfolio will be reviewed & rebalanced at regular intervals, whenever deemed necessary. **Differentiation:** The fund will endeavor to invest in companies which are leaders or potential leaders in the growth oriented sectors of Japan and are listed on recognized stock exchanges of Japan. The fund will provide exposure to the growth story of Japan Economy along with the benefit of country diversification to the investor. **Month-end AUM as on 28th February 2019:** Rs. 15.58 crs, **No. of Folios as on 28th February 2019:** 2368

#### **Reliance Retirement Fund - Wealth Creation Scheme**

**Asset Allocation Pattern:** Under normal circumstances, the anticipated asset allocation would be: Diversified Equity and equity related securities – 65%-100%, Debt and Money market securities - 0%-35%. **Primary Investment Pattern:** The scheme endeavors to provide capital appreciation and consistent income to the investors which will be in line with their retirement goals by investing in a mix of securities comprising of equity, equity related

instruments and fixed income securities. **Investment Strategy:** For investments in equity and equity related securities, the Wealth Creation Scheme 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 d. Industry economic scenario Besides, it is expected that a portion of the funds will also be invested in initial offerings and other primary market offerings. Risk will be managed through adequate diversification by spreading investments over a wide range of companies across sectors and market capitalization. For investments in Debt Securities, income may be generated through the receipt of coupon payments, the amortization of the discounts on debt instruments or the purchase and sale of securities in the underlying portfolio. The Fund Manager may adopt a different strategy considering the market scenario, opportunities available in different sectors and market capitalization. **Differentiation:** Wealth creation scheme is one of the plans of Reliance Retirement Fund which aims to provide long term growth & capital appreciation by investing primarily in Diversified Equity and equity related instruments and balance in fixed income securities, money market instruments and cash equivalents, so as to help the investor in achieving the retirement goals. **Month-end AUM as on 28th February 2019:** Rs. 1383.91 Crs, **No. of Folios as on 28th February 2019:** 102055

#### **Reliance Equity Savings Fund**

**Asset Allocation Pattern:** Under normal circumstances, the anticipated asset allocation would be: Equities and equity related instruments: 65 – 90% of which: - Derivatives including index futures, stock futures, index options, & stock options, etc. backed by underlying equity (only arbitrage opportunities)\*: 25 -70%, Unhedged Equity Position#: 20 -40%, Debt and Money market instruments\*\* (including investments in securitized debt & margin for derivatives): 10 – 35% When adequate arbitrage opportunities are not available in the Derivative and Equity markets, the anticipated alternate asset allocation on defensive considerations would be: Equities and equity related instruments: 20 – 65% of which: - Derivatives including index futures, stock futures, index options, & stock options, etc. backed by underlying equity (only arbitrage opportunities)\*: 0 -45%, Unhedged Equity Position#: 20 -40%, Debt and Money market instruments\*\* (including investments in securitized debt & margin for derivatives): 35– 80%. #Denote the directional equity exposure which is not hedged. \*This denotes only hedged equity positions by investing in arbitrage opportunities in the equity market. The fund manager in the above case can therefore take exposure to equivalent stock/ index futures & create completely covered positions. The margin money deployed on these positions would be included in Money Market category. \*\* including securitized debt up to 30%. **Primary Investment Pattern:** The primary investment objective of this fund is to generate income and capital appreciation by investing in arbitrage opportunities & pure equity investments along with investments in debt securities & money market instruments. However, there can be no assurance or guarantee that the investment objective of the scheme will be achieved. **Investment Strategy:** The scheme will seek to achieve its investment objective primarily by employing various strategies which seek to exploit available arbitrage opportunities in markets along with pure equity investments. The stock selection strategy would be a blend of top down and bottom up approach without any sector or market capitalization bias. All companies selected will be analyzed taking into account the business fundamentals like nature and stability of business, prospects of future growth and scalability, financial discipline and returns, valuations in relation to broad market and expected growth in earnings, the company's financial strength and track record. The percentage allocation to un-hedged equity will be done on the basis of an internal model with Price/ Book Value of Nifty 50 as the primary factor for deciding the allocation. This model will proportionately re-adjust the unhedged Equity Position weight within the asset allocation limits stated above based on over/under valuation of the equity markets. **Differentiation:** The fund invests predominantly in arbitrage opportunities along with moderate exposure to unhedged equity exposure. **Month-end AUM as on 28th February 2019:** Rs. 2014.69 Crs, **No. of Folios as on 28th February 2019:** 39377

#### **Reliance US Equity Opportunities Fund:**

**Asset Allocation Pattern:** Under normal circumstances, the anticipated asset allocation would be: Equity and Equity related Instruments listed on the recognized stock exchanges of US – 80%-100%, Fixed income securities of India as well as U.S including money market instruments, cash and equivalent, Treasury bills and fixed deposits.- 0%-20%. **Primary Investment Pattern:** The primary investment objective of Reliance US Equity Opportunities Fund is to provide long term capital appreciation to investors by primarily investing in equity and equity related securities of companies listed on the recognized stock exchanges of US and the secondary objective is to generate consistent returns by investing in debt and money market securities of India. **Investment Strategy:** The investment strategy of the fund would be to create a portfolio of high quality – high growth stocks listed on recognized stock exchanges of US. The investment philosophy would be a blend of top down and bottom up approach without any sector or market capitalization bias. All companies selected will be analyzed taking into account the business fundamentals like nature and stability of business, prospects of future growth and scalability, financial discipline and returns, valuations in relation to broad market and expected growth in earnings, the company's financial strength and track record. **Differentiation:** The fund will provide exposure to US securities to an investor which will provide him with country diversification. **Month-end AUM as on 28th February 2019:** Rs. 34.12 Crs, **No. of Folios as on 28th February 2019:** 10743

#### **Reliance Liquid Fund (Formerly, Reliance Liquid Fund - Treasury Plan)**

**Asset Allocation Pattern:** Money market & Debt instruments (including Tri-party Repo/ Repo/ Reverse Repo (including Corporate Bond Repo)) with maturity up to 91 days: 0% - 100%. **Primary Investment Pattern:** The investment objective of the Scheme is to generate optimal returns consistent with moderate levels of risk and high liquidity by investing in debt and money market instruments. **Investment Strategy:** The fund management team will endeavor to maintain a consistent performance in the scheme by maintaining a balance between safety, liquidity and profitability aspects of various investments. The fund manager will try to achieve an optimal risk return balance for management of the fixed income portfolios. The investments in debt instruments carry various risks like interest rate risk, liquidity risk, default risk, purchasing power risk etc. While they cannot be done away with, they can be minimized by diversification and effective use of hedging techniques. The fund management team will take an active view of the interest rate movement by keeping a close watch on various parameters of the Indian economy, as well as developments in global markets. **Differentiation:** An open ended liquid fund which focus on reasonable carry with a view to maximize returns while ensuring adequate liquidity through investments in various money market and debt instruments with maturity up to 91 days. The average maturity of the

portfolio will be in the range of 30- 60 days under normal market conditions. It is suitable for short term cash management & investors with an investment horizon of 1 day to 1 month. **Month end AUM as on 28th February 2019:** Rs. 41188.08 Cr, **No. of Folios as on 28th February 2019:** 248606

#### **Reliance Ultra Short Duration Fund (Formerly, Reliance Liquid Fund - Cash Plan)**

**Asset Allocation Pattern:** Debt Instruments and Money Market Instruments (including Tri-party Repo/ Repo (including corporate bond Repo)): 0% - 100% **Primary Investment Pattern:** The investment objective of the Scheme is to generate optimal returns consistent with moderate levels of risk and liquidity by investing in debt and money market instruments. **Investment Strategy:** The fund management team will endeavor to maintain a consistent performance in the scheme by maintaining a balance between safety, liquidity and profitability aspects of various investments. The fund manager will try to achieve an optimal risk return balance for management of the fixed income portfolios. The investments in debt instruments carry various risks like interest rate risk, liquidity risk, default risk, purchasing power risk etc. While they cannot be done away with, they can be minimized by diversification and effective use of hedging techniques. The fund management team will take an active view of the interest rate movement by keeping a close watch on various parameters of the Indian economy, as well as developments in global markets. **Differentiation:** An open ended ultra-short term debt scheme investing in debt and money market instruments with portfolio duration between 165 - 180 days. The fund aims to generate higher gross yield through a portfolio investing across credit categories. Carry will protect against volatility. This fund is ideal for investors with investment horizon of 3 – 6 months. **Month end AUM as on 28th February 2019:** Rs. 5102.65 Cr, **No. of Folios as on 28th February 2019:** 69331

#### **Reliance Low Duration Fund (Formerly, Reliance Money Manager Fund)**

**Asset Allocation Pattern:** Debt Instruments and Money Market Instruments (including Tri-party Repo/ Repo (including corporate bond Repo)): 0% - 100% **Primary Investment Pattern:** The investment objective of the Scheme is to generate optimal returns consistent with moderate levels of risk and liquidity by investing in debt securities and money market securities. **Investment Strategy:** The fund management team will endeavor to maintain a consistent performance in the scheme by maintaining a balance between safety, liquidity and profitability aspects of various investments. The fund manager will try to achieve an optimal risk return balance for management of the fixed income portfolios. The investments in debt instruments carry various risks like interest rate risk, liquidity risk, default risk, purchasing power risk etc. While they cannot be done away with, they can be minimized by diversification and effective use of hedging techniques. The fund management team will take an active view of the interest rate movement by keeping a close watch on various parameters of the Indian economy, as well as developments in global markets. **Differentiation:** The fund's portfolio invests approx 80% in higher rated (AAA/ A1+) assets. A major part of the portfolio gets allocated in 0 – 9 months bucket, 15 – 30% allocation is made in assets of 9-18 months, which would give the portfolio carry advantage and roll down benefit. The portfolio duration would be maintained between 180-270 days. The ideal investment horizon for the fund would be around 3 - 6 months. **Month end AUM as on 28th February 2019:** Rs.6838.48 Cr, **No. of Folios as on 28th February 2019:** 182133

#### **Reliance Money Market Fund (Formerly, Reliance Liquidity Fund )**

**Asset Allocation Pattern:** Money Market Instruments having residual maturity up to 1 year: 0% - 100% **Primary Investment Pattern:** The investment objective of the Scheme is to generate optimal returns consistent with moderate levels of risk and liquidity by investing in money market instruments. **Investment Strategy:** The fund management team will endeavor to maintain a consistent performance in the scheme by maintaining a balance between safety, liquidity and profitability aspects of various investments. The fund manager will try to achieve an optimal risk return balance for management of the fixed income portfolios. The investments in debt instruments carry various risks like interest rate risk, liquidity risk, default risk, purchasing power risk etc. While they cannot be done away with, they can be minimized by diversification and effective use of hedging techniques. The fund management team will take an active view of the interest rate movement by keeping a close watch on various parameters of the Indian economy, as well as developments in global markets. **Differentiation:** The fund would invest in money market instruments like Certificate of Deposits (CD), Commercial Papers (CP), etc. The portfolio duration would be maintained between 80 -120 days and is ideal for investors with an investment horizon of 1 – 3 months. **Month end AUM as on 28th February 2019:** Rs. 1837.40 Cr, **No. of Folios as on 28th February 2019:** 13552

#### **Reliance Short Term Fund**

**Asset Allocation Pattern:** Debt & Money market instruments 0%-100%, Units issued by REITs & InvITs 0%-10% **Primary Investment Pattern:** The primary investment objective of the scheme is to generate stable returns for investors with a short term investment horizon by investing in debt and money market instruments. **Investment Strategy:** The fund management team will endeavor to maintain a consistent performance in the scheme by maintaining a balance between safety, liquidity and profitability aspects of various investments. The fund manager will try to achieve an optimal risk return, balance for management of the fixed income portfolios. The investments in debt instruments carry various risks like interest rate risk, liquidity risk, default risk, purchasing power risk etc. While they cannot be done away with, they can be minimized by diversification and effective use of hedging techniques. The fund management team will take an active view of the interest rate movement by keeping a close watch on various parameters of the Indian economy, as well as developments in global markets. **Differentiation:** The fund belongs to the family of Short Duration Funds. It is suitable for investors with an investment horizon of 24 – 36 months and medium appetite for risk. The fund predominantly invests in various debt instruments & money market instruments. Portfolio Macaulay Duration is maintained between 1 - 3 years. **Month end AUM as on 28th February 2019:** Rs. 6686.82 Cr, **No. of Folios as on 28th February 2019:** 12524

#### **Reliance Strategic Debt Fund (Formerly, Reliance Corporate Bond Fund)**

**Asset Allocation Pattern:** Debt & Money market instruments 0%-100%, Units issued by REITs & InvITs 0%-10% **Primary Investment Pattern:** To generate income through investments in a range of debt and money market instruments of various maturities with a view to maximizing income while maintaining the optimum balance of yield, safety and liquidity. **Investment**

**Strategy:** The fund management team will endeavor to maintain a consistent performance in the scheme by maintaining a balance between safety, liquidity and profitability aspects of various investments. The fund manager will try to achieve an optimal risk return balance for management of the fixed income portfolios. The investments in debt instruments carry various risks like interest rate risk, liquidity risk, default risk, purchasing power risk etc. While they cannot be done away with, they can be minimized by diversification and effective use of hedging techniques. The fund management team will take an active view of the interest rate movement by keeping a close watch on various parameters of the Indian economy, as well as developments in global markets. **Differentiation:** This fund belongs to the family of medium duration funds. It is ideal for investors having a holding period of 36 months and a medium appetite for risk. The fund predominantly invests in various debt instruments & money market instruments. Portfolio Macaulay Duration is maintained between 3 - 4 years. The fund intends to generate alpha through spread compression and rolldown over a 3 year period. **Month end AUM as on 28th February 2019:** Rs.5967.33 Cr, **No. of Folios as on 28th February 2019:** 25248

#### **Reliance Income Fund**

**Asset Allocation Pattern:** Debt & Money market instruments 0%-100%, Units issued by REITs & InvITs 0%-10%. **Primary Investment Pattern:** The primary investment objective of the scheme is to generate optimal returns consistent with moderate level of risk. This income may be complemented by capital appreciation of the portfolio. Accordingly, investments shall predominantly be made in Debt & Money Market Instruments. **Investment Strategy:** The fund management team will endeavor to maintain a consistent performance in the scheme by maintaining a balance between safety, liquidity and profitability aspects of various investments. The fund manager will try to achieve an optimal risk return balance for management of the fixed income portfolios. The investments in debt instruments carry various risks like interest rate risk, liquidity risk, default risk, purchasing power risk etc. While they cannot be done away with, they can be minimized by diversification and effective use of hedging techniques. The fund management team will take an active view of the interest rate movement by keeping a close watch on various parameters of the Indian economy, as well as developments in global markets. **Differentiation:** This fund belongs to the family of medium to long duration funds. It is suitable for investors with an investment horizon of 36 months and more and medium to high appetite for risk. The fund predominantly invests in various debt instruments & money market instruments. Portfolio Macaulay Duration is maintained between 4 - 7 years. **Month end AUM as on 28th February 2019:** Rs. 275.12 Cr, **No. of Folios as on 28th February 2019:** 4903

#### **Reliance Dynamic Bond Fund**

**Asset Allocation Pattern:** Debt & Money market instruments 0%-100%, Units issued by REITs & InvITs 0%-10%. **Primary Investment Pattern:** The primary investment objective of the scheme is to generate optimal returns consistent with moderate levels of risk. This income may be complemented by capital appreciation of the portfolio. Accordingly, investments shall predominantly be made in Debt and Money Market Instruments. **Investment Strategy:** The fund management team will endeavor to maintain a consistent performance in the scheme by maintaining a balance between safety, liquidity and profitability aspects of various investments. The fund manager will try to achieve an optimal risk return balance for management of the fixed income portfolios. The investments in debt instruments carry various risks like interest rate risk, liquidity risk, default risk, purchasing power risk etc. While they cannot be done away with, they can be minimized by diversification and effective use of hedging techniques. The fund management team will take an active view of the interest rate movement by keeping a close watch on various parameters of the Indian economy, as well as developments in global markets. **Differentiation:** The fund has a dynamic asset allocation structure enabling complete flexibility in investment in debt instruments which may include investments in corporate and PSU bonds, Government Securities, money market instruments, securitized debt etc of varying tenors and the quantum of investments in any of the above mentioned categories is also flexible. Therefore, the fund intends to take medium term calls on interest rates and take significant bets on the same. A significant portion of the fund's pie shall be invested in higher rate corporate bonds, money market instruments and gilts. **Month end AUM as on 28th February 2019:** Rs. 1065 Cr, **No. of Folios as on 28th February 2019:** 10162

#### **Reliance Prime Debt Fund (Formerly, Reliance Medium Term Fund)**

**Asset Allocation Pattern:** Corporate Bonds rated AA+ & above: 80% - 100%. Debt & Money Market Instruments (including corporate bonds rated below AA+, Government Securities issued by Central and/or State Government): 0%-20%; Units issued by REITs and InvITs: 0%-10% **Primary Investment Pattern:** To generate income through investments predominantly in debt instruments of various maturities with a view to maximizing income while maintaining the optimum balance of yield, safety and liquidity. **Investment Strategy:** The fund management team will endeavor to maintain a consistent performance in the scheme by maintaining a balance between safety, liquidity and profitability aspects of various investments. The fund manager will try to achieve an optimal risk return balance for management of the fixed income portfolios. The investments in debt instruments carry various risks like interest rate risk, liquidity risk, default risk, purchasing power risk etc. While they cannot be done away with, they can be minimized by diversification and effective use of hedging techniques. The fund management team will take an active view of the interest rate movement by keeping a close watch on various parameters of the Indian economy, as well as developments in global markets. **Differentiation:** The fund seeks to benefit from opportunities available in the corporate bond market space at different points in time. Therefore, this fund invests based on short to medium term interest rate view and shape of the yield curve. It typically maintains a moderate duration between 1.1 - 1.5 years and invests in well researched credits/structures for yield enhancement. The fund is intended towards ensuring that the investors have a healthy holding period return over 6- 12 months. **Month end AUM as on 28th February 2019:** Rs. 2649.52 Cr, **No. of Folios as on 28th February 2019:** 17057

#### **Reliance Credit Risk Fund (Formerly, Reliance Regular Savings Fund - Debt Option)**

**Asset Allocation Pattern:** Corporate Bonds rated AA and below 65%-100%, Debt & Money Market Instruments (including corporate bonds rated AA+ & above, government securities issued by Central and/or State Government) 0%-35%, Units issued by REITs and InvITs 0%-10% **Primary Investment Pattern:** The primary investment objective of this option is to generate

optimal returns consistent with a moderate level of risk. This income may be complemented by capital appreciation of the portfolio. Accordingly, investments will predominantly be made in Debt & Money Market Instruments. **Investment Strategy:** The fund management team will endeavor to maintain a consistent performance in the scheme by maintaining a balance between safety, liquidity and profitability aspects of various investments. The fund manager will try to achieve an optimal risk return balance for management of the fixed income portfolios. The investments in debt instruments carry various risks like interest rate risk, liquidity risk, default risk, purchasing power risk etc. While they cannot be done away with, they can be minimized by diversification and effective use of hedging techniques. The fund management team will take an active view of the interest rate movement by keeping a close watch on various parameters of the Indian economy, as well as developments in global markets. **Differentiation:** This fund belongs to the family of credit risk funds. The fund is positioned towards the retail/HNI/SME kind of fixed income investors. The fund typically invests in well researched credits/structures for yield enhancement. Core mandate is to generate returns through carry, hence low duration profile. The fund is intended towards ensuring that the investors have a healthy holding period return over 3 years. **Month end AUM as on 28th February 2019:** Rs.9628.23 Cr, **No. of Folios as on 28th February 2019:** 87305

#### Reliance Banking & PSU Debt Fund

**Asset Allocation Pattern:** Debt and Money Market Instruments issued by Banks, Public Sector Undertakings (PSUs) and Public Financial Institutions (PFIs) and Municipal Bonds 80%-100%, Debt and Money Market Instruments issued by other entities, Government Securities issued by Central & State Government 0%-20%, Units issued by REITs and InvITs 0%-10%. **Primary Investment Pattern:** To generate income over short to medium term horizon through investments in debt and money market instruments of various maturities, consisting predominantly of securities issued by entities such as Banks, Public Sector Undertakings (PSUs) and Public Financial Institutions (PFIs) and Municipal Bonds. **Investment Strategy:** The fund management team will endeavor to maintain a consistent performance in the scheme by maintaining a balance between safety, liquidity and profitability aspects of various investments. The fund manager will try to achieve an optimal risk return balance for management of the fixed income portfolios. The investments in debt instruments carry various risks like interest rate risk, liquidity risk, default risk, purchasing power risk etc. While they cannot be done away with, they can be minimized by diversification and effective use of hedging techniques. The fund management team will take an active view of the interest rate movement by keeping a close watch on various parameters of the Indian economy, as well as developments in global markets. **Differentiation:** This is a debt fund which will invest in various maturities, consisting predominantly of securities issued by entities such as Banks, Public Sector Undertakings (PSUs), Public Financial Institutions (PFIs) and Municipal Bonds. Strategy is to capture opportunity on the desired part of yield curve depending on the interest rate expectations going forward. **Month end AUM as on 28th February 2019:** Rs. 3654.93 Cr, **No. of Folios as on 28th February 2019:** 2234

#### Reliance Gilt Securities Fund

**Asset Allocation Pattern:** Government securities issued by Central and/or State Government 80%-100%, Debt & Money Market Instruments 0%-20%. **Primary Investment Pattern:** The primary investment objective of the scheme is to generate optimal credit risk-free returns by investing in a portfolio of securities issued and guaranteed by the Central Government and State Government. **Investment Strategy:** The fund management team will endeavor to maintain a consistent performance in the scheme by maintaining a balance between safety, liquidity and profitability aspects of various investments. The fund manager will try to achieve an optimal risk return balance for management of the fixed income portfolios. The investments in debt instruments carry various risks like interest rate risk, liquidity risk, default risk, purchasing power risk etc. While they cannot be done away with, they can be minimized by diversification and effective use of hedging techniques. The fund management team will take an active view of the interest rate movement by keeping a close watch on various parameters of the Indian economy, as well as developments in global markets. **Differentiation:** This fund belongs to the family of Gilt Funds. It predominantly invests in a portfolio comprising of securities issued and guaranteed by the Central Government and/or State Government, hence has a superior credit profile. However, it can run extremely long durations and therefore, have a higher interest rate risk profile. It is suitable for investors with an investment horizon of 36 months who have a positive view on falling interest rates. **Month end AUM as on 28th February 2019:** Rs. 929.40 Cr, **No. of Folios as on 28th February 2019:** 8841

#### Reliance Floating Rate Fund (Formerly, Reliance Floating Rate Fund - Short Term Plan)

**Asset Allocation Pattern:** Floating rate instruments (Including fixed rate instruments converted to floating rate exposures using swaps/derivatives): 65% - 100%; Fixed rate debt instruments (including securitized debt, money market instruments & floating rate debt instruments swapped for fixed rate returns): 0% - 35%; Units issued by REITs and InvITs: 0% - 10%. **Primary Investment Pattern:** The primary objective of the scheme is to generate regular income through investment predominantly in floating rate and money market instruments and fixed rate debt instruments. **Investment Strategy:** The fund management team will endeavor to maintain a consistent performance in the scheme by maintaining a balance between safety, liquidity and profitability aspects of various investments. The fund manager will try to achieve an optimal risk return balance for management of the fixed income portfolios. The investments in debt instruments carry various risks like interest rate risk, liquidity risk, default risk, purchasing power risk etc. While they cannot be done away with, they can be minimized by diversification and effective use of hedging techniques. The fund management team will take an active view of the interest rate movement by keeping a close watch on various parameters of the Indian economy, as well as developments in global markets. **Differentiation:** The portfolio would predominantly invest in HFC/NBFC/ Financial Institutions/Private Sector Corporate & Government Securities. The fund will endeavour to invest in high quality assets. The ideal investment horizon for the fund would be around 12-36 Months and is ideal for investors who are looking for high accrual with low volatility by investing in a portfolio of debt and money market. **Month end AUM as on 28th February 2019:** Rs. 5761.48 Cr, **No. of Folios as on 28th February 2019:** 4648

#### Reliance Hybrid Bond Fund (Formerly, Reliance Monthly Income Plan)

**Asset Allocation Pattern:** Debt and Money Market Instruments 75%-90%, Equities and Equity related Securities 10-25%, Units issued by REITs and InvITs 0%-10%. **Primary**

**Investment Pattern:** The primary investment objective of the scheme is to generate regular income in order to make regular dividend payments to unitholders and the secondary objective is growth of capital. **Investment Strategy:** The fund management team will endeavor to maintain a consistent performance in the scheme by maintaining a balance between safety, liquidity and profitability aspects of various investments. The fund manager will try to achieve an optimal risk return balance for management of the fixed income portfolios. The investments in debt instruments carry various risks like interest rate risk, liquidity risk, default risk, purchasing power risk etc. While they cannot be done away with, they can be minimized by diversification and effective use of hedging techniques. The fund management team will take an active view of the interest rate movement by keeping a close watch on various parameters of the Indian economy, as well as developments in global markets. Equity portfolio shall be structured so as to keep risk at acceptable levels. **Differentiation:** This is a hybrid fund with a marginal allocation to equity which may go up to maximum 25%. This is ideal for predominantly fixed income investors with a marginal appetite for equity risk. The investment horizon should typically be 3 years or more so that the long term benefit of having a marginal exposure to equity pays off. The fund intends to offer a predominantly fixed income investor the power of equity along with the stability of debt. **Month end AUM as on 28th February 2019:** Rs. 2022.50 Cr, **No. of Folios as on 28th February 2019:** 65579

#### Reliance Nivesh Lakshya Fund

**Asset Allocation Pattern:** Debt & Money market instruments 0%-100%, Units issued by REITs & InvITs 0%-10%. **Primary Investment Pattern:** The primary investment objective of the scheme is to generate optimal returns consistent with moderate levels of risk. This income may be complemented by capital appreciation of the portfolio. Accordingly, investments shall predominantly be made in Debt & Money Market Instruments. **Investment Strategy:** The fund management team will endeavor to maintain a consistent performance in the scheme by maintaining a balance between safety, liquidity and profitability aspects of various investments. The fund manager will try to achieve an optimal risk return balance for management of the fixed income portfolios. The investments in debt instruments carry various risks like interest rate risk, liquidity risk, default risk, purchasing power risk etc. While they cannot be done away with, they can be minimized by diversification and effective use of hedging techniques. The fund management team will take an active view of the interest rate movement by keeping a close watch on various parameters of the Indian economy, as well as developments in global markets. **Differentiation:** This fund belongs to the family of long duration funds. It is suitable for investors with an investment horizon of 5 years and above. The fund predominantly invests in various debt instruments & money market instruments. Portfolio Macaulay Duration is maintained at more than 7 years. **Month end AUM as on 28th February 2019:** 361.24, **No. of Folios as on 28th February 2019:** 6086

#### Reliance Overnight Fund

**Asset Allocation Pattern:** Debt & money market instruments (including MIBOR linked instruments with daily put and call option) maturing on or before next business day 0%-100%. **Primary Investment Pattern:** The primary investment objective of the scheme is to generate optimal returns consistent with low risk and high liquidity by investing in debt and money market instruments with overnight maturity. **Investment Strategy:** The fund management team will endeavor to maintain a consistent performance in the scheme by maintaining a balance between safety, liquidity and profitability aspects of various investments. The fund manager will try to achieve an optimal risk return balance for management of the fixed income portfolios. The investments in debt instruments carry various risks like interest rate risk, liquidity risk, default risk, purchasing power risk etc. While they cannot be done away with, they can be minimized by diversification and effective use of hedging techniques. The fund management team will take an active view of the interest rate movement by keeping a close watch on various parameters of the Indian economy, as well as developments in global markets. **Differentiation:** This fund belongs to the family of overnight funds. It is suitable for investors with an investment horizon of 1 day to 7 days. The fund predominantly invests in various debt instruments & money market instruments maturing on or before next business day. **Month end AUM as on 28th February 2019:** 397.94, **No. of Folios as on 28th February 2019:** 556

#### Reliance Retirement Fund - Income Generation Scheme

**Asset Allocation Pattern:** Under normal circumstances, the anticipated asset allocation would be: Diversified Equity and equity related securities- 5%-30%, Debt and Money market securities- 70%-95%. **Primary Investment Pattern:** The scheme endeavors to provide capital appreciation and consistent income to the investors which will be in line with their retirement goals by investing in a mix of securities comprising of equity, equity related instruments and fixed income securities. **Investment Strategy:** The fund management team will endeavor to maintain a consistent performance in Income Generation Scheme by maintaining a balance between safety, liquidity and profitability aspects of various investments. The fund manager will try to achieve an optimal risk return balance for management of the fixed income portfolios. The investments in debt instruments carry various risks like interest rate risk, liquidity risk, default risk, purchasing power risk etc. While they cannot be done away with, they can be minimized by diversification and effective use of hedging techniques. The fund management team will take an active view of the interest rate movement by keeping a close watch on various parameters of the Indian economy, as well as developments in global markets. Investment views / decisions will be taken on the basis of the following parameters: 1. Prevailing interest rate scenario 2. Quality of the security / instrument 3. Maturity profile of the instrument 4. Liquidity of the security 5. Any other factors in the opinion of the fund management team. The Fund Manager may adopt a different strategy considering the market scenario, opportunities available in different sectors and market capitalization. **Differentiation:** Income Generation Scheme is one of the plans of Reliance Retirement Fund which aims to provide consistent income along with long term growth by maintaining a balance between safety, liquidity and profitability aspects of various investments so as to help the investor in achieving the retirement goals. **Month end AUM as on 28th February 2019:** Rs. 226.59 Cr, **No. of Folios as on 28th February 2019:** 7318

**Risk Mitigation Factors for all the above mentioned Schemes -** Applicable for all the above mentioned Schemes. 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.

#### **RISK MITIGATION FACTOR / RISK CONTROL:**

Since investing requires disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process. The risk control process involves reducing risks through portfolio diversification, taking care however not to dilute returns in the process. The AMC believes that this diversification would help achieve the desired level of consistency in returns.

The AMC aims to identify securities, which offer superior levels of yield at lower levels of risks. With the aim of controlling risks, rigorous in depth credit evaluation of the securities proposed to be invested in will be carried out by the investment team of the AMC.

The Scheme may also use various derivatives and hedging products from time to time, as would be available and permitted by RBI, in an attempt to protect the value of the portfolio and enhance Unitholders' interest.

#### **RISK PROFILE OF THE SCHEME:**

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:

##### **Scheme specific Risk:**

The scheme carries risk associated with investing in foreign equities, fixed income, derivatives and foreign securities, Bonds, securities Lending, Overseas Investments, Listing of units, repo in corporate bonds. 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 currency, market conditions, interest rates, trading volumes, settlement periods and transfer procedures. The NAV may also be subject to risk associated with investment in derivatives, and foreign securities as may be permissible by the Scheme Information Document. Please refer Scheme Information Document for details.

#### **PLANS & OPTIONS:**

The fund has 2 schemes (Both have separate portfolio):

##### **1. Wealth Creation Scheme**

##### **2. Income Generation Scheme**

The above schemes have Growth Plan & Dividend Plans respectively as specified below:

- Growth Plan : Growth Option
- Dividend Plan : Dividend Payout Option
- Direct Plan - Growth Plan: Growth Option
- Direct Plan - Dividend Plan: Dividend Payout Option

#### **APPLICABLE NET ASSET VALUE**

##### **A. Subscriptions/Purchases including switch – ins**

The following cut-off timings shall be observed by a mutual fund in respect of purchase of units of the scheme and their plans, and the following NAVs shall be applied for such purchase:

##### **1. Purchases for an amount of Rs 2 lakh and above:**

In respect of valid application received before 3.00 p.m. and funds for the entire amount of subscription / purchase as per the application are credited to the bank account of the scheme and are available for utilization before the cut-off time of 3.00 p.m., the closing NAV of the day shall be applicable;

In respect of valid application received after 3.00 p.m. and funds for the entire amount of subscription / purchase as per the application are credited to the bank account of the scheme and available for utilization before the cut-off time of the next business day, the closing NAV of the next business day shall be applicable;

Irrespective of the time of receipt of application, the closing NAV of the day on which the funds are credited to the bank account of the scheme and available for utilization before the cut-off time on any subsequent business day, the closing NAV of such subsequent business day shall be applicable.

##### **2. For switch-in of Rs 2 lakh and above**

- a. Application for switch-in is received before the applicable cut-off time of 3.00 p.m
- b. Funds for the entire amount of subscription/purchase as per the switch-in request are credited to the bank account of the respective switch-in schemes before the cut-off time;
- c. The funds are available for utilization before the cut-off time, by the respective switch-in schemes

##### **3. Purchases/switch-in for amount of less than Rs 2 lakh:**

- a. where the application is received upto 3.00 pm with a local cheque or demand draft payable at par at the place where it is received – closing NAV of the day of receipt of application;
- b. where the application is received after 3.00 pm with a local cheque or demand draft payable at par at the place where it is received – closing NAV of the next business day and;
- c. where the application is received with an outstation cheque or demand draft which is not payable on par at the place where it is received – closing NAV of day on which the cheque or demand draft is credited

#### **Uniform process for aggregating split transactions for NAV applicability:**

Pursuant to AMFI circular no. 135/BP/35/2012-13 dated February 18, 2013, the following practice of aggregating split transactions shall be followed and accordingly the closing NAV of the day on which the funds are available for utilization shall be applied where the aggregated amount of investments is Rs. 2 lacs and above:

- a. All transactions received on the same day (as per Time stamp rule).
- b. Transactions shall include purchases, additional purchases, excluding Switches, SIP/ STP/ triggered transactions and various other eligible systematic transactions as mentioned in the para titled "Special Products" of respective SIDs
- c. Aggregations shall be done on the basis of investor's PAN. In case of joint holding, transactions with similar holding structures shall be aggregated.
- d. All transactions shall be aggregated where investor holding pattern is same as stated above, irrespective of whether the amount of the individual transaction is above or below Rs 2 lacs.
- e. Only transactions in the same scheme shall be clubbed. This will include transactions at plan/ option level (Dividend, Growth, Direct).
- f. Transactions in the name of minor, received through guardian should not be aggregated with the transaction in the name of same guardian.

Further, investors may please note that the said process is being followed in line with the directives specified by Association of Mutual Funds in India ("AMFI"). RMF / RNAM shall reserve the right to change / modify any of the terms with respect to processing of transaction in line with directives specified by Securities & Exchange Board of India and / or AMFI from time to time.

#### **B. Redemptions including switch - outs**

The following cut-off timings shall be observed by a mutual fund in respect of repurchase of units in its other schemes and their plans, and the following NAVs shall be applied for such repurchase:

- a. where the application received upto 3.00 pm – closing NAV of the day of receipt of application; and
- b. an application received after 3.00 pm – closing NAV of the next business day.

#### **MINIMUM APPLICATION AMOUNT**

Rs 5,000 and in multiples of Rs. 500 thereafter

##### **For SIP:**

- a) Monthly Frequency: Rs. 500 & in multiples of Re 500 thereafter for minimum 12 months
- b) Quarterly Frequency: Rs. 1,500 & in multiples of Re.500 thereafter for minimum 4 quarters
- c) Annual Frequency: Rs.5,000 & in multiples of Re.500 thereafter for minimum 2 years  
Minimum Additional Investment: Rs. 1,000 (plus in the multiple of Rs.500)

**MINIMUM REDEMPTION:** Redemptions can be of minimum amount of Rs.100 or any number of units

#### **DISPATCH OF REPURCHASE (REDEMPTION) REQUEST**

In terms of SEBI Regulations, the Mutual Fund shall DISPATCH redemption proceeds within 10 Business Days of receiving a valid Redemption request. Interest at the rate of 15% per annum or such other rate as may be prescribed by SEBI from time to time, will be paid for delay in excess of 10 Business Days (11th day onwards) in case the redemption proceeds paid after 10 Business Days of the date of receipt of a valid redemption request. However, under normal circumstances, the Mutual Fund will endeavor to DISPATCH the Redemption cheque / warrant or effect ECS Credit, as the case may be within 3 - 4 Business Days from the date of receipt of a valid redemption request.

#### **PHYSICAL/DEMATERIALIZATION**

The Unit holders are given an Option to hold the units by way of an Account Statement (Physical form) or in Dematerialized ('Demat') form.

Mode of holding shall be clearly specified in the KIM cum application form. Unit holders holding the units in physical form will not be able to trade or transfer their units till such units are dematerialized.

Unit holders opting to hold the units in demat form must provide their Demat Account details in the specified section of the application form. The Unit holder intending to hold the units in Demat form are required to have a beneficiary account with the Depository Participant (DP) (registered with NSDL / CDSL as may be indicated by the Fund at the time of launch of the Plan) and will be required to indicate in the application the DP's name, DP ID Number and the beneficiary account number of the applicant with the DP.

In case of subscription is through SIP the units will be allotted based on the applicable NAV as per the SID and will be credited to investors Demat account on weekly basis upon realization of funds. For e.g. Units will be credited to investors Demat account every Monday for realization status received in last week from Monday to Friday. This Option shall be available in accordance with the provision laid down in the respective schemes and in terms of guidelines/ procedural requirements as laid by the Depositories (NSDL/CDSL) / Stock Exchanges (NSE / BSE) from time to time

In case, the Unit holder desires to hold the Units in a Dematerialized / Rematerialized form at a later date, the request for conversion of units held in non-demat form into Demat (electronic) form or vice-versa should be submitted alongwith a Demat/Remat Request Form to their Depository Participants.

Units held in demat form will be transferable.

Switch, Auto Transfer and Auto SWP facilities shall not be available for Units held in Demat mode.

Demat option will not be available for Daily, Weekly & Fortnightly Dividend plans/ options and



for subscription through Micro SIP

## BENCHMARK

Wealth Creation Scheme: S&P BSE 500

Income Generation Scheme: 80% of CRISIL Long Term Debt Index + 20% of S&P BSE 500

The RNAM / Trustee reserve the right to change / modify the benchmark at the time of launch of the Scheme / Plan or anytime thereafter, for each plan of the Scheme, by issuing an addendum.

## DIVIDEND POLICY

The Mutual Fund is not guaranteeing or assuring any dividend/ bonus. The Mutual Fund is also not assuring that it will make periodical dividend/bonus distributions, though it has every intention of doing so. All dividend/bonus distributions are subject to the availability of distributable surplus of the Scheme.

## FUND MANAGER (for both the schemes)

Sanjay Parekh (Managing the Scheme since Feb 2015)

Anju Chhajjer (Managing the Scheme since Feb 2015)

Kinjal Desai (Fund Manager for overseas investments) (Managing the Scheme since May 2018)

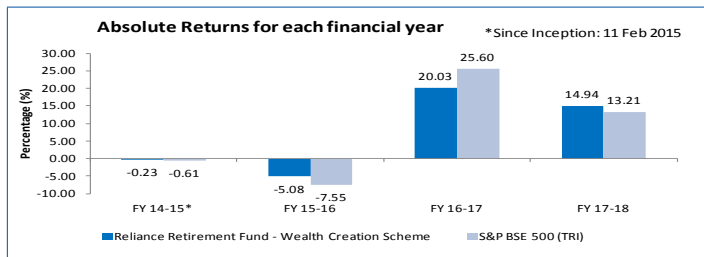
## NAME OF THE TRUSTEE COMPANY

Reliance Capital Trustee Co. Limited

## PERFORMANCE OF THE SCHEME:

Reliance Retirement Fund - Wealth Creation Scheme				
Fund Manager: Sanjay Parekh, Anju Chhajjer, Kinjal Desai				
Performance as on 28/02/2019				
Compounded Annualised Returns (%)				
Period	1 Year	3 Years	5 Years	Returns Since Inception
Reliance Retirement Fund - Wealth Creation Scheme - Growth	-8.84	13.33	NA	5.45
S&P BSE 500 (TRI)	-2.00	17.01	NA	7.56
Inception Date: 11/02/2015				

As the Scheme has completed more than 3 years but less than 5 years, the performance details of only since inception, 1 year & 3 years are provided herein.



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.

TRI - Total Returns Index reflects the returns on the index arising from (a) constituent stock price movements and (b) dividend receipts from constituent index stocks, thereby showing a true picture of returns.

In line with SEBI Circular no. SEBI/HO/IMD/DF3/CIR/P/2018/04 dated Jan 4, 2018, w.e.f. Feb 1, 2018 the performance of the Equity Scheme is Benchmarked to the Total Return Variant of the Index.

**Past performance may or may not be sustained in future.**

## ADDITIONAL DISCLOSURES OF RELIANCE RETIREMENT FUND - WEALTH CREATION SCHEME

## a. Top 10 holdings by issuers and sectors (As on 28/02/2019)

Top 10 Holdings	Weightage (%)
HDFC Bank Limited	9.65
Clearing Corporation of India Ltd	6.12
Infosys Limited	5.60
ICICI Bank Limited	5.40
Grasim Industries Limited	4.35
ITC Limited	4.11
Bharat Financial Inclusion Limited	3.97
State Bank of India	3.57
Housing Development Finance Corporation Limited	3.56
Reliance Industries Limited	3.42

Top 10 Sectors	Allocation (%)
Financial Services	35.32
Energy	8.82
Consumer Goods	7.98
Others	6.12
Metals	6.10
IT	6.09
Construction	4.98
Automobile	4.71
Cement & Cement Products	4.35
Media & Entertainment	4.03

Link to obtain schemes latest monthly portfolio holding - <https://www.reliancemutual.com/investor-services/downloads/factsheets/>

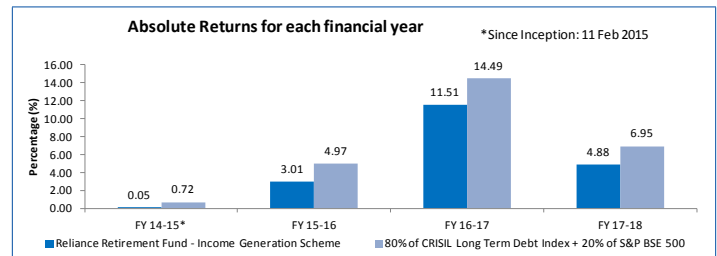
## b. Portfolio Turnover Ratio : 0.66

## c. Aggregate Investments in the scheme by Board of Directors / Fund Managers /Other Key Managerial Persons as on 15/03/2019

Particulars	Aggregate Investments (Rs. in lakhs)
Board of Directors	7.74
Fund Managers	Nil
Other Key Managerial Persons	11.08

Reliance Retirement Fund - Income Generation Scheme				
Fund Manager: Anju Chhajjer, Sanjay Parekh & Kinjal Desai				
Performance as on 28/02/2019				
Compounded Annualised Returns (%)				
Period	1 Year	3 Years	5 Years	Returns Since Inception
Reliance Retirement Fund - Income Generation Scheme- Growth	4.06	7.52	NA	5.33
80% of CRISIL Long Term Debt Index + 20% of S&P BSE 500	5.14	9.50	NA	7.51
Inception Date: 11/02/2015				

As the Scheme has completed more than 3 years but less than 5 years, the performance details of only since inception, 1 year & 3 years are provided herein.



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.**

**ADDITIONAL DISCLOSURES RELIANCE RETIREMENT FUND - INCOME GENERATION SCHEME**
**A. Top 10 holdings by issuers and sectors (As on 28/02/2019)**

Top 10 Equity Holdings	Weightage (%)
HDFC Bank Limited	2.43
Infosys Limited	1.25
Bharat Financial Inclusion Limited	1.04
Grasim Industries Limited	0.94
ICICI Bank Limited	0.94
GE Power India Limited	0.89
Housing Development Finance Corporation Limited	0.82
State Bank of India	0.75
Larsen & Toubro Limited	0.71
Maruti Suzuki India Limited	0.69

Top 10 Debt Holdings	Weightage (%)
Government of India	76.96
Clearing Corporation of India Ltd	2.40
IDFC First Bank Limited	2.12

Top 10 Equity Sectors	Allocation (%)
Banks	5.11
Finance	2.10
Software	1.44
Petroleum Products	1.04
Industrial Capital Goods	0.97
Cement	0.94
Pharmaceuticals	0.90
Ferrous Metals	0.82
Auto	0.80
Construction Project	0.71

Top 10 Debt Sectors	Weightage (%)
Government of India	76.96
Others	2.40
Banks	2.12

Link to obtain schemes latest monthly portfolio holding - <https://www.reliancecmutual.com/investor-services/downloads/factsheets/>

**b. Portfolio Turnover Ratio : 2.21**
**C. Aggregate Investments in the scheme by Board of Directors / Fund Managers /Other Key Managerial Persons as on 15/03/2019**

Particulars	Aggregate Investments (Rs. in lakhs)
Board of Directors	Nil
Fund Managers	Nil
Other Key Managerial Persons	Nil

**Note:** Investment by Executive Director-cum-CEO is included in the aggregate investments by Board of Directors.

**EXPENSES OF THE SCHEME**

This section outlines the expenses that will be charged to the schemes.

**A. LOAD STRUCTURE:**

Type of Load	Load chargeable (as %age of NAV)
Entry	Not Applicable
Exit	Nil

In accordance with the requirements specified by the SEBI circular 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 the Fund 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 Salary AddVantage and Dividend Transfer Plan) accepted by the Fund with effect from August 01, 2009.

With reference to SEBI circular No. SEBI/HO/IMD/DF2/CIR/P/2019/42 dated March 25, 2019, there shall be no entry load for investments under SIPs registered before August 01, 2009 with effect from April 15, 2019.

The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder

The investor is requested to check the prevailing load structure of the scheme before investing.

For any change in load structure RNAM will issue an addendum and display it on the website and on i.e. [www.reliancecmutual.com](http://www.reliancecmutual.com) and Investor Service Centres.

**B. ANNUAL SCHEME RECURRING EXPENSES**

These are the fees and expenses for operating the scheme. Reliance Retirement Fund – Wealth Creation Scheme will invest a minimum of sixty-five per cent of its net assets in equity and equity related instruments, thus the scheme will be considered as equity oriented scheme for the purpose of limits of total expense ratio as defined under regulation 52 of regulation of the SEBI Regulations. These expenses include Investment Management and Advisory Fee charged by the AMC and other expenses as given in the table below:

The AMC has estimated that following % of the daily net assets of the scheme will be charged to the scheme as expenses. The AMC would update the current expense ratios on the website of the mutual fund at least three working days prior to the effective date of the change. Further Actual Expense ratio will be disclosed at the following link <https://www.reliancecmutual.com/Pages/Total-Expense-Ratio-of-Mutual-Fund-Schemes.aspx>

Estimated Expense Structure

**Estimated Expense Structure**

Particulars	Wealth Creation Scheme		Income Generation Scheme	
	% of Net Assets Up to 31.03.2019	% of Net Assets W.e.f. 1. 4. 2019	% of Net Assets Up to 31.03.2019	% of Net Assets W.e.f. 1. 4. 2019
Investment Management and Advisory Fees	Up to 2.50%	Up to 2.25%	Up to 2.25%	Up to 2.00%
Trustee fee				
Audit fees				
Custodian fees				
RTA Fees				
Marketing & Selling expense incl. agent commission				
Cost related to investor communications				
Cost of fund transfer from location to location				
Cost of providing account statements and dividend redemption cheques and warrants				
Costs of statutory Advertisements				
Cost towards investor education & awareness (at least 2 bps)				
Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades resp.				
Goods & Service Tax on expenses other than investment and advisory fees				
<b>Other Expenses #</b>				
<b>Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c)</b>				
Additional expenses under Section 52 (6A) (b) for gross new inflows from specified cities and investors	Up to 0.30%	Up to 0.30%	Up to 0.30%	Up to 0.30%

(# Expenses charged under the said parameters shall be in line with the Regulation 52 of SEBI (MF) Regulations or such other basis as specified by SEBI from time to time.)

Pursuant to Securities and Exchange Board of India (Mutual Funds) (Fourth Amendment) Regulations, 2018, the total expense ratio charged to the scheme shall be revised with effect from April 1, 2019.

## Illustration – Impact of Expense Ratio on the Returns

Value of Rs 1 lac on 12% annual returns in 1 year, considering 1% Expense Ratio	
Amount Invested	100,000.00
NAV at the time of Investment	10.00
No of Units	10,000.00
Gross NAV at end of 1 year (assuming 12% annual return)	11.20
Expenses (assuming 1% Expense Ratio on average of opening and closing NAV)	0.11
Actual NAV at end of 1 year post expenses (assuming Expense Ratio as above)	11.09
Value of Investment at end of 1 year (Before Expenses)	112,000.00
Value of Investment at end of 1 year (After Expenses)	110,940.00

**Note:** Please note that the above is an approximate illustration of the impact of expense ratio on the returns, where the Gross NAV has been simply reduced to the extent of the expenses. In reality, the actual impact would vary depending on the path of returns over the period of consideration. Expenses will be charged on daily net assets.

These estimates have been made in good faith as per the information available to the Investment Manager based on past experience and are subject to change inter-se as per actual but the total expenses shall not exceed the limits permitted by SEBI. Types of expenses charged shall be as per the SEBI (MF) Regulations. The purpose of the above table is to assist the investor in understanding the various costs and expenses that an investor in the scheme will bear directly or indirectly.

Mutual funds /AMCs may charge Goods & Service Tax on investment and advisory fees to the scheme in addition to the maximum limit as prescribed in regulation 52 of the SEBI Regulations.

Goods & Service Tax on other than investment and advisory fees, if any, shall be borne by the scheme within the maximum limit as per regulation 52 of the SEBI Regulations.

Mutual Funds/AMCs will annually set apart at least 2 basis points on daily net assets within the maximum limit as per regulation 52 of the SEBI Regulations for investor education and awareness initiatives.

Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, and no commission shall be paid from such plan.

However, no Investment Management fees would be charged on RNAM's investment in the Scheme. The Trustee Company, shall be entitled to receive a sum computed @ 0.05% of the Unit Capital of all the Schemes of RMF on 1st April each year or a sum of Rs.5,00,000/- which ever is lower or such other sum as may be agreed from time to time in accordance with the SEBI Regulations or any other authority, from time to time.

Investors are requested to note that up to March 31, 2019, The total expenses of the scheme including the investment management and advisory fee shall not exceed the limits stated in Regulation 52(6) which are as follows:

- (i) On the first Rs. 100 crore of the daily net assets 2.50%;
- (ii) On the next Rs. 300 crore of the daily net assets 2.25%;
- (iii) On the next Rs. 300 crore of the daily net assets 2.00%;
- (iv) On the balance of the assets 1.75%;

Provided that in respect of a scheme investing in bonds such recurring expenses shall be lesser by at least 0.25% of the daily net assets outstanding in each financial year

### Reliance Retirement Fund – Wealth Creation Scheme

Pursuant to the SEBI (Mutual Funds) (Fourth Amendment) Regulations, 2018, w.e.f. April 1, 2019 the total expense ratio of the open ended equity oriented scheme including the investment management and advisory fee shall not exceed the limits stated in Regulation 52(6) (c) which are as follows:

- (i) On the first Rs. 500 crores of the daily net assets - 2.25%;
- (ii) On the next Rs. 250 crores of the daily net assets - 2.00%;
- (iii) On the next Rs. 1,250 crores of the daily net assets - 1.75%;
- (iv) On the next Rs. 3,000 crores of the daily net assets - 1.60%;
- (v) On the next Rs. 5,000 crores of the daily net assets - 1.50%;
- (vi) On the next Rs. 40,000 crores of the daily net assets - Total expense ratio reduction of 0.05% for every increase of Rs. 5,000 crores of daily net assets or part thereof;
- (vii) On the balance of the assets - 1.05%;

### Reliance Retirement Fund – Income Generation Plan

Pursuant to the SEBI (Mutual Funds) (Fourth Amendment) Regulations, 2018, w.e.f. April 1, 2019 the total expense ratio of the that in respect of open ended other than equity oriented schemes (open-ended) including the investment management and advisory fee such recurring expenses shall not exceed the limits stated in Regulation 52(6) (c) which are as follows:

- (i) On the first Rs. 500 crores of the daily net assets - 2.00%;
- (ii) On the next Rs. 250 crores of the daily net assets - 1.75%;
- (iii) On the next Rs. 1,250 crores of the daily net assets - 1.50%;
- (iv) On the next Rs. 3,000 crores of the daily net assets - 1.35%;
- (v) On the next Rs. 5,000 crores of the daily net assets - 1.25%;
- (vi) On the next Rs. 40,000 crores of the daily net assets - Total expense ratio reduction of 0.05% for every increase of Rs. 5,000 crores of daily net assets or part thereof;
- (vii) On the balance of the assets - 0.80%;

The above expenses are fungible within the overall maximum limit prescribed under SEBI (Mutual Funds) Regulations, 1996, which means there will be no internal sub-limits on expenses and AMC is free to allocate them within the overall TER.

In addition to the limits specified in regulation 52(6), the following costs or expenses may be charged to the scheme as per new sub regulation 6A, namely-

- (a) Brokerage and Transaction costs incurred for the execution of trades may be capitalized to the extent of 0.12 per cent of the value of trades in case of cash market transactions and 0.05 per cent of the value of trades in case of derivatives transactions. Any payment towards brokerage and transaction costs incurred for the execution of trades, over and above the said 0.12 per cent and 0.05 per cent for cash market transactions and derivatives transactions respectively may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under Regulation 52 of the SEBI (Mutual Funds) Regulations, 1996. Any expenditure in excess of the said prescribed limit (including brokerage and transaction costs, if any) shall be borne by the AMC or by the Trustee or Sponsors.;
- (b) expenses not exceeding of 0.30 per cent of daily net assets, if the new inflows from such investors and cities as specified by the Board from time to time are at least -
  - (i) 30 per cent of gross new inflows in the scheme, or;
  - (ii) 15 per cent of the average assets under management (year to date) of the scheme, whichever is higher;

Provided that if inflows from such cities is less than the higher of sub-clause (i) or sub-clause (ii), such expenses on daily net assets of the scheme shall be charged on proportionate basis:

Provided further that expenses charged under this clause shall be utilised for distribution expenses incurred for bringing inflows from such cities.

Provided further that amount incurred as expense on account of inflows from such cities shall be credited back to the scheme in case the said inflows are redeemed within a period of one year from the date of investment;

The Fund will strive to reduce the level of these expenses so as to keep them well within the maximum limits allowed by SEBI. Expenses on an ongoing basis will not exceed the following percentage of the daily net assets or such maximum limits as may be specified by SEBI Regulations from time to time.

The recurring expenses incurred in excess of the limits specified by SEBI (MF) Regulations will be borne by the AMC or by the Trustee or the Sponsor.

## LISTING

Reliance Retirement Fund - being an open-ended scheme, the units are not listed on any stock exchange. However, the Trustee reserves the right to list the units as and when open-end Schemes are permitted to be listed under the Regulations, and if the Trustee considers it necessary in the interest of unitholders of the Scheme.

## LIQUIDITY

The scheme provides repurchase /switch-out facility on all Business Days at NAV based prices after an initial lock-in-period of five years in the scheme from the date of allotment of units.

**Lock - in Period:** 5 years in the scheme from the date of allotment of units or till Retirement age\* whichever is earlier. (Note: lock in period is in respect to the scheme and not in respect to Wealth Creation Scheme or Income Generation Scheme. Auto transfer from Wealth Creation Scheme to Income Generation Scheme is available during lock - in period).

\*w.e.f. June 06, 2018 The deemed Retirement age for the Scheme will be considered as 65 years. Investors can continue to remain invested beyond the retirement age as well, unless redeemed or switched out.

### Maximum Entry Age for Subscription (w.e.f. June 06, 2018)

Individual investors whose entry age is less than 60 years at the time of Investment can invest. Further, inflows through Subscription / Switch-in / SIP / STP-In, DTP-In, Reliance Salary Advantage, Trigger etc. for existing investor will be discontinued upon investor attaining 60 years of age.

## WAIVER OF 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.

## Default Plan

Investor may note that following shall be applicable for default plan

Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured
1	Not mentioned	Not mentioned	Direct Plan
2	Not mentioned	Direct Plan	Direct Plan
3	Not mentioned	Regular Plan/ Other than Direct Plan	Direct Plan
4	Mentioned	Direct Plan	Direct Plan
5	Direct	Not Mentioned	Direct Plan
6	Direct	Regular Plan/ Other than Direct Plan	Direct Plan
7	Mentioned	Regular Plan/ Other than Direct Plan	Regular Plan/ Other than Direct Plan
8	Mentioned	Not Mentioned	Regular Plan/ Other than Direct Plan

In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan/Other than Direct Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application

without any exit load, barring under the following circumstances.

- Units applied under Daily Dividend Plan
- If the aforesaid units are Redeemed / Switched, fully / partially into another scheme / plan

**TAX TREATMENT FOR THE INVESTORS (UNITHOLDERS):**

Investors are advised to refer to the details in the Scheme information Document (SID), Statement of Additional Information (SAI) and also independently refer to his tax advisor.

**IMPORTANCE OF SAVING FOR RETIREMENT:**

- Retirement is one of the most important life-stage goals.
- Post retirement, the source of income stops, yet the requirement to lead the same lifestyle (or better) remains critical.
- India does not have a formal Social Security System.
- Break-up of joint family system means that the individual has no option but to be self-dependent.
- Despite being a critical requirement, most Indians don't save enough for retirement. 78 per cent Indians don't save enough for comfortable retirement, according to a Report by Towers Watson.
- Risk of inflation underestimated.

**Table 1: How much do you need to spend in the future to maintain the same lifestyle?**

Value of Rs. 1 Lakh over a period of time due to inflation

Inflation Rate	5 years	10 years	15 years	20 years	25 years	30 years
6.0%	133,823	179,085	239,656	320,714	429,187	574,349
7.0%	140,255	196,715	275,903	386,968	542,743	761,226
8.0%	146,933	215,892	317,217	466,096	684,848	1,006,266
9.0%	153,862	236,736	364,248	560,441	862,308	1,326,768

The above calculation is for illustration purpose only. Investors are advised to refer to financial advisor / tax advisor independently before investment.

The current expense will go up by approximately 7 times over the next 30 years!

- It is important to save prudently in order to accumulate a retirement corpus that would take care of the retirement requirements. It is pertinent to earn competitive returns on the investment, than merely earn 'guaranteed' lower returns to optimally meet the retirement goals.

**Table 2: How much do you need to invest per year to have a retirement corpus of Rs. 1 Cr**

Assumed Rate of Return	No. of Years for Retirement					
	5	10	15	20	25	30
7.0%	1,738,907	723,775	397,946	243,929	158,105	105,864
9.0%	1,670,925	658,201	340,589	195,465	118,063	73,364
12.0%	1,574,097	569,842	268,242	138,788	75,000	41,437
15.0%	1,483,156	492,521	210,171	97,615	46,994	23,002

The above calculation is for illustration purpose only. Investors are advised to refer to financial advisor / tax advisor independently before investment.

Notice what a small difference makes to your investment requirements. Instead of investments growing at 7%, if it could grow at 15%, the investment amount may be lesser by almost Rs. 75,000 per year, and yet achieve the retirement corpus.

Note – Though the above table illustrates the Annual Amount required to accumulate retirement corpus at various rates of assumed returns.

**Three Steps for a Happy Retirement – Save, Accumulate and Enjoy**

**Step 1: Save Prudently**

- Save to beat inflation. Table 1 illustrated the effect of inflation on your requirements over a period of time.
- It is important to save prudently.
- Reliance Retirement Fund offers the flexibility to choose asset class, depending on your actual requirement.

**Step 2: Accumulate Retirement Corpus**

- It is pertinent to accumulate a healthy retirement corpus that will help meet retirement goals effectively.
- Table 2 illustrated the power of compounding and what a big difference that rate of return could make to your portfolio.

**Step 3: Enjoy your Retirement**

- Investors could opt for SWP in Reliance Retirement Fund to withdraw a pension based amount basis their requirement. To explain in detail SWP amount for various scenarios is mentioned in Table 3.

**Importance of earning potentially higher Returns**

**Table 3: Annuity Table (Post Retirement)**

The Table shows the annuity receivable per year for an investment of Rs. 1 Cr

Assumed Rate of Return	No. of Years				
	10	15	20	25	30
7%	1,423,775	1,097,946	943,929	858,105	805,864
8%	1,490,295	1,168,295	1,018,522	936,788	888,274
9%	1,558,201	1,240,589	1,095,465	1,018,063	973,364
10%	1,627,454	1,314,738	1,174,596	1,101,681	1,060,792
12%	1,769,842	1,468,242	1,338,788	1,275,000	1,241,437

The above calculation is for illustration purpose only. Investors are advised to refer to financial advisor / tax advisor independently before investment.

Note: You could earn Rs. 2.5 Lakhs more per annum (30% higher returns) as annuity per annum if the rate of return of the underlying fund is 12%, instead of 7%

**Daily Net Asset Value (NAV) Publication & Computation:**

The NAV of the Scheme shall be calculated and announced on all Working Days. The AMC shall update the NAVs on the website of the Mutual Fund ([www.reliancecmutual.com/www.reliancecmf.com](http://www.reliancecmutual.com/www.reliancecmf.com)) and on the website of AMFI ([www.amfiindia.com](http://www.amfiindia.com)) by 9.00 p.m. on every Working Day. Further, AMC shall extend facility of sending latest available NAVs to unitholders through SMS, upon receiving a specific request in this regard.

The Net Asset Value (NAV) of the Units will be determined daily or as prescribed by the Regulations. The NAV shall be calculated in accordance with the following formula, or such other formula as may be prescribed by SEBI from time to time.

NAV = (Market/Fair Value of Scheme's Investments + Receivables + Accrued Income + Other Assets - Accrued Expenses - Payables - Other Liabilities) / No. of Units outstanding under Scheme on the valuation date

**Example:** If the applicable NAV is Rs. 10.00, sales/entry load if any is 2 per cent and the exit/repurchase load is 2 percent then the sales price will be Rs. 10.20 and the repurchase price will be Rs. 9.80.

**FOR INVESTOR GRIEVANCES PLEASE CONTACT:**

**Karvy Fintech Private Limited :** Karvy Selenium Tower B, Plot number 31 & 32, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad, Telangana - 500032, India

**Reliance Mutual Fund:** Reliance Centre, 7th Floor, Off Western Express Highway, Santacruz (East), Mumbai - 400 055. Tel No. - 022-3303 1000, Fax No. - 022-3303 7662, Email - [customer\\_care@reliancecmutual.com](mailto:customer_care@reliancecmutual.com)

**UNITHOLDERS' INFORMATION:**

Accounts statement/ transaction alert (on each transaction), Annual financial results and Half yearly portfolio disclosure shall be provided to investors in manner as specified by SEBI from time to time.

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

**Note: Pursuant to Addendum no. 66 dated June 11, 2015 investors were informed about the discontinuation of subscription under the Bonus plan/option of the scheme(s), wherever applicable, w.e.f June 25, 2015 ("effective date"). Further, in case of investments through the SIP and any other special products (as mentioned in the SID of the schemes) which were registered under the Bonus Plan/Option of the respective schemes prior to the effective date, the future transactions shall be processed under the Growth option of the respective schemes.**

App No.:

DISTRIBUTOR / BROKER INFORMATION (Refer Instruction No. I.9)				
Name & Broker Code / ARN	Sub Agent ARN Code	Sub Agent Code	*Employee Unique Identification Number	RIA Code*
ARN- (ARN stamp here)	ARN-			

\*Please sign alongside in case the EUIN is left blank/not provided. I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.

<b>SIGN HERE</b>	First / Sole Applicant / Guardian / Authorised Signatory	Second Applicant / Authorised Signatory	Third Applicant / Authorised Signatory
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**1. INVESTOR'S FOLIO NUMBER** [Grid] (Please tick (✓) any one)  I am a First time investor across Mutual Funds OR  I am an existing investor in Mutual Funds

(If you have an existing folio number with KYC validated, please mention the number here, enter your name in section 4 & proceed to section 7&9 to provide FATCA / Additional KYC details. If these details are already provided please proceed to Section 11. Mode of holding will be as per existing folio number.)

**2. UNITHOLDING OPTION -  Demat Mode  Physical Mode** These details are compulsory if the investor wishes to hold the units in DEMAT mode. Ref. Instruction No.X. Please ensure that the sequence of names as mentioned in the application form matches with that of the account held with any one of the Depository Participant.

<b>National Securities Depository Limited (NSDL)</b>	<b>Central Depository Securities Limited (CDSL)</b>
DP ID No. Beneficiary Account No. [Grid]	Target ID No. [Grid]

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

**3. GENERAL INFORMATION** APPLICATION FOR  Zero Balance Folio  Investment ^MODE OF HOLDING : (Please tick(✓))  Single  Joint (Default)  Any one or Survivor

**4. FIRST APPLICANT DETAILS**

NAME^ [Grid] PAN / PEKRN^\*\* [Grid] CKYC Id^\*\* [Grid]

Name of Guardian if first applicant is minor / Contact Person for non individuals [Grid]

Guardian's Relationship With Minor  Father  Mother  Court Appointed Guardian Date of Birth of 1st Applicant [Grid] (Mandatory in case of Minor) Proof of Date of Birth and Guardian's Relationship with Minor  Birth Certificate  Passport  Others (please specify)

STATUS^ :  Resident Individual  NRI  Minor through Guardian  PIO

#Date of birth is mandatory for investment in Reliance Retirement Fund and investors are required to provide the date of birth in application form. Refer Instruction No. II - 4. If date of birth is available in KRA records the same shall be updated for this folio / investment. Applications shall be liable for rejection if the date of birth is not mentioned in the application form or not available in KRA records on the date of allotment if KYC is under process.

Note:\*\*In case First Applicant is Minor then details of Guardian will be required. ^Mandatory for all type of Investors. It is mandatory for investors to be KYC compliant prior to investing in Reliance Mutual Fund. Refer instruction no. II. 5, 6 & IX

**5. SECOND APPLICANT DETAILS**

NAME^ [Grid] PAN / PEKRN^\*\* [Grid] CKYC Id^\*\* [Grid] STATUS^ :  Resident Individual  NRI  PIO

**6. THIRD APPLICANT DETAILS**

NAME^ [Grid] PAN / PEKRN^\*\* [Grid] CKYC Id^\*\* [Grid] STATUS^ :  Resident Individual  NRI  PIO

**7. ADDITIONAL KYC DETAILS**

OCCUPATION**	Professional	Agriculturist	Housewife	Retired	Government Service/PublicSector	Business	Forex Dealer	Student	Private Sector Service	Others
1 <sup>st</sup> Applicant	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2 <sup>nd</sup> Applicant	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
3 <sup>rd</sup> Applicant	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Guardian	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**GROSS ANNUAL INCOME DETAILS^\*\***

	Below 1 Lac	1-5 Lacs	5-10 Lacs	10-25 Lacs	25 Lacs-1 Crore	>1 Crore	NET-WORTH*** in ₹	Date
1st Applicant	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Net worth should	[Grid]
2nd Applicant	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	not be older	[Grid]
3rd Applicant	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	than 1 year)	[Grid]
Guardian	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>		[Grid]

**PEP DETAILS\*\*\***

	1st Applicant	2nd Applicant	3rd Applicant	Guardian
Are you a Politically Exposed Person (PEP)^**	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>
Are you related to a Politically Exposed Person (PEP)^**	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>

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

Account No. [Grid] A/c. Type (✓)  SB  Current  NRO  NRE  FCNR

Name & Branch of Bank [Grid]

Branch City [Grid] PIN [Grid] IFSC Code [Grid] MICR Code [Grid]

Please ensure the name in this application form and in your bank account are the same. Please update your IFSC and MICR Code in order to get payouts via electronic mode in to your bank account.

Received from Mr/Ms/M/S : \_\_\_\_\_ App. No.:

An application for allotment of Units under

<b>Scheme</b>	<input type="radio"/> Reliance Retirement Fund - Wealth Creation Scheme	<input type="radio"/> Reliance Retirement Fund - Income Generation Scheme	<b>Plan</b>	<input type="radio"/> Direct Plan	<input type="radio"/> Regular Plan
			<b>Option</b>	<input type="radio"/> Growth Option	<input type="radio"/> Dividend Payout Option

Cheque / DD No. \_\_\_\_\_ Date \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_ ₹ \_\_\_\_\_ Drawn on Bank \_\_\_\_\_ Facilities Opted:  SIP  SWP  Auto Transfer  Auto SWP

Time Stamp & Date of receiving office

**9. FATCA and CRS DETAILS For Individuals (Mandatory) Non Resident Investors should mandatory fill separate FATCA/CRS details form**

# Please indicate all Countries in which you are a resident for tax purpose, associated Taxpayer Identification Number and it's Identification type eg. TIN etc.

Sole/First Applicant/Guardian			Second Applicant			Third Applicant		
Country # <sup>***</sup>	Tax Payer Ref. ID No <sup>%</sup>	Identification Type	Country #	Tax Payer Ref. ID No <sup>%</sup>	Identification Type	Country #	Tax Payer Ref. ID No <sup>%</sup>	Identification Type
1			1			1		
2			2			2		
3			3			3		

In case Country of Tax Residence is only India then details of Country of Birth & Nationality need not be provided. <sup>\*\*</sup>In case Tax Identification Number is not available, kindly provide its functional equivalent

Sole/First Applicant/Guardian		Second Applicant		Third Applicant	
Country of Birth <sup>***</sup>	Country of Nationality <sup>***</sup>	Country of Birth <sup>***</sup>	Country of Nationality <sup>***</sup>	Country of Birth <sup>***</sup>	Country of Nationality <sup>***</sup>

**10. CONTACT DETAILS OF SOLE / FIRST APPLICANT (Refer Instruction No. VI & VIII) <sup>\*\*</sup>Please note that your address details will be updated as per your KYC records with CKYC / KRA**

<b>Correspondence Address<sup>**</sup></b> (P.O. Box is not sufficient)				<b>Overseas Address</b> (Mandatory for NRI / FI Applicants)			
House / Flat No.				House / Flat No.			
Street Address				Street Address			
City/ Town		State		City/ Town		State	
Country		Pin Code		Country		Pin Code	
Tel. (Res.)				Tel. (Off.)			
				Mobile No.			

**Email ID**

Investors providing Email Id would mandatorily receive E - Statement of Accounts in lieu of physical Statement of Accounts and the annual report or abridged summary on email. Please register your Mobile No & Email Id with us to get instant transaction alerts via SMS & Email.

I wish to receive scheme wise annual report or abridged summary through Physical mode (Applicable only for investors who have not specified the email id)

**11. INVESTMENT & PAYMENT DETAILS (Separate Application Form is required for investment in each Plan/Option. Multiple cheques not permitted with single application form)**

(Refer instruction no. IV) OTBM facility is available to investors who have Invest Easy facility registered with RMF. (For Product Labeling please refer Ins No. XVII)

<b>Scheme</b>	<input type="radio"/> Reliance Retirement Fund - Wealth Creation Scheme <input type="radio"/> Reliance Retirement Fund - Income Generation Scheme	<b>Plan</b>	<input type="radio"/> Direct Plan <input type="radio"/> Regular Plan	(Please tick (✓) the appropriate boxes only if applicable to the scheme in which you plan to invest)			
		<b>Option</b>	<input type="radio"/> Growth Option <input type="radio"/> Dividend Payout Option				
<b>Mode of Payment</b>	<input type="radio"/> Cheque <input type="radio"/> DD <input type="radio"/> Funds Transfer <input type="radio"/> OTBM Facility (One Time Bank Mandate) <input type="radio"/> RTGS / NEFT <input type="radio"/> Cash <sup>1</sup> (Refer Instruction No. XIII)						
Investment Amount (₹)	DD Charges (if applicable) (₹)	Net Amount~ (₹)	Instrument No/Cash Deposit Slip No/UTR No.	Date	Drawn on Bank	Bank Branch	City
I	II	I minus II		DD MM YYYY			

(<sup>1</sup> Default option if not selected) ~Units will be allotted for the net amount minus the transaction charges if applicable. <sup>2</sup>Investors are requested to collect the cash deposit slip from the DISC

**Reason for Investment:**  House  Children's education  Children's Marriage  Car  Retirement  Others

**12. NOMINATION - I wish to Nominate**  Yes  No (Mandatory if mode of holding is single) (Refer Instruction No. VI) In case of existing investor, nomination details mentioned in the below table will replace the existing details registered in the folio. Signature of applicants is mandatory if you do not wish to nominate.

Nominee Name & Address	PAN of Nominee (Optional)	Date of Birth of Nominee	Nominee Relation With Investor	Guardian Name (in case Nominee is Minor)	Guardian Relation with Nominee	Allocation (%)	Sign of Nominee	Sign of Guardian	Signature of Applicants
									1st Applicant
									2nd Applicant
									3rd Applicant

**13. I wish to opt for SWP**  Yes  No

Frequency:  Monthly  Quarterly  Half Yearly  Yearly Enrolment Period From  To  Amount

**Note:** Please ensure that the Start date specified for SWP facility should be later than the completion of the lock in period of 5 years or 65 years of age which is earlier. In case the Start date is mentioned prior to the completion of the lock in period then the SWP facility shall automatically start post the completion of the lock in period. (Minimum. ₹ 500/- & in multiples of ₹ 100/- thereafter)

**14. I wish to opt for Auto Transfer facility**  Yes  No (Applicable only for investors who have invested in Wealth Creation scheme. Refer Ins No. XIV & XVI)

<b>To Scheme</b>	Reliance Retirement Fund - Income Generation Scheme	<b>Plan</b>	<input type="radio"/> Direct Plan <input type="radio"/> Regular Plan	<b>Option</b>	<input type="radio"/> Growth Option <input type="radio"/> Dividend Payout Option
<b>Date of Transfer</b>	<input type="text"/>				

**Note:** 1) If the investor has opted for Auto transfer facility then existing units of the investor in the Wealth Creation Scheme will be automatically switched to Income Generation Scheme (with nil exit load) at any date as specified by the investor which is within or after the lock in period. In case the Auto transfer option is selected and date is not specified in the application, auto transfer will happen on 5th working day of the following month upon completion of investor's 50 years of age. The balance SIP installments in Wealth Creation scheme will continue to get processed in Income Generation Scheme once the Auto transfer facility in executed. 2) This facility is not applicable for investors opting to invest in DEMAT mode.

**15. I wish to opt for Auto SWP facility**  Yes  No (Not applicable for investors opting to invest in DEMAT mode. Refer Ins No. XV & XVI)

Frequency:  Monthly  Quarterly  Annual **SWP Date:**  1  8  15  22 **Start Date:** Refer Note below **End Date:**  (optional)

**Amount**  (Minimum Amount for Auto SWP : A) Monthly Frequency: Rs. 500 & in multiples of Re 500 thereafter. B) Quarterly Frequency: Rs. 1,500 & in multiples of Rs. 500 thereafter. C) Annual Frequency: Rs. 5,000 & in multiples of Re.500 thereafter)

**Note:** Auto SWP shall start from the 1st/8th/15th/22nd transaction day of the month/quarter/year (as specified by the investor) followed by the month in which the investor completes 60 years of age after completion of 5 year lock in period, whichever is later.

**16. POWER OF ATTORNEY (POA) HOLDER DETAILS**

<b>First Applicant POA Name</b>	Mr./Ms./M/s	<b>PAN<sup>^</sup></b>
<b>Second Applicant POA Name</b>	Mr./Ms./M/s	
<b>Third Applicant POA Name</b>	Mr./Ms./M/s	

**17. DECLARATION AND SIGNATURE**

I/We would like to invest in Reliance Retirement Fund subject to terms of the Statement of Additional Information (SAI), Scheme Information Document (SID), Key Information Memorandum (KIM) and subsequent amendments thereto. I/We have read, understood (before filling application form) and is/are bound by the details of the SAI, SID & KIM including details relating to various services including but not limited to Reliance Any Time Money Card. I/We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. I/We declare that the amount invested in the Scheme is through legitimate sources only and is not designed for the purpose of contravention or evasion of any Act / Regulations / Rules / Notifications / Directions or any other Applicable Laws enacted by the Government of India or any Statutory Authority. I accept and agree to be bound by the said Terms and Conditions including those excluding/ limiting the Reliance Capital Asset Management Limited (RCAM) liability. I understand that the RCAM may, at its absolute discretion, discontinue any of the services completely or partially without any prior notice to me. I agree RCAM can debit from my folio for the service charges as applicable from time to time. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I hereby declare that the above information is given by the undersigned and particulars given by me/us are correct and complete. Further, I agree that the transaction charge (if applicable) shall be deducted from the subscription amount and the said charges shall be paid to the distributors. I/We hereby confirm that I/We are not United States persons within the meaning of Regulation (S) under the United States Securities Act of 1933, or as defined by the U.S. Commodity Futures Trading Commission, as amended from time to time or residents of Canada.

I confirm that I am resident of India.  I/We confirm that I am/We are Non-Resident of Indian Nationality/Origin and I/We hereby confirm that the funds for subscription have been remitted from abroad through normal banking channels or from funds in my/our Non-Resident External /Ordinary Account/FCNR Account. I/We undertake that all additional purchases made under this folio will also be from funds received from abroad through approved banking channels or from funds in my/ our NRE/FCNR Account.  I have read and understood Instruction no. XIII and hereby agree to abide by the same. I hereby declare that the information provided in the Form is in accordance with section 285BA of the Income Tax Act, 1961 read with Rules 114F to 114H of the Income Tax Rules, 1962 and the information provided by me /us in the Form, its supporting Annexures as well as in the documentary evidence provided by me/us are, to the best of our knowledge and belief, true, correct and complete.

++ I/We, have invested in the Scheme(s) of your Mutual Fund under Direct Plan. I/We hereby give you my/our consent to share/provide the transactions data feed/ portfolio holdings/ NAV etc. in respect of my/our investments under Direct Plan of all Schemes Managed by you, to the above mentioned Mutual Fund Distributor /SEBI-Registered Investment Adviser.

I hereby authorize the representatives of Reliance Nippon Life Asset Management Limited, its Distributors and Reliance group companies to contact me through any mode of communication. This will override registry on DND /DNDC, as the case may be.

<b>SIGN HERE</b>	<input type="checkbox"/> First / Sole Applicant / Guardian / Authorised Signatory	<input type="checkbox"/> Second Applicant / Authorised Signatory	<input type="checkbox"/> Third Applicant / Authorised Signatory
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**Add convenience to your life with our value added service**

Simply send \*\*SMS to 966 400 1111 to avail below facilities

Types of Facilities	Single Folio	Multiple Folio
NAV	SMS mynav	SMS mynav <space> last 6 digits of folio
Balance	SMS Balance	SMS balance <space> last 6 digits of folio
Last 3 Transaction	SMS Transaction	SMS txn <space> last 6 digits of folio
Statement thru mail	SMS ESOA	SMS ESOA <space> last 6 digits of folio

\*\*SMS charges apply

Investor Service. A RMF Virtual Branch Experience.

For more details : Visit : [www.reliancecapital.com](http://www.reliancecapital.com)

You can also follow us on   

Wealth Sets You Free

DISTRIBUTOR / BROKER INFORMATION (Ref. Instruction No. 12 & 13)

Table with columns: Name & Broker Code / ARN, Sub Broker / Sub Agent ARN Code, Employee Unique Identification Number, Sub Broker / Sub Agent Code, RIA Code

\*Please sign below in case the EUIN is left blank/not provided. I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.

Table with columns: SIGN HERE, First / Sole Applicant / Guardian / Authorised Signatory, Second Applicant / Authorised Signatory, Third Applicant / Authorised Signatory

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

REQUEST FOR Registration of SIP, Registration of SIP Insure, Registration of Micro SIP (Default option if not selected)

Table with columns: APPLICANT DETAILS, Name of Sole/1st holder, Name of 2nd holder, Name of 3rd holder, FOLIO NO., PAN No / PEKRN., KYC

Table with columns: INITIAL INVESTMENT DETAILS, Cheque/ DD No./Cash Deposit Slip No., Net Amount, Cheque / DD / Cash Deposition Date, DD Charge, Bank Name, Branch, City

UNHOLDING OPTION - Demat Mode, Physical Mode (Ref. Instruction No. 23) Demat Account details are compulsory if demat mode is opted. Not applicable if you have opted for SIP Insure.

Table with columns: National Securities Depository Limited (NSDL), Central Depository Securities Limited (CDSL), DP ID No. Beneficiary Account No., Target ID No.

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

NOMINATION - I wish to Nominate Yes No (Nomination is mandatory if you have opted for SIP Insure) (Refer Instruction No. 26 to 29) In case of existing investor, nomination details mentioned in the below table will replace the existing details registered in the folio. Signature of applicants is mandatory if you do not wish to nominate.

Table with columns: Nominee Name & Address, PAN of Nominee (Optional), Date of Birth of Nominee, Nominee Relation With Investor, Guardian Name (in case Nominee is Minor), Guardian Relation with Nominee, Allocation (%), Sign of Nominee, Sign of Guardian, Signature of Applicants

SIP DETAILS Refer Instruction No. 13. Please refer respective SID/KIM for product labeling. Refer SIP Insure instructions in case you have opted for SIP Insure.

Table with columns: Scheme / Plan / Option, Frequency (Please - any one), Enrollment Period, SIP Date, SIP Amount, Reliance STEP-UP Facility (Optional) (Refer Instruction No. 25), Amount, Frequency, Count

\*\* In case of Reliance Tax Saver Fund, Reliance Retirement fund - Income Generation Plan & Reliance Retirement fund - Wealth Creation Plan, the Step up minimum Amount should be ₹ 500 and in multiples of ₹ 500/- . \$ Incase the SIP 'End Date' is incorrect/ not legible/ not mentioned by the investor, then default end date shall be considered as December 2099. Note: STEP-UP facility is not applicable for SIP Insure registrations.

DECLARATION AND SIGNATURE

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 Nippon Life Asset Management Limited (RNAM) liability. I understand that the RNAM may, at its absolute discretion, discontinue any of the services completely or partially without any prior notice to me. I agree RNAM 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 model, payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I hereby declare that the above information is given by the undersigned and particulars given by me/us are correct and complete. Further, I agree that the transaction charge (if applicable) shall be deducted from the subscription amount and the said charges shall be paid to the distributors. I confirm that I am resident of India. I/We and our family members are Non-Resident of India 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 have read and understood Instruction no. XIII and hereby agree to abide by the same. I hereby declare that the information provided in the Form is in accordance with section 285BA of the Income Tax Act, 1961 read with Rules 114F to 114H of the Income Tax Rules, 1962 and the information provided by me/us in the Form, its supporting Annexures as well as in the documentary evidence provided by me/us are, to the best of our knowledge and belief, true, correct and complete. I understand that the insurance claim and the payment of the sum insured shall be made directly by Reliance Nippon Life Insurance Company Ltd (RNLIC) subject to the terms and conditions of insurance, read along with the Certificate of Insurance of the group term insurance policy, Scheme Information Document and Statement of Additional Information. In the event my nominee is minor at the time of claim, I authorize RNLIC to make the payment only on collection of lawful guardian details under the policy.

Signed at on this day of 20. ++ I/We, have invested in the Schemes of your Mutual Fund under Direct Plan. I/We hereby give you my/our consent to share/provide the transactions data feed/ portfolio holdings/ NAV etc. in respect of my/our investments under Direct Plan of all Schemes Managed by you, to the above mentioned Mutual Fund Distributor / SEBI-Registered Investment Adviser.

I hereby authorize the representatives of Reliance Nippon Life Asset Management Limited, its Distributors and Reliance group companies to contact me through any mode of communication. This will override registry on DND / DNDC, as the case may be.

By signing this SIP enrolment form I/We understand that the amount will be debited from the Bank account mentioned in One Time Bank Mandate / Invest Easy - Individuals Mandate Form.

Table with columns: SIGN HERE, First / Sole Applicant / Guardian / Authorised Signatory, Second Applicant / Authorised Signatory, Third Applicant / Authorised Signatory

Investors are requested to note that the amount mentioned in One Time Bank Mandate should be the maximum amount that you would like to invest in schemes of RMF on any transaction day.

ONE TIME BANK MANDATE (NACH / Direct Debit Mandate Form) (Applicable for Lumpsum Additional Purchases as well as SIP Registration)

SPONSORS: Reliance Capital Nippon Life Insurance Company

UMRN (For Office Use Only) APP NO.

Create [X] Sponsor Bank Code (For Office Use Only) Utility Code (For Office Use Only) Date: DDMMYY

Modify [X] I/We hereby authorize Reliance Mutual Fund to debit (tick) [ ] SB [ ] CA [ ] CC [ ] SB-NRE [ ] SB-NRO [ ] Other

Cancel [X] Bank A/c no: (Destination Bank Account Number)

With Bank (Name of Destination Bank) IFSC MICR

an amount of Rupees ₹

FREQUENCY: [X] Monthly [X] Quarterly [X] Half Yearly [X] Yearly [X] as & when presented DEBIT TYPE [X] Fixed Amount [X] Maximum Amount

Table with columns: Reference 1, Folio No., Reference 2, Appln No., Email ID, Mobile / Phone No.

I agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule of charges of the bank.

Table with columns: From, To, Or, Signature of Account Holder, Name as in Bank Record

This is to confirm that the declaration (as mentioned overleaf) has been carefully read, understood & made by me / us. I am authorizing the User Entity / Corporate to debit my account, based on the instructions as agreed and signed by me. I have understood that I am authorized to cancel / amend this mandate by appropriately communicating the cancellation / amendment request to the User entity / Corporate or the bank where I have authorized the debit.

ACKNOWLEDGMENT SLIP (Please retain this slip)

Request for: [ ] Registration of Sip [ ] Registration of Sip Insure [ ] Registration of Micro Sip Application No.:

Name of the Investor Mr/Ms/Ms: Scheme /Plan/ Option: Payment Details: Amount ₹ Instrument No/Cash Deposit Slip No. Date: Drawn on Bank

Corporate Office Address: Reliance Centre, 7th Floor, South Wing, Off Western Express Highway, Santacruz (East), Mumbai - 400 055. Time Stamp & Date of receiving office

One Time Bank Mandate + SIP & SIP Insure Enrollment Form / 25th Jan 2019 / Ver 1.7

THIS SECTION IS INTENTIONALLY KEPT BLANK

\*I/We hereby declare that the particulars given on this mandate are correct and complete. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold Reliance Mutual Fund, their representatives, service providers, participating banks & other user institutions responsible. I/We have read the Terms & Conditions and agree to discharge the responsibility expected of me/us as a participant/s under the scheme. I/We authorize use of above mentioned contact details for the purpose of this specific mandate instruction processing. I/We hereby confirm adherence to terms on this mandate. I hereby authorize the representatives of Reliance Nippon Life Asset Management Limited, its Distributors and Reliance group companies to contact me through any mode of communication. This will override registry on DND / DNDC, as the case may be.

**Authorisation to Bank:** I/We wish to inform you that I/we have registered with Reliance Mutual Fund for NACH / Direct Debit through their authorised Service Provider(s) and representative for my/our payment to the above mentioned beneficiary by debit to my/our above mentioned bank account. For this purpose I/We hereby approve to raise a debit to my/our above mentioned account with your branch. I/We hereby authorize you to honor all such requests received through to debit my/our account with the amount requested, for due remittance of the proceeds to the beneficiary.

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

Affix Barcode	Date and Time Stamp No.



- (1) Auto Debit facility is offered only to the investors maintaining their bank accounts with Bank of Baroda / Bank of India / HDFC Bank / ICICI Bank / AXIS Bank / State Bank of India / Union Bank Of India / Allahabad Bank / Punjab National Bank / Central Bank of India / Bank of Maharashtra. The above list is subject to change from time to time. "National Automated Clearing House (NACH)" is Direct Electronic Debit mode implemented by National Payments Corporation of India (NPCI), list of banks is available on NPCI website www.npci.org.in. The said list is subject to modifications. The investor agrees to abide by the terms and conditions of NACH Debit / Auto Debit facility of Reserve Bank of India / Banks. If any city / bank is removed from the above mentioned list RNAM at its sole discretion may accept Post Dated Cheques (PDC's) from the investors for the balance period..
- (2) Reliance Mutual Fund (RMF) / RNAM, 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 / RNAM, 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 NACH Debit / Auto Debit / local holidays.
- (3) Investors are required to submit One Time Bank Mandate Form and SIP Enrollment Form along with a photo copy/cancelled cheque of Debit Bank Account (as mentioned on the One Time Bank Mandate Form) atleast 21 working days before the first SIP Installment date for NACH Debit & Auto Debit Clearing. In case One time Bank Mandate form is already registered in the folio then the subsequent SIP registration request provided in the same folio will be processed within 12 calendar days.
- (4) An investor can opt for Monthly, Quarterly or Yearly frequency for SIP. In case the investor has not specified the frequency then by default the frequency will be treated as Monthly. If an investor does not mention SIP start date appropriately, the SIP will by default start from the next month after meeting the minimum registration requirement of 21 working days or 12 calendar days as applicable (Refer point 3). If an investor does not mention SIP end date appropriately the tenure of SIP will be treated as perpetual i.e. the end date shall be considered as December 2099. In case an investor, who has opted for Perpetual SIP, subsequently intends to discontinue the same, a written communication thereof will be required to be furnished.
- (5) An investor shall have the option of choosing for 1 or more than 1 SIP in the same scheme same plan and in the same month. The investor can choose the SIP Dates from 1<sup>st</sup> to 28<sup>th</sup> of any given month for SIP registered through One Time Bank Mandate. For SIP registered through Auto Debit, SIP Debit date shall continue to be 2nd, 10th, 18th and 28th of any given month. More than one SIP for the same debit date shall be acceptable. If an investor does not mention SIP Date in the application form or multiple SIP dates are mentioned in the SIP Mandate or the SIP Date is unclear in the application form / SIP Mandate, the default SIP date shall be treated as 10th as per the frequency defined by the investor. 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.
- (6) For details about the Scheme and its facility please refer the SID, SAI & KIM of the respective schemes / Addendum issued from time to time carefully before investing.
- (7) In case of three consecutive failures due to insufficient balance in bank account while processing request for SIP, RNAM shall reserve the right to terminate the SIP without any written request from the investor.
- (8) In case an investor wishes to change the bank account details for the existing SIP registered through Auto debit / NACH Debit mode, then he has to provide Change of bank details for One Time Bank Mandate. The existing SIP registration will not get cancelled. The investor has to submit the Change of bank details for One Time Bank Mandate atleast 21 business days prior to the next SIP Debit date.
- (9) In case the investor wishes to cancel the One Time Bank Mandate / SIP, Investor will have to submit an One Time Bank Mandate Cancellation Form or SIP cancellation form, 21 business days prior to discontinuation.
- (10) Investors may note that all the transactions executed through Invest Easy such as "Online Transactions" (whether on our website or through any other application using the internet) "Transactions through call center", "Transactions through SMS", "Transactions through Mobile Phone" or any other facility as offered by RMF from time to time using the IPIN / One Time Password (OTP) will be considered as transaction through the mentioned broker (ARN) mentioned on this "SIP Enrollment Details" Form.
- (11) The Broker Code given in this mandate will be applicable for all the transactions done through Invest Easy mode. In case there is a change of Broker Code then the investor are requested to cancel the existing mandate and register a fresh mandate with us.
- (12) For Direct Investment Please Mention "Direct in the Column" Name & Broker Code/ARN.
- (13) Investors are required to clearly indicate the plans/options in the application form of the scheme. Investor may note that following shall be applicable for default plan

Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured
1	Not mentioned	Not mentioned	Direct Plan
2	Not mentioned	Direct Plan	Direct Plan
3	Not mentioned	Regular Plan/Other than Direct Plan	Direct Plan
4	Mentioned	Direct Plan	Direct Plan
5	Direct	Not mentioned	Direct Plan
6	Direct	Regular Plan/Other than Direct Plan	Direct Plan
7	Mentioned	Regular Plan/Other than Direct Plan	Regular Plan/Other than Direct Plan
8	Mentioned	Not mentioned	Regular Plan/Other than Direct Plan

In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load. Similarly, in the absence of clear indication as to the choice of option (Growth or Dividend Payout), by default, the units will be allotted under the Growth Option of the default/selected plan of the scheme.

- (14) Applications should be submitted at any of the Designated Investor Service Centre (DISCs) of RNAM or Karvy Fintech Private Limited.
- (15) 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.
- (16) RNAM reserves the right to reject any application without assigning any reason thereof. RNAM 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.
- (17) 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.
- (18) In order to transact through Call Center, SMS, online mode whether through RMF website or any other application using the internet and /or through Mobile or any other device, the investor needs to have the IPIN, issued by RNAM. By filling this form the investor will be issued IPIN by default in case he has not opted for the same earlier. This IPIN can also be used by the investor to Transact Online. If only the email id of the investor is registered with RNAM / RMF, investor can execute Transaction through Call Center, transaction through mobile WAP (Web Access Portal) Site, Transaction through RMF website. If only the mobile number of the investor is registered with RNAM/RMF, investor can execute transaction only through SMS. For further details investors are requested to refer SAI.
- (19) Kindly note that in case of a folio with joint Unitholders, having mode of operations as "either or survivor" or "anyone or survivor any one of the Investor(s) can transact through SMS, provided that such instruction is received vide an SMS from the mobile number registered with RNAM with respect to the concerned folio.
- (20) **Permanent Account Number (PAN):** SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants) to mention his/her permanent account number (PAN) irrespective of the amount of purchase. Where the applicant is a minor, and does not possess his / her own PAN, he / she shall quote the PAN of his / her father or mother or the guardian, signing on behalf of the minor, as the case may be. In order to verify that the PAN of the applicants in case of application in joint names, each of the applicants), the applicants shall attach along with the purchase application, a photocopy of the PAN card duly self-certified along with the original PAN Card. The original PAN Card will be returned immediately across the counter after verification. Micro SIP & Investors residing in the state of Sikkim are exempted from the mandatory requirement of PAN proof submission however they are required to mandatorily submit KYC Acknowledgement copy. Applications not complying with the above requirement may not be accepted/processed. Additionally, in the event of any Application Form being subsequently rejected for mismatch / non-verification of applicant's PAN details with the details on the website of the Income Tax Department, the investment transaction will be cancelled and the amount may be redeemed at the applicable NAV, subject to payment of exit load, if any. Please contact any of the Investor Service Centres/Distributors or visit our website www.reliance mutual.com for further details.
- (21) **Prevention of Money Laundering and Know Your Client (KYC):** SEBI has prescribed uniform uniform KYC compliance procedure for all the investors dealing with them. SEBI also issued KYC Registration Agency ("KRA") Regulations 2011 and the guidelines in pursuance of the said Regulations and for In-Person Verification ("IPV"). All investors (individual and non- individual) are required to be KYC compliant. However, applicants should note that minors cannot apply for KYC and any investment in the name of minors should be through a Guardian, who should be KYC compliant for the purpose of investing with a Mutual Fund. Should the applicant desire to change KYC related information, POS will extend the services of effecting such changes. In case of an existing investor of RMF who is already KYC Compliant under the erstwhile centralized KYC with CVL (CVLMP) then there will be no effect on subsequent Purchase/Additional Purchase (or ongoing SIPs/STPs, etc) in the existing folios/accounts which are KYC compliant. Existing Folio holder can also open a new folio with Reliance Mutual Fund with the erstwhile centralized KYC.

- (i) In case of an existing investor of Reliance Mutual Fund and who is not KYC Compliant as per our records, the investor will have to submit the standard KYC Application forms available in the website www.cvkra.com along with supporting documents at any of the SEBI registered intermediaries at the time of purchase / additional purchase / new registration of SIP/STP etc. In Person Verification (IPV) will be mandatory at the time of KYC Submission.
- (ii) Investors who have complied with KYC process before December 31, 2011 (KYC status with CVL-KRA as "MF - VERIFIED BY CVLMP") and not invested in the schemes of Reliance Mutual Fund i.e. not opened a folio earlier, and wishes to invest on or after December 01, 2012, such investors will be required to submit 'missing/not available' KYC information and complete the IPV requirements.  
Update of 'missing / not available' KYC information along with IPV is currently a one-time requirement and needs to be completed with any one of the mutual funds i.e. need not be done with all the mutual funds where investors have existing investments. The said form is available on RMF's website i.e. www.reliance mutual.com or on the website of Association of Mutual Funds in India i.e. www.amfiindia.com or on the website of any authorised KRA's. Once the same is done then the KYC status at CVL-KRA will change to 'Verified by CVL KRA' after due verification. In such a scenario, where the KYC status changes to 'Verified by CVL KRA', investors need not submit the 'missing/not available' KYC information to mutual funds again.
- (22) **Communication for the investors:** In accordance with SEBI Circular No. Cir/ IMD/ DF/16/ 2011 dated September 8, 2011 and SEBI Circular no. CIR/MRD/DP/31/2014 dated November 12, 2014 the investor whose transaction has been accepted by the RNAM/RMF shall receive a confirmation by way of email and/or SMS within 5 Business Days from the date of receipt of transaction request, same will be sent to the Unit holders registered e-mail address and/or mobile number. Thereafter, a Consolidated Account Statement ("CAS") shall be issued in line with the following procedure:
  1. Consolidation of account statement shall be done on the basis of PAN. In case of multiple holding, it shall be PAN of the first holder and pattern of holding.
  2. The CAS shall be generated on a monthly basis and shall be issued on or before 10th of the immediately succeeding month to the unit holder(s) in whose folio(s) transaction(s) has/have taken place during the month.
  3. In case there is no transaction in any of the mutual fund folios then CAS detailing holding of investments across all schemes of all Mutual Funds will be issued on half yearly basis (at the end of every six months (i.e. September/ March))
  4. Investors having MF investments and holding securities in Demat account shall receive a Consolidated Account Statement containing details of transactions across all Mutual Fund schemes and securities from the Depository by email / physical mode.
  5. Investors having MF investments and not having Demat account shall receive a Consolidated Account Statement from the MF Industry containing details of transactions across all Mutual Fund schemes by email / physical mode. The word 'transaction' shall include purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal plan and systematic transfer plan transactions. CAS shall not be received by the Unit holders for the folio(s) wherein the PAN details are not updated. The Unit holders are therefore requested to ensure that the folio(s) are updated with their PAN. For Micro SIP and Sikkim based investors whose PAN details are not mandatorily required to be updated Account Statement will be dispatched by RNAM/RMF for each calendar month on or before 10th of the immediately succeeding month.

In case of a specific request received from the Unit holders, RNAM / RMF will provide the account statement to the investors within 5 Business Days from the receipt of such request.

- (23) **Units held in the dematerialized form:** Unitholders can have an option to hold the units in dematerialized form in terms of the guidelines / procedural requirements as laid by the Depositories (NSDL/CDSL) / Stock Exchanges (NSE / BSE). Please ensure that the sequence of names as mentioned in the application form matches with that of the account held with any one of the Depository Participant. This option is not applicable if investor has opted for SIP Insure registration.
- (24) Employee Unique Identification Number (EUIDN) would assist in tackling the problem of mis-selling even if the employee/relationship manager/sales person leave the employment of the distributor.
- (25) **Reliance STEP-UP Facility:** Under this facility the investor can increase the SIP installment (excluding MICRO SIP) at pre-defined intervals by a fixed amount. This facility is available for all categories of investors. For availing the said facilities, investors are required to note the following:
  1. Investor willing to register STEP-UP should provide the STEP-UP details along with the SIP enrolment details and is also required to fill up "One Time Bank Mandate Form" from which the amount shall be debited. Investors who are currently registered under Invest Easy - Individuals facility may avail this facility without registering the One Time Bank Mandate.
  2. The minimum amount for Reliance STEP-UP facility is ₹100/- and in multiples of ₹100/- (except for Reliance Tax Saver (ELSS) Fund, Reliance Retirement fund - Income Generation Plan & Reliance Retirement fund- Wealth Creation Plan for which the minimum amount shall be ₹500/- and in multiple of ₹500/-).
  3. Monthly SIP offers STEP-UP frequency at half yearly and yearly intervals. Quarterly and Yearly SIP offers STEP-UP frequency at yearly interval only. In case STEP-UP frequency is not indicated, it will be considered as Yearly by Default.
  4. There should be clear indication about STEP-UP Count i.e. the number of times the SIP installment amount should be increased. In case STEP-UP amount is mentioned and STEP-UP count is not indicated, it will be considered as 1 (One) by Default.
  5. The date for Reliance STEP-UP Facility will correspond to the registered SIP. The enrolment period specified in the Reliance STEP-UP form should be less than or equal to the enrolment period mentioned in the SIP.
  6. In case of any deviation in period, the tenure of the SIP shall be considered. Please note that this option is not applicable if investor has opted for SIP Insure registration.

**(26) 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. The nomination for your folio will also be considered for the purpose of SIP Insure if opted for insurance.
2. Maximum three 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 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, non-expression of desire to change or substitute the nominee by surviving unitholder shall be deemed to be the consent of surviving unitholder for the existing nomination.
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.
- (27) If the investor does not select any option in the "Request for" section in the SIP / SIP Insure Enrollment form then by default the request will be considered for SIP registration.
- (28) If the investor enters the nominee details in the main application form used for account opening and also specifies the nominee details in the SIP / SIP Insure Enrollment form then the nominee details entered in the account opening form ( main application form) will be considered.
- (29) In case of existing investor, nomination details mentioned in the SIP / SIP Insure Enrollment form will replace the existing nominee details registered in the folio.

- (I) Eligibility
- All individual investors enrolling for investments via SIP and opting for 'Reliance SIP Insure'
  - Only individual investors whose entry age is 18 years & more and less than 51 years at the time of investment.
  - In case of multiple holders in the any scheme, only the first unit holder will be eligible for the insurance cover.
  - An investor shall have the option of choosing for 1 or more than 1 SIP in the same scheme same plan and in the same month. The investor can choose the SIP Dates from 1st to 28th of any given month. More than one SIP for the same debit date shall be acceptable.
- Documents to be submitted: It is mandatory for each investor to sign and submit the following documents under this facility;
- Application Form (Nomination is mandatory for all investors with mode of holding as single, Joint & Any one or Survivor)
  - SIP Insure Enrollment / One Time Bank Mandate (OTBM)
  - Authorization Mandate forms part of Application Form)
5. Reliance SIP Insure facility will not be extended to investors applying under the category of Micro SIPs.

**Terms & Conditions for availing Life Insurance Cover on SIP investments**

- (II) Age Limit
- Only individual investors whose entry age is 18 years & more and less than 51 years at the time of investment.
  - 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 45 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 with life insurance cover without any extra cost (i.e free of cost) under a Group Term Insurance scheme. The cost of the insurance premia will be borne by the AMC. The Life Insurance Cover under 'SIP Insure' facility will be as per the following clause.
- Year 1 - 10 Times the equivalent # Monthly SIP Installment
  - Year 2 - 50 Times the equivalent # Monthly SIP Installment
  - Year 3 onwards - 120 Times the equivalent # Monthly SIP Installment
- The above applies to all the frequencies / options

Limits above are subject to maximum coverage of Rs. 50 lakhs per investor\*\*

\*\*Since the limit is per investor, all his existing investments in Reliance SIP Insure across all eligible schemes will be considered for calculating the maximum sum assured limit.

**# Illustration for Calculation of Life Insurance Cover**

Suppose a person has enrolled for SIP under quarterly frequency with installment amount of Rs 3000 per quarter for a period of 3 years and also for yearly frequency with installment amount of Rs 12000 per year for a period of 3 years

Following is the way he should calculate the eligible life insurance cover for different years

Step 1- Before he calculates as per the formula, he should find out the equivalent monthly installment for his SIP amount.

For Quarterly frequency, it is  $3000/3 = Rs\ 1000$  becomes his equivalent monthly SIP installment

For Yearly frequency, it is  $12000/12 = Rs\ 1000$  becomes his equivalent monthly SIP installment

Step 2 - Now he can refer to the formula for calculation of eligible insurance cover (under quarterly as well as yearly frequencies each) which is as follows;

The Life Insurance Cover under 'Reliance SIP Insure' facility will be as per the following clause;

- Year 1 - 10 Times the equivalent # Monthly SIP Installment =  $10 * 1000 = Rs.\ 10,000$
- Year 2 - 50 Times the equivalent # Monthly SIP Installment =  $50 * 1000 = Rs.\ 50,000$
- Year 3 onwards - 120 Times the equivalent # Monthly SIP Installment =  $120 * 1000 = Rs.\ 1,20,000$

**Minimum Period of Contribution:**

Monthly - 36 installments; Quarterly - 12 installments; Yearly - 3 installments

The Life Insurance Cover under "Reliance SIP Insure" facility shall be as per the above terms and conditions, subject to a maximum of Rs 50 lakhs per investor across all schemes / plans and folios across all frequencies / options, in lumpsum, which will be paid/credited to the Nominee's bank account directly by the insurance company, in the event of the death of the Unit Holder (subject to the terms and conditions of the insurance, read along with the Certificate of Insurance, of the Group Term Insurance policy).

Note: Investors are requested to note the terms and conditions of the respective lock in period clause that shall be applicable for each SIP Insure installment under the respective Scheme(s) e.g. 3 years in case of Reliance Tax Saver (ELSS) Fund and 5 years in case of Reliance Retirement fund - (Wealth Creation Scheme & Income Generation Scheme)

Insurance cover would cease, if investor redeems (fully / partially) or switches out^ (fully / partially) units before completion of the Reliance SIP Insure tenure or discontinues his SIP before completion of 3 yrs of the opted SIP tenure.

^ Switch out/ Auto Transfer between Reliance Retirement Fund - Wealth Creation Scheme to Reliance Retirement Fund - Income Generation Scheme or vice versa will not be considered for Cessation of Insurance Cover.

However, the insurance cover will continue if the SIP stops after the minimum period of contribution (Monthly - 36 installments; Quarterly - 12 installments; Yearly - 3 installments) of the opted SIP tenure & the sum assured, in such a scenario, will be equivalent to the fund value\* subject to maximum of 120 times the equivalent # Monthly SIP Installment or max sum assured limit i.e 50 Lakhs whichever is lower. The insurance cover will be continued till the committed tenure is completed or till 55 yrs of age whichever is earlier.

\* Fund Value = Value of units, accumulated under SIP Insure, at the last successfully executed SIP date seen from the day on which SIP is discontinued.

The insurance amount as per the above sum assured clause under revised features subject to a maximum of Rs 50 lakhs per investor across all schemes / plans and folios across all frequencies / options, in lumpsum will be paid / credited to the Nominee's bank account directly by the insurance company, in the event of the death of the Unit Holder (subject to the terms and conditions of the insurance, read along with the Certificate of Insurance, of the Group Term Insurance policy).

**Example on Max Sum Assured Calculation for more details (amount in lakhs)**

Sum Assured for old SIP insure registration (A) Rs.(Max Cover - 10 lakhs)	Sum Assured for new SIP insure registration (B) Rs.(Max Cover - 21 lakhs)	Sum Assured for new SIP insure registration (B) Rs.(Max Cover - 50 lakhs)	C = (A + B+C) Rs.	Sum Assured Eligibility Lower of C or Rs. 50 lakhs
10	4	25	39	39
10	20	30	60	50
7	20	28	55	50
7	13	29	49	49

Since the limit is per investor, all his existing investments in Reliance SIP Insure across all eligible schemes will be treated as per existing features and will also be considered for calculating the maximum sum assured limit, if investor is also registered under Revised Reliance SIP Insure facility. In case the investor is not registered under revised Reliance SIP Insure facility the old provision shall be applicable to investor.

Type of Investors	Registrations done before 15th Oct 2015	Registrations done after 15th Oct 2015 but before 1st Jun 2018	Registrations done after 1st Jun 2018	Max Sum Assured Applicable (amt in lakhs)
Existing Investors	Yes	No	No	10
Existing Investors	No	Yes	No	21
Existing Investors	Yes	Yes	No	21
Existing Investors	Yes	No	Yes	50
Existing Investors	No	Yes	Yes	50
Existing Investors	Yes	Yes	Yes	50
New Investors	No	No	Yes	50

- (V) Designated Schemes in which Reliance SIP Insure will be offered;
- Reliance Growth Fund
  - Reliance Vision Fund
  - Reliance Retirement Fund
  - Reliance Equity Hybrid Fund
  - Reliance Large Cap Fund
  - Reliance Value Fund
  - Reliance Hybrid Bond Fund
  - Reliance Small Cap Fund
  - Reliance Banking Fund
  - Reliance Pharma Fund
  - Reliance Power & Infra Fund
  - Reliance Consumption Fund
  - Reliance Tax Saver (ELSS)
  - Reliance Multi Cap Fund
  - Reliance Equity Savings Fund
  - Reliance Focused Equity Fund
  - Reliance Balanced Advantage Fund

- (VI) SIP Amount
- Monthly - Rs. 500 per month & in multiples of Re 1 thereafter  
 Quarterly - Rs. 1500 per quarter & in multiples of Re 1 thereafter  
 Yearly - Rs. 6000 per year & in multiples of Re 1 thereafter  
 (Except for Reliance Tax Saver (ELSS) Fund & Reliance Retirement Fund where minimum installment is as follows;  
 Monthly option - Rs. 500 p.m. and in multiples of Rs 500 thereafter  
 Quarterly option - Rs. 1500 per quarter & in multiples of Rs 500 thereafter  
 Yearly option - Rs 6000 per year & in multiple of Rs 500 thereafter)  
 There is no upper limit.
- (VII) SIP Tenure
- Minimum Period of Contribution: Monthly - 36 installments; Quarterly - 12 installments; Yearly - 3 installments
  - Maximum Period of Contribution for SIP: No upper limit for SIP tenure. The investor can opt for Perpetual SIP also.
  - 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.
  - In case the investor has opted for perpetual SIP Insure then the insurance cover will cease when the investor attains 55 years of age however the SIP will still continue.
- (VIII) Load structure
- 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  
 Exit load structure as prevailing at the time of investment /registration of SIP in the respective eligible schemes of Reliance SIP Insure shall be applicable.
- (IX) SIP dates
- SIP auto debit facility is available only on specific dates of the month i.e. investor can choose the SIP Dates from 1st to 28th of any given month.
  - The first SIP installment could be submitted on any working day. However the subsequent installments from 1st to 28th of every month.
  - Please submit the required documents for SIP atleast 21 working days before the first SIP date for Auto Debit facility.
  - Please read Instructions cum Terms and Conditions of OTBM + SIP Enrolment Form.
- (X) Frequency of SIP : Monthly, Quarterly or Yearly basis
- (XI) Mode of payment
- SIPs will be accepted through One Time Bank Mandate to the investor's bank account under this facility. Post dated cheques will not be accepted in case of Fresh SIP insure requests.

**(XII) Cessation of Insurance Cover**

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

- At the end of mandated Reliance SIP Insure tenure. i.e., upon completion of payment of all the installments as registered or till attaining 55 years of age whichever is earlier
- Discontinuation of SIP installments before completing the minimum period of contribution (Monthly - 36 installments; Quarterly -12 installments; Yearly - 3 installments) of the opted SIP tenure
- Partial or Full 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
- In case of default in payment of three consecutive monthly /quarterly /yearly SIP installments or five separate occasions in Monthly / Quarterly/ Yearly SIP installments of such defaults during the tenure of the SIP duration chosen or till attaining 55 years of age, whichever is earlier.

^Switch out / Auto transfer between Reliance Retirement Fund - Wealth Creation Scheme to Reliance Retirement Fund-Income Generation Scheme or vice versa will not be considered for Cessation of Insurance Cover.

**(XIII) Exclusions for Insurance cover**

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

- Death due to suicide shall be dealt with as per IRDAI Regulations
  - Death within 45 days from the commencement of SIP installments except for death due to accident.
  - Death due to pre-existing illness, disease(s) or accident which has occurred prior to the start of cover.
- (XIV) Free life insurance cover provided as a part of an add on feature called as 'Reliance SIP Insure' is arranged and funded by Reliance Nippon Life Asset Management Limited through "Reliance Group Term Assurance Plus" (JUN 12IN104V01) of Reliance Nippon Life Insurance Company Limited (IRDAI Reg. No. 121). On exercising an option to become a member of insurance scheme, the death benefit (subject to the terms and conditions of the insurance, read along with the Certificate of Insurance, of the Group Term Assurance Plus Policy), shall be paid/ credited directly to investor's nominee by Reliance Nippon Life Insurance Company Limited. The investor is advised to refer to detailed sales brochure of Reliance Group Term Assurance Plus before deciding to opt for insurance cover. Please refer to <http://www.reliancenipponlife.com/> for more details. There is no compulsion whatsoever that this insurance cover has to be taken together with SIP. SIP is also available without insurance cover.
- Reliance SIP Insure is a special feature available under selected schemes of Reliance Mutual Fund and is subject to such limits, operating guidelines, terms and conditions. Investors are requested to refer to the Scheme Information Document (SID), Statement of Additional Information (SAI), Key Information Memorandum (KIM) cum Application Form for further details.
- The information herein above is meant only for general reading purposes and the views being expressed only constitute opinions and therefore cannot be considered as guidelines, recommendations or as a professional guide for the readers. Before making any investments, the readers are advised to seek independent professional advice, verify the contents in order to arrive at an informed investment decision.
- None of the Sponsors, the Investment Manager, the Trustee, their respective directors, employees, affiliates or representatives shall be liable in any way for any direct, indirect, special, incidental, consequential, punitive or exemplary damages, including an account of lost profits arising from the information contained in this material.

**Mutual Fund investments are subject to market risks, read all scheme related documents carefully.**

- I. GENERAL INSTRUCTION:**
- Please read the Key Information Memorandum (KIM), Statement of Additional Information (SAI) and the Scheme Information Document (SID) carefully before investing. All applicants are deemed to have read, understood and accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the Application Form and tendering payment.
  - 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.
  - The Applicant's name and address must be given in full (P.O. Box No. alone is not sufficient). In case of multiple applicants, all communication and payments towards redemption will be made in the name of / favoring first applicant only. If the first applicant is a minor, the name of the Guardian who will sign on behalf of the minor should be filled in the space provided. Please fill in your date of birth as this may be required for validating your identity for certain transactions/ communication. Also, please provide Telephone No./E-mail Id. of the first applicant, so as to facilitate faster and efficient communication. 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.
  - 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.
  - In case of Mode of Holding is not mentioned for Joint Holder's the default mode of holding would be Joint.
  - If the investment is done on behalf of the minor then the minor shall be the sole holder in the folio / account. Joint holding will not be allowed in the folio/account opened on behalf of the minor.
  - Guardian in the folio on behalf of the minor should either be a Natural guardian (i.e. father or mother) or a court appointed Guardian.
  - If you have invested through a distributor kindly specify the Name and ARN Code of the distributor else for Direct Investment please Mention "Direct" in the Column "Name & Broker Code/ARN". In case nothing is specified then by default the Broker Code will be treated as Direct.
  - In case the subscription amount is Rs. 10,000 or more and your Distributor has opted to receive Transaction Charges, Rs. 100 will be deductible from the purchase / subscription amount and payable to the Distributor. Units will be issued against the balance amount invested.
  - Investors are required to clearly indicate the plans/options in the application form of the scheme. Investor may note that following shall be applicable for default plan

Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured
1	Not mentioned	Not mentioned	Direct Plan
2	Not mentioned	Direct Plan	Direct Plan
3	Not mentioned	Regular Plan/Other than Direct Plan	Direct Plan
4	Mentioned	Direct Plan	Direct Plan
5	Direct	Not Mentioned	Direct Plan
6	Direct	Regular Plan/Other than Direct Plan	Direct Plan
7	Mentioned	Regular Plan/Other than Direct Plan	Regular Plan/Other than Direct Plan
8	Mentioned	Not Mentioned	Regular Plan/Other than Direct Plan

In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load. Similarly, in the absence of clear indication as to the choice of option (Growth or Dividend Payout), by default, the units will be allotted under the Growth Option of the default / selected plan of the scheme.

- Investors can opt for Special facilities like Systematic Investment Plan, Systematic Transfer Plan, Reliance Smart STEP, Trigger, Systematic Withdrawal Plan, Dividend Transfer Plan, Reliance SIP Insure and Invest Easy available in selected Schemes. Please fill separate Transaction / Enrolment Form available on our website and at our DISCs.
- The guardian cannot undertake any financial and non-financial transactions including fresh registration of Systematic Transfer Plan (STP), Systematic Investment Plan (SIP) and Systematic Withdrawal Plan (SWP) after the date of the minor attaining majority till the documents for the change in status are provided.
- In case the new investor wishes to opt for SIP through Auto debit/NACH mode then a separate OTM + SIP Form as applicable has to be submitted along with Common Application Form. In case an existing investor wishes to opt for Auto debit/NACH mode for SIP then only OTM + SIP Form as applicable has to be submitted.
- Politically Exposed Persons (PEP) are defined as individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior government/judicial/military officers, senior executives of state owned corporations, important political party officials, etc.
- If the Scheme name on the application form and on the payment instrument are different, the application may be processed and units allotted at applicable NAV of the scheme mentioned in the application / transaction slip duly signed by investor(s), given that the same constitutes a valid legal document between the investor and the AMC.
- If the investor has opted for Invest Easy facility IPIN will be issued to the investor which can be used to transact through Online mode on RMF website, transact through Call Center & Reliance Mutual Fund Application. Further, in order to transact through Call Centre and / or Transact through Mobile / SMS investor has to mandatorily fill and submit "One Time Bank Mandate Registration form". The form is available on RMF website / DISC of RMF.
- If the Name given in the application does not match the name as appearing on the PAN Card, authentication, application may be liable to get rejected or further transactions may be liable to get rejected.

**II. APPLICANT'S INFORMATION:**

- In case of application(s) made by individual investors under a Power of Attorney, the original Power of Attorney or a duly notarized copy should be submitted alongwith the subscription application form.
- Date of Birth of the minor is mandatory while opening the account / folio.
- In case the investment is done on behalf of the minor the relationship/status of the guardian as father, mother or legal guardian and Date of birth of the minor shall be specified in the application form and following documents shall be submitted alongwith the application form as evidence:
  - Birth certificate of the minor, or
  - School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc., or
  - Passport of the minor, or
  - Any other suitable proof evidencing the date of birth of the minor.
  - In case of court appointed legal guardian, supporting documentary evidence shall be provided.
  - In case of natural guardian a document evidencing the relationship if the same is not available as part of the documents submitted as per point i - iv above.
- The following documents shall be submitted alongwith the application form as evidence for Date of Birth of the First Applicant where the First Applicant is not a minor:
  - PAN Card
  - Passport
  - Birth certificate issued by Municipal authorities or by Indian Embassy / Consulate Pension/Payment Order
  - Matriculation or SSC certificate
  - Domicile Certificate issued by the Government
  - Affidavit sworn before a magistrate confirming date of birth

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

SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants) to mention his/her permanent account number (PAN) irrespective of the amount of purchase. \*Where the applicant is a minor, and does not possess his / her own PAN, he / she shall quote the PAN of his / her father or mother or the guardian, signing on behalf of the minor, as the case may be. In order to verify that the PAN of the applicants (in case of application in joint names, each of the applicants) has been duly and correctly quoted therein, the applicants shall attach along with the purchase application, a photocopy of the PAN card duly self-certified along with the original PAN Card. The original PAN Card will be returned immediately across the counter after verification \*includes fresh/ additional purchase, Systematic Investment. Micro investment (including lumpsum & Micro SIP) & Investors residing in the state of Sikkim are exempt from the mandatory requirement of PAN proof submission however they are required to mandatorily submit PAN Exempt KYC Reference No (PEKRN) to Reliance Mutual Fund. Applications not complying with the above requirement may not be accepted/ processed. Additionally, in the event of any Application Form being subsequently rejected for mismatch / non-verification of applicant's PAN details with the details on the website of the Income Tax Department, the investment transaction will be cancelled and the amount may be redeemed at the applicable NAV, subject to payment of exit load, if any. Please contact any of the Investor Service Centres/ Karvy/ Distributors or visit our website www.relincemutual.com for further details.

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

In order to reduce hardship and help investors dealing with SEBI intermediaries, SEBI issued three circulars - MIRSD/SE/Cir-21/2011 dated October 05, 2011, MIRSD/Cir-23/2011 dated December 02, 2011 and MIRSD/Cir-26/2011 dated December 23, 2011 informing SEBI registered intermediaries as mentioned therein to follow, with effect from January 01, 2012, a uniform KYC compliance procedure for all the investors dealing with them on or after that date. SEBI also issued KYC Registration Agency ( "KRA") Regulations 2011 and the guidelines in pursuance of the said Regulations and for In-Person Verification ("IPV").

All investors (individual and non- individual) are required for KYC compliance. However, applications should note that minors cannot apply for KYC compliance and any investment in the name of minors should be through a Guardian, who should be KYC compliant for the purpose of investing with a Mutual Fund. Also applicants/ unit holders intending, to apply for units currently holding units and operating their Mutual Fund folios through a Power of Attorney (PoA) must ensure that the issue of PoA and the holder of the PoA must mention their KYC compliance status at the time of investment. PoA holders are not permitted to apply for KYC compliance on behalf of the issuer of the PoA, Separate procedures are prescribed for change in name, address, and other KYC related details, should the applicant desire to change such information, POS will extend the services of effecting such changes.

In line with the SEBI circular No. MIRSD/Cir-5/2012 dated April 13, 2012 and various other guidelines issued by SEBI on the procedural matters for KYC Compliances, the Investors are requested to note the following additional provisions shall be applicable for "KYC Compliances" with effect from December 1, 2012:

- In case of an existing investor of RMF and who is already KYC Compliant under the erstwhile centralized KYC with CVL (CVL/MF) then there will be no effect on subsequent Purchase/Additional Purchase (or ongoing SIPs/STPs, etc) in the existing folios/accounts which are KYC compliant. Existing Folio holder can also open a new folio with Reliance Mutual Fund with the erstwhile centralized KYC
- In case of an existing investor of Reliance Mutual Fund and who is not KYC Compliant as per our records, the investor will have to submit the standard KYC Application forms available in the website www.cvlkra.com along with supporting documents at any of the SEBI registered intermediaries at the time of purchase / additional purchase / new registration of SIP/STP etc. In Person Verification (IPV) will be mandatory at the time of KYC Submission. This uniform KYC submission would be an online submission of documentation.
- Investors who have complied with KYC process before December 31, 2011 (KYC status with CVL-KRA as "MF - VERIFIED BY CVL/MF") and not invested in the schemes of Reliance Mutual Fund i.e not opened a folio earlier, and wishes to invest on or after December 01, 2012, such investors will be required to submit "missing/not available" KYC information and complete the IPV requirements.

Update of 'missing / not available' KYC information along with IPV is currently a one-time requirement and needs to be completed with any one of the mutual funds i.e. need not be done with all the mutual funds where investors have existing investments. Once the same is done then the KYC status at CVL-KRA will change to 'Verified by CVL KRA' after due verification. In such a scenario, where the KYC status changes to 'Verified by CVL KRA', investors need not submit the 'missing/not available' KYC information to mutual funds again.

Individual Investors are required to submit 'KYC Details Change Form' issued by CVL-KRA available on their website www.cvlkra.com.

In case of Non Individual investors, complied with KYC process before December 31, 2011, KYC needs to be done afresh due to significant and major changes in KYC requirements.

Investors to provide the complete details in the KYC application form along with the required documents (for individual investors or non-individual investors as appropriate). The said form is available on RMF's website i.e. www.relincemutual.com or on the website of Association of Mutual Funds in India i.e. www.amfiindia.com or on the website of any authorised KRA.

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

**III. BANK DETAILS:**

- 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.
- Purchase Application requests should necessarily mention the pay-in bank account details i.e bank name, bank account number, bank branch used for issuing the payments to the fund. The first unit holder has to ensure that the subscription payment has to be made through his own bank account or through any of the bank account wherein he is one of the joint bank account holder. If this is not evidenced on the payment cheque/funds transfer/RTGS/NEFT request, demand draft etc given by the investor at the time of subscription then unit holder should attach necessary supporting documents as required by the fund like bank certificate, bank passbook copy, bank statement etc to prove that the funds are from a bank account held by the first unit holder only. If the documents are not submitted with the application the fund reserves the right to reject the application or call for additional details. In specific exceptional situations where Third Party payment is permitted like i.e (i) Payment by parents/grandparents / related persons on behalf of the minor (other than the registered guardian) in consideration of natural love and affection or as gift for value not exceeding Rs 50000 for each purchase (ii) Payment by employer on behalf of employee / deductions or deductions of expense reimbursements (iii) Payment by Corporate to its Agent/Distributor/Dealer (similar arrangement with principal-agent relationship), on account of commission/incentive payable for sale of its goods/services, in the form of the Mutual Fund Units through Systematic investment Plans or lump sum / one-time subscription (iv) Custodian on behalf of an FI or a client. For the above mentioned cases KYC of the investor and the KYC of the person making the payment is mandatory irrespective of the amount. Additionally declaration by the person making the payment giving details of the bank account from which the payment is being made and the relationship with the beneficiary is also required to be submitted.

- Direct Credit of Redemption / Dividend Proceeds / Refund if any -RMF will endeavor to provide direct / electronic credit for dividend / redemption payments into the investors bank account directly. In case the direct credit is not affected by the unitholder's banker for any reason then RMF reserves the right to make the payment to the investor by a cheque / DD. If the electronic credit is delayed or not affected or credited to a wrong account, on account of incomplete or incorrect information, RMF will not be held responsible. Please provide the MICR Code/IFSC code on the right bottom of your Cheque for us to help you in future for EC/S/NEFT credit of dividend and redemption payout.
- RMF offers facility to register multiple bank accounts in the folio and designate one of the bank account as "Default Bank account". Default bank account will be used for all dividend and redemption payouts unless investor specifies one of the existing registered bank account in the redemption request for receiving redemption proceeds. A new non - registered bank account specified in the redemption request for receiving redemption proceeds will not be considered and the redemption proceeds will by default be credited into the default Bank account. The investor will have to initially get the non registered bank account registered in the folio and then apply for the redemption request. Also if no registered bank account is mentioned at the time of redemption then by default the redemption proceeds will be credited into the default Bank account.
- In accordance with the AMFI Best Practice Guideline Circular No. 17/2010-11 dated October 22, 2010 and Circular No. 39/ 2013-14 dated August 23, 2013 and to reduce operational risk, Investors(s) are requested to note that any one of the following documents shall be required to submit as a proof of Bank Account Details (for Redemption/Dividend), in case the cheque provided along with fresh subscription/ new folio creation does not belong to the Bank Account Details specified in the application form for redemption / dividend payments w.e.f. March 1, 2014.
  - Cancelled original cheque of the Bank Account Details with first unit holder name and bank account number printed on the face of the cheque; (or)
  - Self attested copy of bank statement with current entries not older than 3 months; (or)
  - Self attested copy of bank passbook with current entries not older than 3 months; (or)
  - Bank Letter duly signed by branch manager/authorized personnel.

**IV. INVESTMENT & PAYMENT DETAILS:**

- Payment should be made by crossed cheques, /Demand Draft/payorder, favouring the scheme name and marked "Account Payee" payable locally in the city where the application is submitted. Post dated or outstanding cheques/draft are not permitted. Application received with outstanding cheque/demand draft shall be rejected. With a view to avoid fraudulent practices, it is recommended that investors may also make the payment instrument (cheque, demand draft, pay order, etc.) favoring either of the following: (a) "XYZ Scheme A/c Permanent Account Number" (b) "XYZ Scheme A/c First Investor Name" (Investors are urged to follow the order of preference in making the payment instrument). Investors from such centers, who do not have a facility to pay by local cheque, as there are no Collection Centres of RMF, will be permitted to deduct the actual DD commission's charges. Documentary proof, thereof is to be attached, if not attached the AMC reserves the right to call for the same at a later date. The amount of the DD commission charges will be limited to the actual charges paid or DD charges of State Bank of India, whichever is lower. (Separate application form is required for investment in each plan/option.)
- Please mention the application serial no. on the reverse of the cheque/demand draft tendered with the application.
- In case the payment is made through Demand Draft or Bankers Cheque or Indian Rupee draft purchased abroad or from FCNR or NRE A/c, an Account Debit Certificate from the Bank issuing the draft, confirming the debit should be submitted. For subscription made by NRE / FCNR Account cheques, the application forms must be accompanied with a photocopy of the cheque or Account Debit Letter / Certificate from the bankers.
- One time Bank mandate (OTM) facilitates the investor to register a debit Mandate with his banker which will contain a pre defined upper limit for the amount to be debited from his bank account for every Purchase Transaction done. If the investor is making payment through OTM facility registered

## INSTRUCTIONS TO HELP YOU COMPLETE THE MAIN APPLICATION FORM

in the folio, then he has to tick the relevant box and not attach any cheque along with the purchase request. The subscription amount will be debited from the bank account details as mentioned in the OTM/facility opted by the investor.

4. TRANSACTION CHARGES
- 1) In accordance with SEBI Circular No. IMD/DF/13/2011 dated August 22, 2011, with effect from November 1, 2011, Reliance Capital Asset Management Limited (RCAM)/ RMF shall deduct a Transaction Charge on per purchase / subscription of Rs. 10,000/- and above, as may be received from new investors (an investor who invests for the first time in any mutual fund schemes) and existing investors. The distributors shall have an option to either "Opt-in" / "Opt-out" from levying transaction charge based on the type of product. Therefore, the "Opt-in" / "Opt-out" status shall be at distributor level, basis the product selected by the distributor of the Mutual Fund industry level. Such charges shall be deducted if the investments are being made through the distributor/ agent and that distributor / agent has opted to receive the transaction charges as mentioned below:
- For the new investor a transaction charge of Rs 150/- shall be levied for per purchase / subscription of Rs 10,000 and above; and
  - For the existing investor a transaction charge of Rs 100/- shall be levied for per purchase / subscription of Rs 10,000 and above.

The transaction charge shall be deducted from the subscription amount and paid to the distributor/agent, as the case may be and the balance shall be invested. The statement of account shall clearly state that the net investment as gross subscription less transaction charge and give the number of units allotted against the net investment.

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

Transaction charges shall not be deducted if:

- (a) The amount per purchases/subscriptions is less than Rs. 10,000/-;
- (b) The transaction pertains to other than purchases/subscriptions relating to new inflows such as Switch/ STP/ DTP/ etc.
- (c) Purchases/Subscriptions made directly with the Fund through any mode (i.e. not through any distributor/agent).
- (d) Subscription made through Exchange Platform irrespective of investment amount.

2) RCAM will endeavor to check if the investor is an existing or a new investor to Mutual Fund. In case the investor is found to be an existing investor then transaction charges of Rs 100 will be applicable else the investor declaration will be considered and transaction charges will be levied accordingly.

3) If the investor has not ticked / not signed the declaration then by default investor will be treated as an existing investor and transaction charges of Rs 100 will be deducted for investment of Rs. 10000 and above.

### V. NOMINATION FOR UNITS HELD IN PHYSICAL MODE:

1. Nomination facility is available to individuals applying on their own behalf i.e. singly or jointly. Nomination is mandatory for folios opened by individuals with single mode of holding.

2. Multiple nominee (Resident, NRI, Including Minor) can be nominated. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.

3. Nomination of an NRI is subject to requirements, if any, prescribed by RBI and SEBI from time to time.

4. Nomination can be changed at any time during the currency of the investment by the same persons who have made the nominations.

5. Unitholder being either parent or lawful guardian on behalf of a minor shall have no right to make any nomination.

6. The nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, karta of HUF or power of attorney holder.

7. On registration of nomination a suitable endorsement shall be made on the statement of account or in the form of a separate letter.

8. The facility of nomination is available to a unitholder under SEBI (MFs) Regulations and guidelines issued by SEBI from time to time.

9. Nomination in respect of units stands rescinded, upon the transfer of units.

10. On cancellation of nominations, the nomination shall stand rescinded and RMF shall not be under any obligation to transfer the units in favour of the nominee.

11. Where a nomination in respect of any unit has been made, the units shall, on the death of the unitholder/s, vest in the nominee and on compliance of necessary formalities the nominee shall be issued a SOA in respect of the units so vested subject to any charge or encumbrance over the said units. Nominee would be able to hold the units provided he is otherwise eligible to become a unitholder of the scheme.

12. Where there are two or more unitholders one of whom has expired the title to units shall vest in the surviving unitholder/s who may retain the nomination or change or cancel the same. However, non-expression of desire to change or substitute the nominee by surviving unitholder shall be deemed to be the consent of surviving unitholder for the existing nomination.

13. Transmission made by the AMC as aforesaid, shall be a full discharge to the AMC from all liabilities in respect of the said units. For further details please refer SA1.

14. In case of a Zero Balance Folio Holder, nomination mentioned in Zero Balance Folio form shall be taken as default unless Scheme specific nomination has been made.

15. Where a folio has joint holders, all joint holders should sign the request for Nomination/cancellation of nomination, even if the mode of holding is not "joint".

16. Power of Attorney (POA) holder cannot sign the Nomination form.

17. Nomination is not allowed in a folio held on behalf of a minor.

18. If the investor does not fill in the nomination details under Point no - 12 of the Application form then by default it shall be treated as his consent not to register the nomination in the folio/account.

19. Nomination is maintained at the folio level and not at the scheme level. If the investor fills in a fresh application form with new Nominee Name than the same shall supercede the existing nominee details in the folio.

### VI. Communication for the investors. :

In accordance with SEBI Circular No. Cir/IMD/DF/16/2011 dated September 8, 2011 and SEBI Circular No. CIR/MRD/DP/31/2014 dated November 12, 2014 the investor whose transaction has been accepted by the RCAM/RMF shall receive a confirmation by way of email and/or SMS within 5 Business Days from the date of receipt of transaction request, same will be sent to the Unit holders registered e-mail address and/or mobile number.

Thereafter, a Consolidated Account Statement ("CAS") shall be issued in line with the following procedure:

1. Consolidation of account statement shall be done on the basis of PAN. In case of multiple holding, it shall be PAN of the first holder and pattern of holding.
2. The CAS shall be generated on a monthly basis and shall be issued on or before 10th of the immediately succeeding month to the unit holder(s) in whose folio(s) transaction(s) has/have taken place during the month.
3. In case there is no transaction in any of the mutual fund folios then CAS detailing holding of investments across all schemes of all Mutual Funds will be issued on half yearly basis (at the end of every six months i.e. September/ March).
4. Investors having MF investments and holding securities in Demat account shall receive a Consolidated Account Statement containing details of transactions across all Mutual Fund schemes and securities from the Depository by email / physical mode.
5. Investors having MF investments and not having Demat account shall receive a Consolidated Account Statement from the MF Industry containing details of transactions across all Mutual Fund schemes by email / physical mode.

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

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

In case of a specific request received from the Unit holders, RCAM / RMF will provide the account statement to the investors within 5 Business Days from the receipt of such request.

(iv) It is mandatory for NRI Investors to provide a valid email id and/or mobile number. The same shall be required for opening a new folio / zero balance folio. In absence of valid email id and/or mobile number, RCAM reserves the right to reject the application.

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

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

### VIII. Benefits

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

### IX. MICRO investment (including lumpsum & Micro SIP)

1. In line with SEBI letter no. OW/16541/2012 dated July 24, 2012 addressed to AMFI, Investments in the mutual fund schemes (including investments through Systematic Investment Plans (SIPs) up to Rs.

50,000/- per investor per year shall be exempted from the requirement of PAN.

Accordingly, for considering the investments made by an investor up to Rs. 50,000/-, an aggregate of all investments including SIPs made by an investor in a Financial Year i.e. from April to March, shall be considered and such investors shall be exempted from the requirement of PAN. However, requirements of Know Your Customer (KYC) shall be mandatory and investors seeking the above exemption of PAN will need to submit the PAN Exempt KYC Reference No (PEKRN) acknowledgement issued by KRA along with the application form.

This exemption is applicable only for individuals including NRIs, minors acting through guardian, Sole proprietorship firms and joint holders\*. Other categories of investors e.g. PIOs, HUFs, QFIs, non - individuals, etc. are not eligible for such exemption.

\* In case of joint holders, first holder must not possess a PAN.

Investors are requested to note that, in case where a lump sum investment is made during the financial year and subsequently a fresh SIP mandate request is given where the total investments for that financial year exceeds Rs. 50,000/-, such SIP application shall be rejected.

In case where a SIP mandate is submitted during the financial year and subsequently a fresh lumpsum investment is being made provided where the total investments for that financial year exceeds Rs. 50,000, such lump sum application will be rejected.

Redemptions if any, in the Micro investment folio, shall not be considered for calculating the exemption limit for such financial year. Consolidation of folio shall be allowed only if the PEKRN in all folios is same along with other investor details.

2. In case the first Micro SIP installment is processed and the application is found to be defective, the Micro SIP registration will be ceased for future installments. No refunds to be made for the units already allotted. Investor will be sent a communication to this effect. However, redemptions shall be allowed.

### X. Units held in the dematerialised form

1. With effect from October 1, 2011, in accordance with SEBI Circular No. IMD/DF/9/2011 dated May 19, 2011, an option to subscribe/hold the units of the Scheme(s)/Plan(s) of RMF in dematerialized (demat) form is being provided to the investors in terms of the guidelines/ procedural requirements as laid by the Depositories (NSDL/CDSL) / Stock Exchanges (NSE / BSE) from time to time.

2. The Unit holders are given an Option to hold the units by way of an Account Statement (Physical form) or in Dematerialized ('Demat') form. Unit holders opting to hold the units in demat form must provide their Demat Account details in the specified section of the application form. The Unit holder intending to hold the units in Demat form are required to have a beneficiary account with the Depository Participant (DP) (registered with NSDL / CDSL as may be indicated by RMF) and will be required to indicate in the application the DP's name, DP ID Number and the beneficiary account number of the applicant with the DP. Applicants must ensure that the sequence of names and other details like Client ID, Address and PAN details as mentioned in the application form matches that of the account held with the Depository Participant. Only those applications where the details are matched with the depository data will be treated as valid applications. If the details mentioned in the application are incomplete/incorrect, not matched with the depository data, then units will be allotted in the physical mode and an Account Statement shall be sent to them. Such investors will not be able to trade on the stock exchange till the holdings are converted in to demat form.

3. Unit Holders opting the units in the demat mode, can submit redemption/switch only through DP or through stock exchange platform.

4. Unit holders opting for investment in demat mode can not opt for facilities like STP, DTP, SWP, Trigger, ATM, Salary Advantage & Smart Step.

5. In case, the Unit holder desires to hold the Units in a Dematerialized /Rematerialized form at a later date, the request for conversion of units held in non-demat form into Demat (electronic) form or vice-versa should be submitted alongwith a Demat/Remat Request Form to their Depository Participants.

6. Units held in demat form will be transferable (except in case of Equity linked Savings Schemes).

7. Demat facility will not be available for Daily, Weekly & Fortnightly Dividend plans / options for all the schemes of RMF except Reliance Liquid Fund, Reliance Ultra Short Duration Fund, Reliance Money Market Fund & Reliance Low Duration Fund.

XI. Employee Unique Identification Number (EUIDN) would assist in tackling the problem of misselling even if the employee/relationship manager/sales person leave the employment of the distributor.

XII. **a. Foreign Account Tax Compliance Act ("FATCA"):** In accordance with the relevant provisions of the Foreign Account Tax Compliance Act ("FATCA") as contained in the United States Hiring Incentives to Restore Employment ("HIRE") Act, 2010, there is a likelihood of withholding tax being levied on certain income/ receipt sourced from the subjects of United States of America ("US") with respect to the schemes, unless such schemes are FATCA compliant. In this regard, the respective governments of India and US have agreed on the principal terms of a proposed Inter-Governmental Agreement (IGA) and the same is likely to be executed in near future. In terms of this proposed IGA, Reliance Mutual Fund ("RMF") and/ or Reliance Capital Asset Management Limited ("RCAM"/ "AMC") are likely to be classified as a "Foreign Financial Institution" and in which case RMF and/ or RCAM would be required, from time to time, to (a) undertake the necessary due-diligence process; (b) identify US reportable accounts; (c) collect certain required information/ documentary evidence ("information") with respect to the residential status of the unit holders; and (d) directly or indirectly disclose/report/ submit such or other relevant information to the appropriate US and Indian authorities. Such information may include (without limitation) the unit holder's folio detail, identify of the unit holder, details of the beneficial owners and controlling persons etc. In this regard and in order to comply with the relevant provisions under FATCA, the unit holders would be required to fully cooperate & furnish the required information to the AMC, as and when deemed necessary by the latter in accordance with IGA and/ or relevant circulars or guidelines etc. which may be issued from time to time by SEBI/ AMFI or any other relevant & appropriate authorities. The applications which do not provide the necessary information are liable to be rejected. The applicants/ unit holders/ prospective investors are advised to seek independent advice from their own financial & tax consultants with respect to the possible implications of FATCA on their investments in the scheme(s).

**b. Details under FATCA/Foreign Tax Laws:** Tax Regulations require us to collect information about each investor's tax residency. In certain circumstances (including if we do not receive a valid self-certification from you) we may be obliged to share information on your account with relevant tax authorities. If you have any questions about your tax residency, please contact your tax advisor. Should there be any change in information provided, please ensure you advise us promptly, i.e., within 30 days. If you are a US citizen or resident or green card holder, please include United States in the foreign country information field along with your US tax identification Number. Foreign Account Tax compliance provisions (commonly known as FATCA) are contained in the US HIRE Act 2010.

**c. If you are classified as a passive NFFE for FATCA purpose,** please include in the section relating to Ultimate beneficial Owner (UBO), details of any specified US person having controlling interest in the foreign country information field along with your US Tax Identification Number for FATCA purposes. Foreign Account Tax Compliance provisions (commonly known as FATCA) are contained in the US HIRE Act 2010.

### d. Declaration under FATCA

a) the information provided in the Form is in accordance with section 285BA of the Income Tax Act, 1961 read with Rules 114F to 114H of the Income tax Rules, 1962.

b) the information provided by me/us in the Form, its supporting Annexures as well as in the documentary evidence provided by me/us are, to the best of our knowledge and belief, true, correct and complete and that I/we have not withheld any material information that may affect the assessment/categorization of the account as a Reportable account or otherwise.

c) I/We permit/authorize the Company to collect, store, communicate and process information relating to the account and all transactions therein, by the Company and any of its affiliates wherever situated including sharing, transfer and disclosure between them and to the authorities in and/or outside India of any confidential information for compliance with any law or regulation whether domestic or foreign.

d) I / We undertake the responsibility to declare and disclose within 30 days from the date of change, any changes that may take place in the information provided in the Form, its supporting Annexures as well as in the documentary evidence provided by us or if any certification becomes incorrect and to provide fresh self certification alongwith documentary evidence.

e) I / We also agree that our failure to disclose any material fact known to us, now or in future, may invalidate our application and the Company would be within its right to put restrictions in the operations of my/our account or close it or report to any regulator and/or any authority designated by the Government of India (GOI)/RBI for the purpose or take any other action as may be deemed appropriate by the Company if the deficiency is not remedied by us within the stipulated period.

f) I / We hereby accept and acknowledge that the Company shall have the right and authority to carry out investigations from the information available in public domain for confirming the information provided by me / us to the Company.

g) It shall be my / our responsibilities to educate myself / ourself and to comply at all times with all relevant laws relating to reporting under section 285BA of the Act read with the Rules thereunder.

h) I/We also agree to furnish such information and/or documents as the Company may require from time to time on account of any change in law either in India or abroad in the subject matter herein.

i) I/We shall indemnify the Company for any loss that may arise to the Company on account of providing incorrect or incomplete information.

### XIII. Acceptance of Cash investments in schemes of Reliance Mutual Fund.

The Details / Process and conditions for acceptance of such investments are as follows:

Eligible investors: The facility is available only for below mentioned category of investors who are KRA-KYC compliant and have a bank account:

- Resident Individuals.
- Minors (investing through Guardian)
- Sole Proprietors/ship.

**Subscription Limit:** In line with the SEBI guidelines, currently subscription through cash can be accepted only upto Rs. 50,000/- per investor, per financial year. Limit would be tracked on the basis PAN or PEKRN issued by KRA.

**Mode of Acceptance of Application:** Applications for Subscription through Cash shall be accepted only in the physical form at any of the Designated Investor Service Centres (DISC) of RMF.

**Cash Collection Facility:** RMF has made arrangement with Axis Bank Limited to accept cash (along with the duly filled Cash Deposit Slip) on behalf of RMF. The Bank shall act only as an aggregator for receipt of cash at the various Bank branches towards subscriptions under various schemes of RMF. The Bank would be remitting the cash collected to the Fund's schemes usually by the next business day.

**Procedure for Subscription through Cash:** Investors willing to subscribe through cash as a payment mode will have to follow the below procedure:

1. Collect the application form and Cash Deposit Slip (available in triplicate) from the Designated Investor Service Centre (DISC) of RMF.
2. Investor must first submit the duly filled in application form, KYC / KRA acknowledgement and duly filled Cash Deposit Slip at the DISC (copy for submission to RMF / RCAM).
3. Branch executive shall time stamp the application form, RMF copy of Cash deposit slip and acknowledgement portion available in the application form. Acknowledgement portion shall be returned to the investor as a confirmation of receipt of application.
4. Investor will have to visit the nearest branch of Axis Bank Limited and deposit cash by using the Cash Deposit Slip collected from DISC, on the same day or latest by next business day. Else the application shall be liable for rejection.
5. Axis Bank Limited shall retain bank copy of the Cash Deposit slip and provide customer copy to the investor along with the acknowledgement of cash deposition.

**NAV Applicability:**

**For Liquid scheme(s):** Applicability of NAV shall be based on receipt of application and also the realization of funds in the Bank account of respective liquid scheme (and NOT the time of deposit of Cash in the Bank) within the applicable cut-off timing.

However, if the credit is received in the Bank account of liquid scheme but investor has not yet submitted the application form, units will be allotted as per receipt of application (timestamping)

For all scheme(s) other than liquid scheme(s): Applicability of NAV shall be based on receipt of application (as per time-stamping).

**Rejection of application: Application shall be rejected if:**

- a. **Subscription Limit is Exhausted:** The amount of subscription through cash (including the subscriptions made through cash during the financial year) exceeds Rs. 50,000/-.
- b. Application is incomplete: Unit allotment for transactions accepted as DISCs of RMF is subject to verification at the time of final processing. Application shall be liable for rejection if the same is found to be incomplete in any aspect.

**Payment of Proceeds:** Payment in the form of refunds, redemptions, dividend, etc. with respect to Cash investments shall be paid only through banking channel i.e. in the bank account registered in the folio.

**Other important points:**

- a. In case of mismatch in the amount mentioned in application form and cash deposited in bank, units shall be allotted as per credit received from bank.
- b. **Cash deposited but application not submitted:** If cash is deposited directly at branch of Axis Bank Limited and application is not submitted at DISC of RMF, amount shall be refunded to investor based on receipt of following documents:
  - Existing Investor: Request letter, Bank acknowledged deposit slip copy.
  - New Investor: Request letter containing the bank details in which the refund needs to be issued, bank acknowledged deposit slip copy and PAN card copy or any other valid id proof.

Investors are requested to note that subscription through this mode shall be accepted subject to compliance with Prevention of Money Laundering Act, 2002 and Rules framed thereunder, SEBI Guidelines for the same and such other AML rules, regulations and guidelines as may be applicable from time to time.

- XIV. **Auto Transfer Facility:** a) Auto Transfer is an optional facility wherein investors' entire investment (Lumpsum / existing SIP) shall be switched automatically from Wealth Creation Scheme to Income Generation Scheme (with nil exit load) at any date as specified by the investor which is within or after the lockin period. In case the Auto transfer option is selected and date is not specified in the application, auto transfer will happen on 5th working day of the following month upon completion of investor's 50 years of age. b) The balance SIP installments under existing registration after auto transfer will continue in Income Generation Scheme. c) If an investor does not opt for auto transfer, the existing and incremental investment will continue in Wealth Creation Scheme or Income Generation Scheme as selected by the investor. d) Even if an investor opts for auto transfer, incremental lumpsum investment or new registration of SIP can be done either in Wealth Creation or Income Generation Scheme as selected by the investor. e) If an investor beyond 50 year of age enters the scheme and opts for auto transfer facility, then it is compulsory for the investor to mention the date for auto transfer, else the auto transfer facility will not be activated. f) Auto Transfer facility shall not be available for Units held in Demat mode.

- XV. **Auto SWP Facility:** a) This optional facility aims to provide a regular inflow of money to investors (monthly/quarterly/annual) by automatic redemption of units on or after 60 years of age. b) Auto SWP shall be either on a monthly or a quarterly or annual frequency as mandated by the investors in application form c) Minimum Amount for Auto SWP: i) Monthly Frequency: Rs. 500 & in multiples of Re 500 thereafter. ii) Quarterly Frequency: Rs. 1,500 & in multiples of Re.500 thereafter. iii) Annual Frequency: Rs.5,000 & in multiples of Re.500 thereafter. Auto SWP shall start from the 1st/8th/15th/22nd transaction day of the month/quarter/year as specified by the investor followed by the month in which the investor completes 60 years or age after completion of 5 year lock in period, whichever is later. d) Auto SWP will automatically cease in case the unit balance becomes nil after such redemption / switch transaction or falls below the required amount specified by the investor for Auto SWP. e) Auto SWP facility shall not be available for Units held in Demat mode. f) RCAM/Trustees reserve a right to change the Auto SWP day.

- XVI. If the investor registers for both Auto Transfer and Auto SWP facilities in Wealth Creation Scheme then post execution of Auto Transfer, Auto SWP shall get processed from Income Generation scheme upon investor completing 60 years of age.

- XVII. Product Label : Investors are requested to review product label for the scheme which is provided below at the time of investments.

**Reliance Retirement Fund - Wealth Creation Scheme**

**Product Label**

**This product is suitable for investors who are seeking\*:**

- Long term growth and capital appreciation
- Investing primarily in Equity and equity related instruments and balance in fixed income securities so as to help the investor in achieving the retirement goals.

Investors understand that their principal will be at Moderately High risk

\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

**Reliance Retirement Fund - Income Generation Scheme**

**Product Label**

**This product is suitable for investors who are seeking\*:**

- Income over long term along with capital growth
- Investing primarily in fixed income securities and balance in equity and equity related instruments so as to help the investor in achieving the retirement goals.

Investors understand that their principal will be at Moderately High risk

\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

**Points to remember**

**Please ensure that:**

1. Your Application Form is complete in all respect, Name, Address & contact details are mentioned in full, signed by all applicants.
2. Bank Account Details are entered completely and correctly. Permanent Account Number (PAN) of all the applicants are mandatory. (Refer instruction no. II-5)
3. For KYC please Refer instruction no. II-6 & for PAN Exempt KYC Refer instruction no. IX
4. Appropriate Scheme Name, Plan & Option is mentioned clearly.
5. The Cheque / DD is drawn in favour of "Reliance ..... "(chosen scheme) dated and dully signed.
6. Application Number is mentioned on the reverse of the Cheque / DD.
7. Documents as listed alongside are submitted along with the Application (as applicable to your specific case).
8. Your emailid or mobile number is updated.
9. Your IFSC code / MICR code is updated in order to get electronic payouts in to your bank account.

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

**Agra:** Block No. 50, Anupam Plaza, Opp FCI, Sanjay Place, Agra - 282002. **Agartala:** 2nd Floor, OM Niwas, Netaji Chowmuhani, Agartala, Tripura West, 799001 **Ahmedabad:** 4th Floor, Megha House, Mithakhali, Law Garden Road, Ellis Bridge, Ahmedabad - 380006. **Ahmedabad:** Shop No.124, First Floor, Gala Magnus, Gala Gymkhana Road, South Bopal, Bopal, Ahmedabad - 380058. **Ahmednagar:** Office No 101, 1st Floor, Gajanan Apartment, Opposite Zopadi Canteen, Savadi Road, Ahmednagar - 414001. **Ajmer:** 2nd Floor, India Heights, India Motor Circle, Kutchery Road, Ajmer - 305001. **Aligarh:** 1st Floor, B - 101, Center Point Market, Samad Road, Aligarh - 202001. **Allahabad:** 2nd Floor, House No. 31/59, Shiv Mahima Complex, Civil Lines, Allahabad - 211001. **Alwar:** 2nd Floor - 201, Raghu Marg, Opp Govt Children Hospital, Alwar - 301001. **Ambala:** Shanti Complex, 4307/12, 2nd Floor, Opp. Civil Hospital Jagadhari Road, Ambala - 133001. **Amravati:** Vimaco Towers, C Wing 4,5,6, Amravati - 444601. **Amritsar:** SF-1, 4th Floor, 10, Eminent Mall, The Mall, Amritsar - 143001. **Anand:** 2nd Floor, 204, Maruti Sharnam, Anand Vidyanagar Road, Anand - 388001. Asansol: 4th Floor, Chatterjee Plaza, 69 (10) G T Road, Rambandhu Tala, Asansol - 713303. **Aurangabad:** C-8, 2nd Floor, Aurangabad, Business center, Adalat Road, Aurangabad - 431001. **Bangalore:** NG-1 & 1A, Ground Floor, Manipal Centre, 47, Dickenson Road, Bangalore - 560042. **Bansalore:** Ground Floor, 31/2, 8th E Main, 4th Block, Jayanagar (Near Jayanagar Post Office), Bangalore-560011. **Bardoli:** 1st Floor, Office No 68, 69, 70, Mudit Palce, Station Road, Bardoli - 394601. **Bareilly:** 1st Floor, 54, Civil Lines, Ayub Khan Chauraha, Bareilly - 243001. **Balalore:** 2nd Floor, Vibekandana Marg, Near Shyam Agencies, Chidia Polo, Balaloro - 756001. **Berhampur:** 1st Floor, Uma Mahal, Dharmnagar, Main Road, Berhampur, Dist Ganjam, Odisha-760002. **Belgaum:** 1st Floor, Shree Krishna Towers, RPD Cross No 14, Khanapur Road, Tilakwadi, Belgaum - 560009. **Bharuch:** D 118-119, R K Costa, Nr. Hotel Shehna Plaza, Station Road, Bharuch - 392001. **Bhatinda:** Jindal Complex, 2nd Floor, G T Road, Bathinda - 151001. **Bhavnnagar:** 3rd Floor, Corporate House, Plot No. 11B, Wagahwadi Road, Bhavnagar - 364004. **Bhilai:** 1st Floor, 84-85, Nehru Nagar Commercial Complex, Nehru Nagar (E), Bhilai - 490020. **Bhilwara:** 1st Floor, B Block, Shop No 21, S K Plaza, Pur road, Bhilwara - 311001. **Bhopal:** 133, Kay Kay Business Center, 1st Floor, Above Citibank, Zone 1 - MP Nagar, Bhopal - 462011. **Bhubaneswar:** 2nd Floor, Near Kalsi Petrol Pump, 5 - Janpath Karvil Nagar, Bhubaneswar - 751001. **Bhuj:** 1st Floor, Office No 105, Krishna Chambers, "B", Station Road, Above SBI, Bhuj - 370001. **Bikaner:** 1st Floor, Shop No 26 & 27, Silver Square, Rani Bazar, Bikaner - 334001. **Bilaspur:** 1st Floor, Krishna, Sonchhara Compound, Shiv Talkies - Tarbaha Road, Near RNT Square, Bilaspur - 495004. **Bokaro:** GB-20, City Center, Sector - 4, Bokaro - 827004. **Calicut:** 6/1002M, 4th Floor, City Mall, Kannur Road (Opp Y.M.C.A), Calicut - 673001. **Chandigarh:** SCO - 40-41, 1st fl oor, Sector-9D, Chandigarh- 160017. **Chennai:** 2nd Floor, No.50, N.B Road (North Boag Road), T. Nagar, Chennai - 600017. **Chennai:** Shop No. 3, Ground Floor, Anu Arcade, No. 1, 15th Cross Street, Shashtri Nagar, Adyar, Chennai - 600020. **Chennai:** No. 338/7, First Floor, New Sunshine Apartment, Second Avenue, Anna Nagar, Chennai - 600040. **Cochin:** 3rd Floor, Chicago Plaza, Rajaji Road, Ernakulam, Cochin - 682035. **Coimbatore:** Ahuja Towers, 2nd Floor, 42/15, T.V.Swamy Road (West), R.S. Puram, Coimbatore - 641002. **Cuttack:** 3rd Floor, City Mart, B.K.Road, Cuttack - 753001. **Dadar:** Ground Floor, Shop No 2, "Angelique", Next to Bank of Maharashtra, Gokhale Road, Dadar (West), Mumbai 400028. **Dehradun:** 2nd Floor, NCR Corporate Plaza, New Canit 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:** Plot No 848, City Centre, Near Rose Valley Hotel, 2nd Floor, Durgapur - 713216. **Faridabad:** SCF-41, Ground Floor, Near SBI Bank, Sector-19 Market Part-I, Faridabad-121002. **Firozabad:** 1st Floor, Plot No 9/1, Raniwala Market, Agra Road, Above UCO Bank, Firozabad - 283203. **Gandhinagar:** 107, 1st Floor, President Complex, Sector: 11, Gandhinagar - 382011. **Gaya:** Zion Complex, Ground Floor, Opp Fire Brigade Station, Swaraj Puri Road, Gaya - 823001. **Ghaziabad:** Reliance Life Insurance, J-3, 2nd Floor, Krishna Plaza, Raj Nagar, Ghaziabad - 201001. **Garakhpur:** 4th Floor, Cross Road Mall, Bank Road, Garakhpur - 273001. **Guntur:** Pranavam Plaza, Door No. 5-35-69, 4/9, Brodipet, Guntur - 522002. **Gujarat:** 102, First Floor, Shree Ambika Arcade, Above Karur Vysya Bank, Plot No. 300, Ward 12/B, Near HDFC Bank, Gandhidham - 370201. **Gurgaon:** Shop no: 28, Ground Floor, Vipul Agora Building, M. G Road, Gurgaon - 122001. **Guwahati:** 2E, 2nd Floor, Dihang Arcade, ABC, Rajiv Bhavan, G S Road, Guwahati - 781005. **Gwalior:** 3rd Floor, Alakannda Tower, City Centre, Gwalior - 474002. **Haldwani:** Plot No 10, Near IDBI Bank, Durga City Centre, Haldwani - 263139. **Himmatnagar:** Office No. 1, Ground Floor, Rajkalm Chambers, Near LIC, Highway Road, Polo Ground, Vistar, Himmatnagar - 383001. **Hissar:** SCO - 187, 1st Floor, Red Square Market, Hissar - 125001 **Howrah:** Jai Mata Di Tower, 4th Floor, 21, Dobson Road, Howrah - 711011. **Hubli:** No. 6, Upper Ground Floor, Aalishan, Travellers Bungalow Road, Deshpande Nagar, Hubli - 580029. **Hyderabad:** Second Floor, Gowra Classic, 1-11-252/6&7/A&B, behind Shoppers Stop, Begumpet - 500016. **Hyderabad:** Shop No 1, First Floor, Shristi Towers, Opp. Karachi Bakery, Beside NIFT College, Hi Tech City Road, Madhapur, Hyderabad-500081. **Ichalkaranji:** 2nd Floor, Suyog Chambers, Ward No 16, H No 1545, Ichalkaranji - Kolhapur Main Road, Near Central Bus Stand, Ichalkaranji - 416115. **Indore:** 303 & 304, D M Towers, 2/1 Facer Course Road, Near Janjiwala Square, Indore - 452001. **Jabalpur:** 1st Floor, Raj Leela Tower, 1276 Wight Town, Allahabad Bank, Jabalpur - 482001. **Jaipur:** 1st Floor, Ambition Tower, Above SBBJ Kohinor Branch, D-46, Agrasen Circle, Subhash Marg, C Scheme, Jaipur - 302001. **Jalandhar:** 2nd Floor, Shanti Tower, SCO no.37, PUJA Complex, Opposite Tehsil Complex, Jalandhar - 144001. **Jalgaon:** Ground Floor, Shop No 3, Laxmi Plaza, Gujarathi Lane, Visanji Nagar, Jalgaon - 425001. **Jammu:** Banu Plaza, B-2, 206, South Block, Railway Head, Jammu - 180001. **Jamnagar:** Shop no. 2, 3, 4 & 5, Ground Floor, Shilp, Indira Nagar, Jamnagar - 361140. **Jamshedpur:** No- 1A, 1st fl oor, Fairdeal Complex, SB Shop Area, Main Road Bistupur, Opposite HP Petrol Pump, Jamshedpur-831001. **Janakpuri:** Ground Floor, Shop No 31, B Block, Community Centre, Janakpuri - 110058. **Jhansi:** 1st Floor, DP Complex, Elite, Sipri Road, Jhansi - 284001. **Jodhpur:** E-4, First Floor, Suidha Complex, Shastri Nagar, Kalptru Shopping Center, Jodhpur - 324001. **Junagarh:** Shop No 10, Rajji Nagar, Shopping Complex, Opposite Moti Palace, Junagarh - 362001. **Kalyan:** Shop No 4, Gr Floor, Santoshi Mata road, Mahavir Complex, Kalyan (W) - 421301. **Kalyani:** 1st Floor, B-8/25 (CA), Nodia, Kalyani - 741235. **Kangra:** Ground Floor, Shop No 3018, War No 9, Above SBI, Kangra - 177103. **Kanpur:** Offi ce No 5, Ground fl oor, KAN Chamber, 14/113 Civil Line, Kanpur - 208001. **Karnal:** SCO 364, Ground Floor, Moughal Canal Market, Karnal - 132001. **Kharagpur:** Atwal Real Estate, M S Towers, O T Road, INDA, Kharagpur - 721305. **Kolhapur:** 1st Floor, Office No 101,102, HariPriya Plaza, Rajaram Road, Rajarampuri, Kolhapur - 416001. **Karnataka:** Reliance Mutual Fund, NO.164/3/4, (Beside Sri Kannikaparameswari Co-Operative Bank), First Floor, 3rd Main Road, P J Extension, Davangere, Karnataka - 577002. **Kolkata:** FMC Fortuna Building, Cl 4th Floor, AJC Bose Road, Beside Nizam Palace, Kolkata - 700020. **Kolkata:** 14B, 18, British Indian Street, GF Shop No. 14, Kolkata - 700001. **Kolkata:** B D 25, Salt Lake, Sector - 1, Kolkata - 700064. **Kolkata:** Thapar House, 163 SP Mukherjee Road, Kolkata - 700026. **Kota:** 1st Floor, Office No 1 & 2, Mehta Complex, Near Grain Mandi, 26, Jhalawar Road, Kota - 324007. **Kolkata:** Ground Floor, HDFC Bank Building, 1/1 Prafulla Nagar, Dumdum, Kolkata - 700074. **Kottayam:** 1st Floor, Pulimoottil Arcade, K K Road, Kanjikuzhy, Kottayam, Kerala - 686004. **Lucknow:** Ground Floor, Aslam Agha Complex, 5, Park Road, Thapper House, Hazratganj, Lucknow - 226001. **Ludhiana:** 1st Floor, SCO 10-11, Feroze Gandhi Market, Ludhiana - 141001. **Madurai:** 1st Floor, Suriya Towers, 272, 273, Goods Shed Street, Madurai - 625001. **Malleswaram:** Door No.89 (Old no.36), Ground Floor, 3rd Cross, Sampige Road, Malleswaram, Bangalore - 560003. **Mangalore:** UGI - 3 & 4, Upper Ground Floor, "Maximus Commercial Complex," Light House Hill Road, Mangalore - 575001. **Margao:** Office No. 102 & 103, Raghunath Esquire, Above Mario Miranda Gallery, Poffiang, Margao-Goa - 403601. **Mathura UP :** 1st Floor, Aparna Tower, Opp Vikash Bazar, Mathura UP - 281001. **Meerut:** Ground Floor, G-14, Rama Plaza, Bachha Park, WK Road, Meerut - 250001. **Mehsana:** Reliance Mutual Fund, Jaydev Complex, 1st Floor, Near SBBJ Bank, Opposite P B Pump, Mehstana - 384002. **Moradabad:** Reliance Mutual fund, 8/8/49A, Near Raj Mahal Hotel, Civil Lines, Moradabad, UP, Pin - 244001. **Mumbai:** Office No 304, Kshihij Building, 3rd Floor, Veera Desai Road, Opposite Andheri Sports Complex, Andheri (W), Mumbai - 400053. **Mumbai:** Office No 101, 1st Floor, Bhoorni Saraswathi, Ganjawala Lane Chamunda Circle, Borivali (W), Mumbai - 400092. **Mumbai:** Offi ce No 205/206, Pushp Plaza, Mavelpada Road, Above Snehjanjali, Opp. Railway Station, Virar East - 401305. **Mumbai:** Office No. 203 & 204, 2nd Floor, Rupa Plaza, Jawahar Road, New BMC Office, Ghatkopar (E), Mumbai - 400077. **Mumbai:** 210, Mittal Tower, C Wing, 2nd Floor, Offi ce No 24, Nariman Point, Mumbai - 400021. **Muzaffarnagar:** 1st Floor, 139, Sarvat Gate North, Ansari Road, Muzaffarnagar - 251002. **Muzaffarpur:** 1st Floor, Opp Devi Mandir, Near LIC Zonal Offi ce, Club Road,Ramna, Muzaffarpur - 842002. **Mysore:** Shop No. 1, Ground Floor, Mahindra Arcade, Saraswathipuram, 2nd Main Road, Mysore - 570009. **Nadiad:** Offi ce No 109, 1st Floor, City Center, Near Paras Circle, Nadiad - 387001. **Nagpur:** Office No 101, 1st Floor, Ramdaspath, behind SBI Bank, Thapar Inclave 2, Nagpur - 440010. **Nanded:** Office No 10, 1st Floor, Sanman Prestige, Near Zilla Parishad, Nanded - 431601. **Nashik:** Office No 1, Bedmutha's Navkar Height, New Pandit Colony, Shanarup Road, Nashik - 422005. **Nasvati:** Shop No 301, 3rd Floor, Landmark Mall, Sayaji Library, Nasvati - 396445. **New Delhi:** 801 - 806, 810 - 812, 8th Floor, Prakashdeep Building, 7, Tolstoy Marg, New Delhi - 110001. **New Delhi:** Unit No 284, 2nd Floor, Aggarwal Millennium Tower - II, Netaji Subhash Place, Pitampura, New Delhi - 110034. **Noida:** Unit no. 101, 1st Floor, Chokhani Square, Plot No. P4, Sector -18, Noida - 201301. **Panaji:** 1st Floor, Block "D", Office No F17, F18, F19 & F20, Alfran Plaza, Mahatma Gandhi Road, Panjim - 403001. **Panipat:** 1st Floor, Royal II, 1181, G T Road, Opposite Railway Road, Panipat - 132103. **Pathankot:** 2nd Floor, Choudhary Collections, SCO 11, Near ICICI Bank, Patel Chowk, Pathankot - 145001. **Patiala:** S.C.O. 44, 1st Floor, New Leela Bhawan Market, Patiala - 147001. **Patna:** C - 5, 1st Floor, Twin Tower Hathwa, South Gandhi Maidan, Patna - 800001, Bihar. **Pune:** 5th Floor, Guru Krupa, 1179/4, F.P. No. 554/4, Smruti, Modern College Road, Dnyaneshwar Paduka Chowk, Off FC Road, Pune - 411005. **Pune:** Ground Floor, Shop No A19, Empire Estate Building, A Premier City, Pimpri Chinchwad, Pune - 411019. **Pune:** Ground Floor, Shop No 3, Gulmohar Apartment, Next to SBI, 2420 East Street, Camp, Pune - 411001. **Punjab:** 2nd Floor, B-XX / 214, Main Court Road, Hoshiarpur - 146001. **Raipur:** Ground Floor, Raj Villa, Near Ghadi Chowk, Civil Lines, Raipur - 492001. **Rajahmundry:** Door No : 6-8-7, First Floor, Upstairs of HDFC Bank, T-Nagar, Nidadarhi Vari Veedhi, Rajahmundry - 533101. **Rajasthan:** Shop No 6, Gali No 4, Nagpal Colony, opposite Bihani petrol pump, Sri Ganganagar, Rajasthan - 335001. **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. **Rohtak:** 2nd Floor, Ashoka Plaza, Delhi Road, Rohtak - 124001. **Rourkela:** 1st Floor, Plot no-308/1428 Udit Nagar Chowk, Rourkela - 769012. **Sagar:** 1st Floor, 10 Civil Lines, Yadav Complex, Sagar - 470002. **Saharanpur:** 1st Floor, Mission market, court road, Saharanpur - 247001. **Salem:** 2nd Floor, Kandaswarma Mega Mall, Survey No. 186/2E, Alagapuram, Opp Saradha College, Fairlands, Salem - 636016. **Sambalpur:** 1st Floor, Opposite SBI Budharaja Branch, PO: Budharaja, Dist:Sambalpur - 768004. **Sangli:** Ground Floor, Office No G 4, Siddhivinayak Forum Opp. Zilla Parishad, Miraj Road, Sangli - 416146. **Satara:** Ground Floor, Sai Plaza, Near Powai Naka, Satara - 415001. **Shillong:** First Floor, Crescens Bldg, M G Road, Shillong - 793001. **Shimla:** Fourth Floor, Bella Vella, The Mall, Shimla - 171001. **Shilguri:** Gitanjali Complex, 1st Floor, Sevoke Road, Siliguri - 734001. **Solapur:** 1st Floor, Office No 6, City Pride, 162, CTS No 8397, Railway Lines, Solapur - 413002. **Sreerampore:** 2nd Floor, 35, N. S. Avenue, Sreerampore, Hooghly - 712201. **Surat:** No.118, 1st Floor, Jolly Plaza, Opp. Aihwagate Police Chowki, Aihwagate Circle, Surat - 395001. **Thane:** 106 Tropical Elite, 1st Floor, Above Indusind Bank, M.G. Road, Naupada, Thane West - 400602. **Thrisur:** 4th floor, Pathayappra Building, Round South, Thrisur - 688001. **Tinsukia:** Albs Commercial Complex, 2nd Floor S R Lohia Road, above ICICI Bank, Tinsukia - 786125. **Tirupati:** 1st Floor, 20-1-200A, Maruthi Nagar, Korlagunta, Tirumala By Pass Road, Tirupati - 517501. **Trichy:** Ground Floor, Plot No. D-27, Door No. D-27, 7thCross (East), Thillainagar, Tiruchirappalli - 620018. **Trivandrum:** 1st flr, Ultradam, Panavila Junction, Trivandrum - 695001. **Udaipur:** 1st Floor, Ridhi Sidhi Complex, Madhuban, Udaipur - 313001. **Ujjain:** Office No 304, Shape Arcade, Kalidas Marg, 116, Freeganj, Ujjain - 456001. **Vadodara:** Office No 304, 3rd Floor, KP Infinity Complex, Opposite Inox, Race Course, Vadodara - 390007. **Vadodara:** 3, Ground Floor, Earth Complex, Sangam Cross Road, Harni Road, Vadodara - 390006. **Vadodara:** FF7, Rutukalsh Complex, Tulsidham Cross Road, Manjalpur, Vadodara - 390011 w.e.f May 02, 2018 **Valsad:** Office No 103, 1st Floor, Amar Chamber, Station Road, Valsad - 396001. **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, Sgra, Varanasi - 221010. **Vasco:** Shop No: 113 & 114, First Floor, Anand Chambers, Opposite SBI Branch, FL Gomes Road, Vasco Da Gama, Goa - 403802. **Vashi:** Shop no. 20, Ground Floor, Devrati Building, Plot no. 83, Sector 17, Vashi, Navi Mumbai - 400705. **Vijayawada:** 3rd Floor, Surya tower, Above Icon showroom, M G Road, Lobbipet, Vijayawada - 520010. **Visakhapatnam:** First Floor, Somu Naidu Enclave, Dwaraka Nagar, 3rd Lane, Vishakhapatnam - 530016. **Warangal:** 2nd Floor, ABK Mall, 15 & 16, Ram Nagar, Hanamkonda, Warangal - 506002.

Towers, 2Nd Floor Above Sony Tv Showroom, 57, S P Marg, Civil Lines, Allahabad, 211001. **Alleppy:** 1st Floor, Jp Towers Mullackal, Ksrct Bus Stand, Alleppy, 688011. **Alwar:** 101, Saurabh Tower Opp. Uit, Near Bhagat Singh Circle, Cant No.2, Alwar, 301001. **Amaravathi:** Shop No. 21, 2nd Floor Gulshan Tower, Near Panchsheel Talkies, Joint-Bambhav Square, Amaravathi, 444601. **Ambala:** 6349, Nicholson Road, Adjacent Kos Hospitalambala Road, Ambala, 133001. **Amritsar:** 74-A Taylor's Road, Opp Aga Heritage Club, Amritsar, 143001. **Anand:** B-42 Vaibhav Commercial Center Nr Tvs Down Town Show Room , Grid Char Recta , Anand, 380001. **Ananthapur:** #15/149, 1St Floor S R Towers, Subash Road, Opp. To Lalitha Kala Parishad, Anantapur, 515001. **Ankleshwar:** L/2 Keval Shopping Center Old National Highway, Ankleshwar, 393002.

**Asansol:** 114/71 G T Road Bhanga Panchil Near Nokia Care, Asansol, 713303. **Aurangabad:** Ramkunji Niwas Railway Station Road, Near Osmanpura Circle, Aurangabad, 431005. **Azamgarh:** 1St Floor Alkal Building, Opp. Nagaripalika Civil Line, Azamgarh, 276001. **Balasoore:** M.S Das Street Gopalganj, Balasoore, Orissa, 756001. **Bangalore:** 59, Skanda puttanna Road, Basavanagudi, Bangalore, 560004. **Bankura:** Ambika Market Complex (Ground Floor) Nutangani, Post & Dist Bankura, Bankura, 722101. **Barilly:** 1St Floor, Rear Side, A-Square Building 154-A Civil Lines, Opp.D. M. Residence, Station Road, Barilly, Barilly, 243001. **Barhampore (Wb):** Thakur Market Complex, Gorabazar Post Berhampore Dist Murshidabad, 72 No Nayasarak Road, Barhampore (Wb), 742101. **Baroda:** 203, Corner point, Jetalpur Road, Baroda, Gujarat, Baroda, 390007. **Begusarai:** Near Hotel Diamond Surbhi Complex O.C Township Gate, Kapasia Chowk, Begusarai, 851117. **Belgaum:** Cts No 3939/ A2 A1 Above Raymonds Show Room |Beside Harsha Appliances, Club Road, Belgaum, 590001. **Bellary:** Shree Gayathri Towers # 64, 1st Floor, K.H.B.Colony, Gopalaswamy Mudaliar Road, Gandhi Nagar-Bellary, 583103. **Berhampur (Or):** Opp Divya Nandan Kalyan Mandap 3rd Lane Dharam Nagar, Near Lohiya Motor, Berhampur (Or), 760001. **Betul:** 107, 1St Floor, Hotel Ulkarsh | J. H. College Road , Betul, 460001. **Bhagalpur:** 2Nd Floor Chandralok Complex, Ghantaghar, Radha Rani Sinha Road, Bhagalpur, 812001. **Bharuch:** Shop No 147-148 Aditya Complex, Near Kasak Circle, Bharuch, 392001. **Bhatinda:** #2047-A 2Nd Floor The Mall Road, Above Max New York Life Insurance, Bhatinda, 151001. **Bhavnagar:** 303, Sterling Point, Waghwadi Road, Bhavnagar, 364001. **Bhilai:** Shop No -1, First Floor Plot No -1, Commercial Complex Nehru Nagar - East, Bhilai, 490020. **Bhilwara:** Shop No. 27-28 1St Floor, Heera Panna Market, Pur Road, Bhilwara, 311001. **Bhopal:** Kay Kay Business City, 133 Zone, I, Mp Nagar, Above City Bank, Bhopal, 462011. **Bhubaneswar:** A/181, Back Side Of Shimam Honda Show Room Saheed Nagar, Bhubaneswar, 751007. **Bikaner:** 70-71, 2Nd Floor | Dr.Chahar Building Panchsati Circle, Sadul Ganj, Bikaner, 334003. **Bilaspur:** Shop No -225, 226 & 227, 2nd Floor Narayan Plaza, Link Road, Bilaspur, 495001. **Bokaro:** B-1, 1St Floor, City Centre, Sector- 4, Near Sonu Chandi Jewellers, Bokaro, 827004. **Burdwan:** 63 Gt Road Halder Complex 1St Floor, Burdwan, 713101. **Calicut:** 2nd Floor Soubhagya Shopping Complex Arayidathpalam, Mavoro Road, Calicut, 673004. **Chandigarh:** Sco- 2423-2424, Above Mirchi Restaurant, New Aroma Hotel, First Floor, Sector 22-C, Chandigarh, 160022.

**Chandrapur:** Shop No-6 Office No-2 1St Floor Rauts Raghuvanshi Complex, Beside Azad Garden Main Road, Chandrapur, 442402. **Chennai:** F-11, Akshaya Plaza, 1St Floor 108, Adhithanar Salai, Egmore, Opp To Chief Metropolitan Court, Chennai, 600002. **Chinsura:** J C Ghosh Saranu, Bhanga Gara, Chinsurah, Hooghly, Chinsurah, 712101. **Cochin:** Ali Arcade, 1St Floor, Kizhavana Road Panampilly Nagar, Near Atlantis Junction, Ernakulam, 682036. **Coimbatore:** 3rd Floor, Jaya Enclave 1057 Avinashi Road, Coimbatore, 641018. **Cuttack:** Opp Dargha Bazar Police station Dargha Bazar, Po - Buxi Bazar, Cuttack, 753001.

**Darbhangha:** Jaya Complex, 2Nd Floor Above Furniture Planet, Donar, Chowk, Darbhanga, 846003. **Davangere:** D.No 376/2, 4th Main, 8th Cross, P J Extension, Opp Byadgishettar School, Davangere, 577002.

**Dehradun:** Kaulagarh Road Near Sirmaur Margobale, Reliance Webworld, Dehradun, 248001. **Deoria:** 1St Floor Shanti niketan, Opp. Zila Panchayat, Civil Lines, Deoria, 274001. **Dewas:** 27 Rmo House Station Road, Above Maa Chamunda Gaes Agency, Dewas, 455001. **Dhanbad:** 208 New Market 2Nd Floor Bank More, Dhanbad, 826001. **Dharwad:** 307/9-A 1st Floor, Nagarkar Colony Elite Business Center, Nagarkar Colony, P B Road, Dharwad, 580001. **Dhule:** Ground Floor Ideal Laundry, Lane No 4, Khol Galli, Near Multhoo Finance, Opp Bhavasr General Store, Dhule, 424001. **Dindigul:** No. : 9 Old No:4/B, New Agraharam, Palani Road, , Dindigul, 624001. **Durgapur:** Mmw-16 Bengal Ambuja 2Nd Floor City Center, Distt. Burdwan, Durgapur, 713216. **Erlur:** Dno-23A-7-72/73, K K S Plaza, Munukulla Vari Street Opp Andhra Hospitals, R R Peta, Eluru, 534002. **Erode:** No. 4, Veerappan Traders Complex, KMY Salai, Sathy Road, Opp. Erode Bus Stand, Erode, 638003. **Faridabad:** A-2B, 3rd Floor Neelam Bata Road, Peer ki Mazar, Nehru Groundni, Faridabad, 121001. **Ferozpur:** The Mall Road, Chawla Bulding, 1st Floor, Opp. Centrail Jail, Near Hanuman Mandir, Ferozpur, 152002. **Gandhidham:** Shop # 12, Shree Ambica Arcade, Plot # 300 Ward 12. Opp. CG High School, Near HDFC Bank, Gandhidham, 372021. **Gandhinagar:** 123, First Floor Megh Malhar Complex, Opp. Vijay Petrol Pump, Sector - 11, Gandhinagar, 382011. **Gaya:** 54 Lal Kothi Compound, Shree Krishna Road, 2nd Floor, North Side, Near Royal Surya Hotel, Gaya, 823001. **Ghaziabad:** 1St Floor C-7, -, Lohia Nagar, Ghaziabad, 201001. **Ghaziipur:** 2Nd Floor Shubhra Hotel Complex, Mahabaugh, Ghaziipur, 233001. **Gonda:** Shri Market Sahabgunj, Station Road, Gonda, 271001. **Gorakhpur:** Above V.I.P. House adjacent A.D. Girls College, Bank Road, Gorakhpur, 273001. **Gulbarga:** Cts No 2913 1St Floor Asian Towers, Jagath Station Main Road, Next To Adithya Hotel, Gulbarga, 585105. **Guntur:** D No 6-10-27, Srinilayam Arundelpet, 10/1, Guntur, 522002. **Gurgaon:** Shop No.18, Ground Floor, Sector - 14 Opp. Akd Tower, Near Huda Office, Gurgaon, 122001. **Guwahati:** 1st Floor, Bajrangbali Building, Near Bora Service Station, GS Road, Guwahati, 781007. **Gwalior:** 2nd Floor, Rojvee Plaza, Jayendra Ganj, Lashkar, Gwalior, 474009.

**Haldwani:** Above Kapilaz Sweet House, Opp Lic Building, Pilikothi, Kaladhungi Road, Haldwani, 263139. **Haridwar:** 8, Govind Puri, Opp. LIC - 2 Above Vijay Bank, Main Road, Ranipur More, Haridwar, 249401. **Hassan:** SAS no-212 Ground Floor, Sampige Road 1st cross, Near Hotel Southern Star, K R Puram, Hassan, 573201. **Hissar:** Sco 71, 1st Floor, Red Square Market, Hissar, 125001. **Hoshiarpur:** 1St Floor, The Mall Tower Opp Kapila Hospital, Sutheri Road, Hoshiarpur, 146001. **Hubli:** CTC No.483/A1/A2 Ground Floor, Sri Ram Palza, Behind Kotak Mahindra Bank, Club Road, Hubli, 580029. **Hyderabad:** KARVY HOUSE, No:46, 8-2-609/K Avenue 4, Sireet No. 1, Banjara Hills, Hyderabad, 500034. **Indore:** 2nd floor, 203-205 Balaji Corporate House Above ICICI bank, 19/1 New Palasia, NearCurewell Hospital, Janjeervala Square , Indore, 452001. **Jabalpur:** 3rd floor R.R. Tower.5, Lalpattkunj, near tayabali petrol pump, Jabalpur, 482001. **Jaipur:** S16/A/IIIRD Floor Land Mark Building Opp Jai Club, Mahaver Marg C Scheme, Jaipur, 302001.

**Jalandhar:** 1st Floor, Shanti Towers SCO No. 37, PUDA Complex, Opposite Tehsil Complex, Jalandhar, 144001. **Jaalgao:** 269, Jamm Vishwa, 1 St Floor Baliram Peth, Above United Bank Of India, Near Kishor Agencies., Jaalgao., 425001. **Jaipauguri:** D B C Road Opp Nirala Hotel Opp Nirala Hotel, Opp Nirala Hotel, Jaipauguri, 735101. **Jammu:** Gupta's Tower 2nd Floor, CB-12, Rail Head complex, Jammu, 180012.

**Jamnagar:** 136-137-138 Madhav Palaza Opp Sbi Bank, Nr Lal Bungalow, Jamnagar, 361001. **Jamshedpur:** 2Nd Floor, R R Square Sb Shop Area, Near Reliance Foot Print & Hotel- Bs Park Plaza, Main Road, Bistupur, Jamshedpur, 831001. **Jaunpur:** R N Complex, 1-1-9-G In Front Of Pathak House, Ummarpur, Jaunpur, 222002. **Jhansi:** 371/01 Narayan Plaza, Gwalior Road, Near Jeevan Shah Chauraha, Jhansi, 284001. **Jodhpur:** 203, Modi Arcade Chopasni Road, Jodhpur, 342001. **Junagadh:** 124-125 Punit Shopping Center M.G Road, Ranavav Chowk, Junagadh, 362001. **Kannur:** 2 Nd Floor, Prabhath Complex Fort Road, Nr.licci Bank, Kannur, 670001. **Kanpur:** 15/46, B, Ground Floor Opp : Muir Mills, Civil Lines, Kanpur, 208001. **Karaiikudi:** No. 2, Gopi Arcade 100 Feet Road, , Karaikudi, 630001. **Karimnagar:** D.No:2-10-1298, 2nd floor Rathnam Arcade, Jyothi Nagar, Karimnagar, 505001. **Karnal:** 18/369, Char Chaman Kunjpara Road, Behind Miglani Hospital, Karnal, 132001. **Karur:** No.6, old No.1304 Thiru-vi-ka Road, Near G.R.Kalyan Mahal, Karur, 639001. **Kharagpur:** 180 Malancha Road, Beside Axis Bank Ltd, Kharagpur, 721304. **Kolhapur:** 605/1/4 E Ward, Shahupuri 2Nd Lane Laxmi Niwas, Near Sultane Kambars, Kolhapur, 416001. **Kolkata:** Apeejay House | Beside Park Hotel | C Block, 3rd Floor, 15 Park Street, Kolkata, 700016. **Kollam:** Sree Vigneswara Bhavan Shastri Junction, Kadapakuda, Kollam, 691001. **Korba:** 1st Floor, City Centre 97 IRCC, Transport Nagar, Korba, 495677. **Kota:** Plot No. 259, 1st Floor, Near Lala Lalpat Rai Circle, Shopping Centre, Kota, 324007. **Kottayam:** 1St Floor Sciascension Square Railway Station Road, Collectorate P O, Kottayam, 686002. **Kurnool:** Shop No.43, 1St Floor, S V Complex Railway Station Road, Near Sbi Main Branch, Kurnool, 518004. **Lucknow:** 1St Floor A. A. Complex, 5 Park Road, Hazratganj, Thaper House, Lucknow, 226001. **Ludhiana:** Sco - 136 1St Floor Above Airtel Showroom, Feroze Gandhi Market , Ludhiana, 141001. **Madurai:** Rakesh towers, 30-C, Iyer pass Road, Opp Nagappa motors, Madurai, 625010. **Malappuram:** First Floor, Peekays Arcade Down Hill, Malappuram, 676505. **Malda:** Sahis Tuli, Under Ward No.6, No.1 Govt Colony, English Bazar Municipality, Malda, 732101. **Mandi:** 149/11 School Bazaar, Near uco bank, Opp. Hari Mandir, Mandi, 175001. **Mangalore:** Mahendra Arcade Opp Court Road Karangal Padi, Mangalore, 575003. **Margao:** 2Nd Floor Dalal Commercial Complex, Pajifand, Margao, 403601. **Mathura:** Ambey Crown, 2nd Floor In Front Of Bsa College, Gaushtala Road, Mathura, 281001. **Meerut:** 1St Floor Medi CentreOpp Icici Bank, Hapur Road Near Bachha Park, Meerut, 250002.

**Mehsana:** Ul/47 Apollo Enclave Opp Simandhar Temple, Modhara Cross Road, Mehnsana, 384002. **Mirzapur:** Abhay Mandir Above HDFC Bank, Dankin Gunj, Mirzapur, 231001. **Moga:** 1St Floor, Dutt Road Mandir Wali Gali, Civil Lines, Barat Ghar, Moga, 142001. **Moradabad:** Om Arcade Parker Road, Above Syndicate Bank, Chowk Tari Khana, Moradabad, 244001. **Morena:** Moti Palace Near Ramjanki Mandir, Near Ramjanki Mandir, Morena, 476001. **Mumbai:** 24/B, Raja Bahadur Compound Ambalal Doshi Marg, Behind Bse Bldg, Fort, 400001. **Muzaffarpur:** First Floor, Shukla Complex, Near ICICI Bank Civil Court Branch, Company Bagh, Muzaffarpur, 842001. **Mysore:** L-350, Silver Tower, Ashoka Road, Opp.Clock Tower, Mysore, 570001. **Nadiad:** 104/105 Near Paras Cinema, City Point Nadiad, Nadiad, 387001. **Nagercoil:** HNO 45, 1st Floor, East Car Street, Nagercoil, 629001. **Nagpur:** Plot No 2/1 House No 102/1 Mata Mandir Road, Mangaldeep Appartment Opp Khandelwal Jewellers, Dharampeth, Nagpur, 440010. **Namakkal:** 105/2, Arun Towers, Paramathi Road, Namakkal, 637001. **Nanded:** Shop No.4 Santakripa Market, G G Road, Opp.Bank Of India, Nanded, 431601. **Nasik:** S-9, Second Floor Suyojiji Sankul, Sharanpur Road, Nasik, 422002. **Navsari:** 103, 1St Floor Landmark Mall Near Sayaji Library, Navsari Gujarat, Navsari, 396445. **Nellore:** 16-2-158, 3rd floor, Mogarala Complex Sunday Market Lane, Pogathota, Nellore, 524001. **New Delhi:** 305 New Delhi House 27 Barakhamba Road Near Sayaji 110001. **Nizamabad:** H No:5-6-430 Above Bank Of Baroda First Floor, Beside Hdfc Bank, Hyderabad Road, Nizamabad, 503003. **Noida:** 405, 4th Floor, Vishal Chamber Plot No.1, Sector-18, Noida, 201301. **Palghat:** No: 20 & 21 Metro Complex H.P.O.Road Palakkad, H.P.O.Road, Palakkad, 678001. **Panipat:** JAVA Complex, 1st Floor, Above Vijaya Bank, G T Road, Panipat, 132103. **Panjim:** Flat No.1-A, H. No. 13/70 Tirmao Bldg, Heliodoro Salgado Road, Next to Navhind Bhavan (Market Area), Panjim, 403001. **Pathankot:** 2nd Floor, Sahni Arcade Complex Adj. Indira colony Gate Railway Road, Pathankot, 145001. **Patiala:** Sco 27 D Chhoti Baradari , Near Car Bazaar, Patiala, 147001. **Patna:** 3A, 3Rd Floor Anand Tower Exhibition Road, Opp Icici Bank, Patna, 800001.

**Pollachi:** 146/4, Ramanathan Building 1St Floor New Scheme Road, Pollachi, 642002. **Pondicherry:** Building No:7, 1st Floor, Thiayagaraja Street, Pondicherry, 605001. **Proddatur:** D.No: 4/625, Bhairavi Complex, Upstairs Karur Vysya Bank, Gandhi Road, Proddatur, 516360. **Pudukottai:** Sundaram Masilamani Towers, Ts No. 5476 - 5479, Pm Road, Old Tirumayam Salai, Near Anna Statue, Jublie Arts, Pudukottai, 622001.

**Pune:** Mozaic Bldg, CTS No.1216/1, Final Plot No.576/1/TP, Scheme No. 1, F C Road, Bhamburda, Shivaji Nagar, Pune, 411004. **Raipur:** OFFICE No S-13, SECOND FLOOR, REHEJA TOWER FADFADH CHOWK, JAIL ROAD, Raipur, 492001. **Rajahmundry:** D.No.6-1-4, Rangachary Street, T.Nagar, Near Axis Bank Street, Rajahmundry, 533101. **Rajapalayam:** Sri Ganapathy Complex, 14B/5/18, T P Mills Road, Virudhunagar Dist, Rajapalayam, 626117. **Rajkot:** 302, Metro Plaza, Near Moti Tanki Chowk, Rajkot, Rajkot, Gujarat, 360001. **Ranchi:** Room No 307 3Rd Floor Commerce Tower, Beside Mahabir Tower, Ranchi, 834001. **Ratlam:** 1 Nagpal Bhawan, Frey Ganj Road Do Batti, Near Nokia Care, Ratlam, 457001. **Renukoot:** Radhika Bhavan Opp. Padmini Hotel, Murdhwa, Renukoot, 231217. **Rewa:** 1st Floor, Angoori Building Besides Allahabad Bank, Trans University Road, Civil Lines, Rewa, 485001. **Rohtak:** 1st Floor, Ashoka Plaza, Delhi Road, Rohtak, 124001. **Roorkee:** Shree Ashadeep Complex, 16 Civil Lines, Near Income Tax Office, Roorkee, 247667.

**Rourkela:** 1St Floor Sandhu Complex, Kachery Road, Udintaganj, Rourkela, 769012. **Sagar:** If floor, Above shiva kanch mandir. 5 civil lines, Sagar, 470002. **Saharanpur:** 18 Mission Market Court Road, Saharanpur, 247001. **Salem:** NO 3/250 Brindavan Road, 6th Cross, Perumal kovil back side, Fairland's, Salem, 636016. **Sambalpur:** Koshal Builder Complex. , Near Goal Bazaar Petrol pump, Sambalpur, 768001. **Satna:** 1St Floor, Gopal Complex Near Bus Stand, Rewa Road, Satna, 485001. **Shaktinagar:** 151/A-375, V V Colony, Dist Sonebhadra, Shaktinagar, 231222. **Shillong:** Annex Mani Bhawan Lower Thana Road, Near R K M Lp School, Shillong, 793001. **Shimla:** Triveni Building By Pas Chowkhhallini, Shimla, 171002. **Shimoga:** Sri Matra Naika Complex 1St Floor, Above Shimoga Diagnostic Centre, Lr Road, Durgigudi, Shimoga, 577201. **Shivpuri:** 1St Floor M.P.R.P. Building, Near Bank Of India, Shivpuri, 473551. **Sikar:** First Floor, Super Tower Behind Ram Mandir Near Taparya Bagichi , Sikar, 332001 **Silchar:** N.N. Dutta Road, Chowchakra Complex, Premtala, Silchar, 788001. **Siliguri:** Nanak Complex Sevoke Road, Siliguri, 734001. **Sitapur:** 12/12-A Sura Complex Arya Nagar Opp, Mal Godam, Sitapur, 261001. **Sivakasi:** 363 Thiruthangal Road, Opp: TNEB, Sivakasi, 626123. **Solan:** Sahni Bhawan Adjacent Anand Cinema Complex, The Mall, Solan, 173212. **Solapur:** Block No 06 Vaman Nagar, Opp D-Mart, Solapur, 413004. **Sonepat:** 205 R Model Town Above Central Bank Of India, Sonepat, 131001. **Sri Ganganagar:** 35E Block Opp: Sheela Mata Vaateka, Sri Ganganagar, 335001. **Srikakulam:** D No 4-4-97, First Floor, Behind Sri Vijayaganapathi Temple, Pedda relli veedhi, Palakonda Road, Srikakulam, 532001. **Sultanpur:** 1077/3, Civil Lines Opp Bus Stand Civil Lines, Sultanpur, 228001. **Surat:** Office no: -516, 5th Floor, Empire State building, Near Udhna Darwaja, Ring Road, Surat, 395002. **Thanjavur:** No. 70, Nalliah Complex Srinivasam Pillai Road, , Tanjore, 613001. **Thodupuzha:** First Floor, Pulimootill Pioneer Pala Road, Thodupuzha, 685584. **Tirunelveli:** 55/18, Jeney Building S N Road, Near Aravind Eye Hospital, Tirunelveli, 627001. **Tirupathi:** H.No:10-13-425 1st Floor, Tilak Road, Opp: Sridevi Complex, Tirupathi, 517501. **Tirupur:** First floor, 244 A, Above Selvakumar Dept stores Palladam Road, Opp to Cotton market complex, Tirupur, 641604. **Tiruvalla:** 2Nd Floor, Erijury Complex Ramanachira, Opp Axis Bank, Thiruvalla, 689107. **Trichur:** 2Nd Floor, Brothers Complex Naikkanal Junction, Shornur Road, Near Dhanalakshmi Bank H O, Thrissur, 680001. **Trichy:** 60, Sri Krishna Arcade Thennur High Road, , Trichy, 620017. **Trivandrum:** 2Nd Floor Akshaya Tower, Sashtamangalam, Trivandrum, 695010.

**Tuticorin:** 4 - B, A34 - A37, Mangalmani Mani Nagar, Opp. Rajaji Park, Palayamkottai Road, Tuticorin, 628003. **Udaipur:** 201-202 Madhav Chambers, Opp G P O, Chetak Circle, Udaipur, 313001. **Ujain:** 101 Aashta Tower 13/1 Dhanwantri Marg, Freeganj, Ujain, 456010. **Valsad:** Shop No 2, Phiroza Corner Opp Next Show Room, Tiithal Road, Valsad, 396001. **Vapi:** Shop No-12, Ground Floor Sheetal Appalment, Near K P Tower, Vapi, 396195. **Varanasi:** D-64/1321st Floor Anant Complex, Siga, Varanashi, 221010. **Vellore:** No. 6, NEXUS Towers, 2nd Floor, Officer's Line, Above Peter England & Bata Showroom opp. To Voorhees School, Vellore, 632001. **Vijayanagar:** Soubhagya, 19-6-1/3 2Nd Floor, Near Fort Branch, Opp: Three Temples, Vizianagaram, 535002. **Vijayawada:** 39-10-7 Opp : Municipal Water Tank, Labbipet, Vijayawada, 520010. **Visakhapatnam:** Door No: 48-8-7 Dwaraka Diamond, Ground Floor, Srinagar, Visakhapatnam, 530016. **Warangal:** 5-6-95, 1St Floor Opp: B.Ed Collage, Lashkar Bazar, Chandra Complex, Hanmakonda, Warangal, 506001. **Yamuna Nagar:** Jagdhar Road Above Uco Bank, Near D.A.V. Girls College, Yamuna Nagar, 135001.