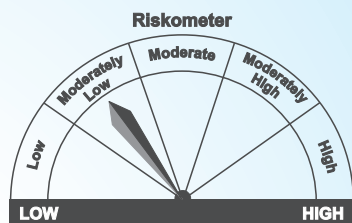


**Key Information Memorandum cum Application Form**

**Reliance Low Duration Fund**

(Formerly Reliance Money Manager Fund)

(An open ended low duration debt scheme investing in debt and money market instruments such that the Macaulay duration of the portfolio is between 6 - 12 months) (Please refer to the page number 7 of the Key Information Memorandum on which the concept of Macaulay's Duration has been explained).

Product label	
<p><b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>Income over short term</li> <li>Investment in debt and money market instruments such that Macaulay duration of the portfolio is between 6 - 12 months</li> </ul> <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>	 <p><b>Investors understand that their principal will be at Moderately Low risk</b></p>

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- 33031000, Fax No. - 022- 33037662</p> <p>E-mail : customer_care@reliancemutual.com 'Touchbase' (Customer Helpline) 3030 1111 Investors using mobile phones need to prefix STD Code of their respective city before 3030 1111.</p> <p>MTNL/BSNL subscribers need to dial 022 - 3030 1111. Overseas callers need to dial 91 - 22 - 3030 1111. Website: www.reliancemutual.com</p> <p><b>INVESTMENT MANAGER</b> <b>REGISTERED OFFICE</b> <b>Reliance Nippon Life Asset Management Limited,</b> (formerly Reliance Capital Asset Management Limited) CIN : L65910MH1995PLC220793 Reliance Centre, 7th Floor, South Wing, Off Western Express Highway, Santacruz (East), Mumbai - 400 055. Tel No. - 022- 33031000, Fax No. - 022- 33037662</p>	<p><b>REGISTRAR</b> <b>Karvy Computershare Pvt. Ltd.</b> Karvy Selenium Tower B, Plot number 31 &amp; 32, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad - 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>

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

**The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM. This KIM is dated May 19, 2018.**

NAME OF THE SCHEME	Reliance Low Duration Fund			
TYPE	An open ended low duration debt scheme investing in debt and money market instruments such that the Macaulay duration of the portfolio is between 6 - 12 months (Please refer to the page number 7 of the Key Information Memorandum on which the concept of Macaulay's Duration has been explained)			
Investment objective	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.			
Asset Allocation Pattern	Instruments	Indicative asset allocation (% of total assets)		Risk Profile
		Minimum	Maximum	High/ Medium/ Low
	Debt Instruments and Money Market Instruments (including CBLO/ Repo (including corporate bond Repo))	0%	100%	Low to Medium
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 30/04/2018	Rs. 16631.18 Crs			
No of Folios as on 30/04/2018	200440			
Risk Mitigation Factors	Robust measures implemented to mitigate Risk include, adoption of internal policies on investments and valuations, rigorous procedures for monitoring investment restrictions, monitoring of rating transitions, and effective implementation of various norms prescribed by SEBI from time to time.			
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.			
Plans and Options	<p><b>a) Growth Plan</b></p> <p>(i) Growth Option</p> <p><b>b) Dividend Plan</b></p> <p>i. Dividend Plan (Payout Option and Reinvestment Option)</p> <p>ii. Daily Dividend Plan (Reinvestment Option only)</p> <p>iii. Weekly Dividend Plan (Payout Option and Reinvestment Option)</p> <p>iv. Monthly Dividend Plan (Payout Option and Reinvestment Option)</p> <p>v. Quarterly Dividend Plan (Payout Option and Reinvestment Option)</p> <p><b>c) Direct Plan - Growth Plan</b></p> <p>(i) Growth Option</p> <p><b>d) Direct Plan - Dividend Plan</b></p> <p>i. Dividend Plan (Payout Option and Reinvestment Option)</p> <p>ii. Daily Dividend Plan (Reinvestment Option only)</p> <p>iii. Weekly Dividend Plan (Payout Option and Reinvestment Option)</p> <p>iv. Monthly Dividend Plan (Payout Option and Reinvestment Option)</p> <p>v. Quarterly Dividend Plan (Payout Option and Reinvestment Option)</p>			
Dividend Frequency	For both Dividend Payout & Reinvestment option - Weekly, Monthly & Quarterly. For Dividend Reinvestment Option only - Daily			
Minimum Application Amount	Daily Dividend Option - Rs.10,000 & in multiples of Re. 1 thereafter Weekly Dividend Option - Rs.5,000 & in multiples of Re. 1 thereafter All Other Options - Rs.500 & in multiples of Re. 1 thereafter			
Minimum Additional Purchase Amount	Daily Dividend Option - Rs. 10,000 & in multiples of Re. 1 thereafter Weekly Dividend Option - Rs.1,000 & in multiples of Re. 1 thereafter All Other Options - Rs.100 & in multiples of Re. 1 thereafter			
Minimum Redemption	Redemptions can be of minimum amount of Rs 100 or any number of units (except for 'Redemption by means of Reliance Any Time Money Card ("The Card")'. Redemption by means of Reliance Any Time Money Card ("The Card") can be of any amount.			
Benchmark	Crisil Ultra Short Term Debt Index			
Fund Manager	<p><b>Amit Tripathi</b> (Managing the Scheme since Mar 2007)</p> <p><b>Anju Chhajer</b> (Managing the Scheme since Oct 2009)</p> <p><b>Jahnvee Shah</b> (Dedicated Fund Manager for Overseas Investments) (Managing the Scheme since Apr 2011)</p>			
Performance	Please refer Scheme Performance Snapshot			
Expenses of the Scheme				
(i) Load Structure				
Entry Load	Nil In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.			
Exit Load	Nil If charged, the same shall be credited to the scheme immediately net of goods and services tax, if any.			
(ii) Recurring Expenses	Please refer to point no. vi in common information to all schemes.			
Actual expenses (For the previous financial year (2017-2018) Year to date Ratio to Average AUM)	Direct Plan - 0.28%	Other than Direct Plan - 0.60%		
	Retail Plan - 0.01%			

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

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

**Asset Allocation Pattern:** Money market & Debt instruments (including CBLO/ 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 April 30, 2018:** Rs. 30042.94 Cr, **No. of Folios as on April 30, 2018:** 142976

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

**Asset Allocation Pattern:** Debt Instruments and Money Market Instruments (including CBLO/ 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 April 30, 2018:** Rs. 5111.90 Cr, **No. of Folios as on April 30, 2018:** 54828

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

**Asset Allocation Pattern:** Debt Instruments and Money Market Instruments (including CBLO/ 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 April 30, 2018:** Rs. 16631.18 Cr, **No. of Folios as on April 30, 2018:** 200440

### 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 April 30, 2018:** Rs. 4645.59 Cr, **No. of Folios as on April 30, 2018:** 10418

### 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 12 - 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 April 30, 2018:** Rs. 12068.23 Cr, **No. of Folios as on April 30, 2018:** 14654

### Reliance Classic Bond 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 have 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 April 30, 2018:** Rs. 8131.98 Cr, **No. of Folios as on April 30, 2018:** 29769

### 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 April 30, 2018:** Rs.435.23 Cr, **No. of Folios as on April 30, 2018:** 4924

### 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. Credit call, if at all, will be taken on low duration securities. **Month end AUM as on April 30, 2018:** Rs. 2236.18 Cr, **No. of Folios as on April 30, 2018:** 12948

#### 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 April 30, 2018:** Rs. 9100.28 Cr, **No. of Folios as on April 30, 2018:** 18157

#### 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 April 30, 2018:** Rs. 10752.63 Cr, **No. of Folios as on April 30, 2018:** 89541

#### 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) & 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) and 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 April 30, 2018:** Rs. 4111.10 Cr, **No. of Folios as on April 30, 2018:** 2219

#### 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

or State Government, hence has a higher credit profile. It has a very low credit risk 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 April 30, 2018:** Rs. 995.98 Cr, **No. of Folios as on April 30, 2018:** 4835

#### 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 rating profile of the portfolio would be 100% AAA and equivalents. 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 April 30, 2018:** Rs. 7337.33 Cr, **No. of Folios as on April 30, 2018:** 5100

#### 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 April 30, 2018:** Rs. 2081.03 Cr, **No. of Folios as on April 30, 2018:** 71554

**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.

#### KEY SCHEME FEATURE

Name of the Scheme	Reliance Money Manager Fund
Cut off Time for Subscription & redemption	3:00 p.m.
SIP	<input checked="" type="checkbox"/>
STP	<input checked="" type="checkbox"/>
SWP	<input checked="" type="checkbox"/>

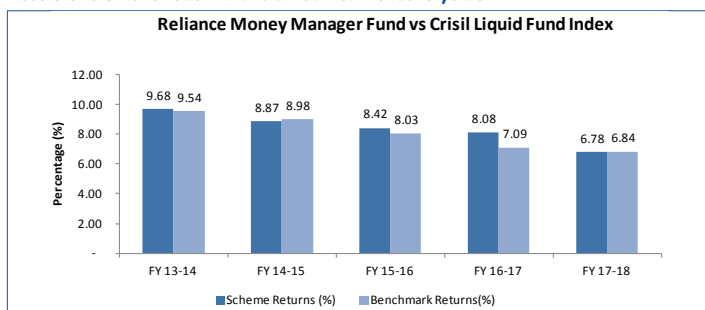


## SCHEME PERFORMANCE SNAPSHOT

<b>Fund Manager</b>	Amit Tripathi, Anju Chhajer & Jahnvee Shah	
<b>Reliance Low Duration Fund</b>		
<b>Performance of the Scheme as on 30/04/2018</b>	Based on NAV of Growth Plan - Growth Option. Date of Inception 20/03/2007	

Compounded Annualised Returns (%)				
Period	1 Year	3 Years	5 Years	Since Inception
Reliance Money Manager Fund Growth	6.48	7.63	8.22	8.19
Crisil Liquid Fund Index	6.85	7.29	8.05	7.56

### Absolute returns for each Financial Year for the last 5 years



Fundamental attributes of Reliance Money Manager Fund have been changed w.e.f. May 19, 2018 and the scheme has been renamed as Reliance Low Duration Fund. **Benchmark of the scheme has also been changed w.e.f. May 19, 2018.** Kindly refer notice cum addendum no.6 dated April 13, 2018 available on our website ([www.reliancefund.com](http://www.reliancefund.com)).

Calculation assume that all payout 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. Face Value of the Scheme is Rs. 1000/- Per unit

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

### ADDITIONAL DISCLOSURES

#### a. Top 10 holdings by issuers and sectors (As on 30/04/2018)

Holding	Weightage (%)
National Bank For Agriculture and Rural Development	8.55
Small Industries Dev Bank of India	6.07
Reliance Jio Infocomm Limited	5.71
Power Finance Corporation Limited	5.33
Axis Bank Limited	5.25
ONGC Petro Additions Limited	5.12
IndusInd Bank Limited	4.62
Bharti Telecom Limited	3.51
Citicorp Finance India Limited	3.01
ICICI Bank Limited	2.91

Sector	Allocation (%)
Financial Services	73.30
Energy	7.75
Telecom	6.34
Miscellaneous	6.28
Services	1.63
Pharma	1.60
Cement & Cement Products	1.20
Others	0.47
Metals	0.18
Government of India	0.08

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

#### b. Portfolio Turnover Ratio : NA

#### c. Aggregate Investments in the scheme by Board of Directors / Fund Managers / Other Key Managerial Persons as on 10/05/2018

Particulars	Aggregate Investments (Rs. in lakhs)
Board of Directors	1958.88
Fund Managers	2.53
Other Key Managerial Persons	45.3

**Note:** Investment by Executive Director-cum-CEO is included in the aggregate investments by Other Key Managerial Persons.

## INFORMATION RELATED TO SCHEME

**Trustee Company :** Reliance Capital Trustee Co. Limited

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

### i) Applicable NAV :

#### For Income/Debt Oriented Schemes/Plans other than Liquid Schemes.

Cut-off timings with respect to Subscriptions/Purchases including switch – ins:

#### 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

- Application for switch-in is received before the applicable cut-off time of 3.00 p.m;
- 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;
- 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:

- 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;
- 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;
- 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

#### 4. 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:

- All transactions received on the same day (as per Time stamp rule).
- 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.
- Aggregations shall be done on the basis of investor's PAN. In case of joint holding, transactions with similar holding structures shall be aggregated.
- 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.
- Only transactions in the same scheme shall be clubbed. This will include transactions at plan / option level (Dividend, Growth, Direct).
- 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 of Board of India or AMFI from time to time.

#### 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.

**ii) Daily Net Asset Value (NAV) Publication:** The NAV will be declared on all working days and will be published in 2 newspapers. NAV can also be viewed on [www.reliancecmutual.com](http://www.reliancecmutual.com) and [www.amfiindia.com](http://www.amfiindia.com)

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

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

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

**vi) Annual Scheme Recurring 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>

- The total expenses of the scheme including the investment management and advisory fee shall not exceed the limits (i.e. % of the daily net assets) stated in Regulation 52(6) of SEBI (Mutual Funds) Regulations, 1996. (i) On the first Rs. 100 crore - 2.25%; (ii) On the next Rs. 300 crore - 2.00%; (iii) On the next Rs. 300 crore - 1.75%; (iv) Balance 1.50%;
- Mutual funds /AMCs may charge goods and services tax on investment and advisory fees to the scheme in addition to the maximum limit as prescribed in regulation 52 of the SEBI Regulations.

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

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-

- 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.;
- expenses not exceeding of 0.30 per cent of daily net assets, if the new inflows from such cities as specified by the Board from time to time are at least -
  - 30 per cent of gross new inflows in the scheme, or;
  - 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;

- additional expenses, incurred towards different heads mentioned under subregulations (2) and (4) or such other basis as specified by SEBI from time to time, not exceeding 0.20 per cent of daily net assets of the scheme

**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.

**vii) Investment Restrictions in all existing debt-oriented schemes of RMF:**

In addition to the investments Restrictions as specified by SEBI in SEBI (Mutual Fund) Regulations 1996, from time to time, RNAM will also ensure that:

**Prudential limits and disclosures on Portfolio Concentration Risk:**

RNAM will ensure that total exposure of the debt schemes in a particular sector (excluding investments in Bank CDs, 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, unless the scheme has specifically been exempted from the requirement by SEBI.

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.

**viii) Unitholders' Information :** Accounts statement (on each transaction/transaction alerts), Annual financial results and Half yearly portfolio disclosure shall be provided to investors by post, electronic mail or such other mode of communication as per SEBI regulations.

**ix) Tax treatment for the Investors (Unit holders)**

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

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

**xi) Load Structure:**

**■ Inter Scheme Switch:**

At the applicable loads in the respective schemes.

**■ Inter plan Switch:**

- Switch of investments made with ARN code, from Other than Direct Plan to Direct Plan of a Scheme shall be subject to applicable exit load, if any.
- No Exit Load shall be levied for switch of investments made without ARN code, from other than Plan to Direct Plan of the Scheme or vice versa.

**■ Inter Option Switch:** No load shall be applicable for inter option Switch within the same plan under the scheme.

Exit Load If charged to the scheme shall be credited to the scheme immediately net of goods and services tax, if any.

**xii) Direct Plan :** Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Fund (i.e. investments not routed through an AMFI Registration Number (ARN) Holder).

### xiii) Default Plan

Investor may note that following shall be applicable for default plan

Scen-ario	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 Plan	Not Mentioned	Direct Plan
6	Direct Plan	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.

a) Units applied under Daily Dividend Plan

b) If the aforesaid units are Redeemed / Switched, fully / partially into another scheme / plan.

### xiv) Macaulay Duration:

Measure of the weighted average time taken to get back the cash flows is called 'Macaulay Duration' and is one comprehensive parameter portraying the risk-return profile of the bond. The weight of each cash flow is determined by dividing the present value of the cash flow by the price. It is expressed in number of years or days.

For Example:

No of Yrs (T)	Cash Flow (Coupon + Principal)	Discount Factor $((1+YTM)^{-t})$	Present Value of Cash Flows (Cash Flow/ Discount Factor)	Weight of Cash Flows (Present Value of Cash Flow/ Current Price)	Duration (Yrs) (Weight of Cash Flows * T)
1	10	1.10	9.09	9.09%	0.09
2	10	1.21	8.26	8.26%	0.17
3	10	1.33	7.51	7.51%	0.23
4	10	1.46	6.83	6.83%	0.27
5	110	1.61	68.30	68.31%	3.42
Current market Price of the Bond			100	100.00%	4.17

Take a bond with Rs. 100 face value, 10% coupon rate and tenor of the bond is 5 years and the discount factor is 10%.

Macaulay duration is 4.17 yrs, considering a YTM discount factor of 10%.

Macaulay duration = Sum of (Present value of cash flow)\*T/market price of the bond

**xv) 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.

### xvi) For Investor Grievances Please Contact

**Name and Address of Registrar : Karvy Computershare Private Limited,** (Formerly known as Karvy Consultants Limited), Karvy Selenium Tower B, Plot number 31 & 32, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad - 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, mail : customer\_care@reliancemutual.com

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

**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.**





**9. FATCA and CRS DETAILS For Individuals (Mandatory) Non Individual 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>3</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 Birth <sup>***</sup>		Country of Birth <sup>***</sup>	
Country of Nationality <sup>***</sup>		Country of Nationality <sup>***</sup>		Country of Nationality <sup>***</sup>	

**10. ADDITIONAL KYC DETAILS**

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

PEP DETAILS <sup>***</sup>	1st Applicant	2nd Applicant	3rd Applicant	Guardian
Are you a Politically Exposed Person (PEP) <sup>***</sup>	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) <sup>***</sup>	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"/>

**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.**

**Scheme** \_\_\_\_\_  
 (Refer Instruction No. I-10) (For Product Labeling please refer last page of application form) (If you wish to invest in Direct Plan please mention Direct Plan against the scheme name)

[Please tick (✓) the appropriate boxes only if applicable to the scheme in which you plan to invest] **Option**  Growth<sup>^^</sup>  Dividend Payout  Dividend Reinvestment  Dividend Frequency \_\_\_\_\_

**Mode of Payment**  Cheque  DD  Funds Transfer  OTBM Facility (One Time Bank Mandate)  RTGS / NEFT  Cash<sup>§</sup> (Refer Instruction No. XV)

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>^</sup> Default option if not selected) ~Units will be allotted for the net amount minus the transaction charges if applicable. <sup>§</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 date. 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. POWER OF ATTORNEY (POA) HOLDER DETAILS (Refer Instruction No. II. 1)**

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

**14. I WISH TO APPLY FOR RELIANCE ANY TIME MONEY CARD ("THE CARD")**  Yes  No (Please refer instructions)

1) Name as you would like to appear on your card<sup>\*\*</sup> (Maximum of 24 characters) \_\_\_\_\_  
 (\*\*Please mention the name of the first holder)

2) Mother's maiden name in full \_\_\_\_\_

**15. DECLARATION AND SIGNATURE**

I/We would like to invest in Reliance \_\_\_\_\_ subject to terms of the Statement of Additional Information (SAI), Scheme Information Document (SID), Key Information Memorandum (KIM) and subsequent amendments thereto. I/We have read, understood (before filling application form) and is/are bound by the details of the SAI, SID & KIM including details relating to various services including but not limited to 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 Nippon Life Asset Management Limited (RNA M) liability. I understand that the RNA M may, at its absolute discretion, discontinue any of the services completely or partially without any prior notice to me. I agree RNA M 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 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.

SIGN HERE	First / Sole Applicant / Guardian / Authorised Signatory	Second Applicant / Authorised Signatory	Third Applicant / Authorised Signatory
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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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

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You can also follow us on   



**SYSTEMATIC TRANSFER PLAN (STP) ENROLMENT FORM**

TO BE FILLED IN CAPITAL LETTERS. PLEASE (✓) WHEREVER APPLICABLE

1. DISTRIBUTOR / BROKER INFORMATION (Refer Instruction No. 25)				
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 EUIIN is left blank/not provided. I/We hereby confirm that the EUIIN 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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**2. EXISTING UNIT HOLDER INFORMATION** FOLIO NO.

3. APPLICANT DETAILS			
Name of Sole/1st holder <i>Mr./Ms./M/s</i>	PAN No / PEKRN.	<input type="text"/>	<input type="checkbox"/> KYC
Name of 2nd holder <i>Mr./Ms.</i>	PAN No / PEKRN.	<input type="text"/>	<input type="checkbox"/> KYC
Name of 3rd holder <i>Mr./Ms.</i>	PAN No / PEKRN.	<input type="text"/>	<input type="checkbox"/> KYC

**4. SYSTEMATIC TRANSFER PLAN (STP) SCHEME DETAILS (Refer Instruction No.1, 5 & 26)**  
(If the investor wishes to invest in Direct Plan please mention Direct Plan against the scheme name)

Name of 'Transferor' Scheme/Plan/Option	<input type="text"/>
Name of 'Transferee' Scheme/Plan/Option	<input type="text"/>

**5. STP DETAILS (Refer Instruction No.6)**

<input type="checkbox"/> <b>Fixed Transfer STP (Refer Instruction No. 7 &amp; 9)</b> <b>STP Frequency</b> (Please ✓ any one)				<input type="checkbox"/> <b>Fixed Transfer STP (Refer Instruction No. 7 &amp; 9)</b> <b>STP Frequency</b> (Please ✓ any one)			
<input type="checkbox"/> Daily (Minimum One Month)	<input type="checkbox"/> Weekly	<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Monthly (Default)	<input type="checkbox"/> Quarterly	OR	<input type="checkbox"/> Monthly (Default)	<input type="checkbox"/> Quarterly
First execution date will be on or after 7 calendar days from the date of submission of the form (excluding date of submission)	1 <sup>st</sup> , 8 <sup>th</sup> , 15 <sup>th</sup> & 22 <sup>nd</sup> of every month	1 <sup>st</sup> & 15 <sup>th</sup> of every month	* of every month	* of the starting month of every Quarter		1 <sup>st</sup> of every Month	1 <sup>st</sup> of the starting month of every Quarter

\*Incase the Investor has not specified any date then the default date would be 10th

**Amount of Transfer per Instalment** ₹

**Enrolment Period** (Please ✓ any one)

**REGULAR** From:  To:   **PERPETUAL (Default)** From:

**Only for Daily STP Enrolment Period** From:  To:

**6. DECLARATION & SIGNATURE/S**

I/We would like to opt for Systematic Transfer Plan subject to terms of the Scheme Information Document and subsequent amendments thereto. I/We have read the instructions of the Enrolment Form, Scheme Information Document of the Transferor and Transferee Scheme and Statement of Additional Information before filling up the Enrolment Form. I/We have understood the details of the scheme and I/We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. 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.

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/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.

Place:

Date:

SIGNATURE		
First / Sole Applicant / Guardian / Authorised Signatory	Second Applicant / Authorised Signatory	Third Applicant / Authorised Signatory



FOLIO NO.

Received from \_\_\_\_\_ STP application

Amount of Transfer per Instalment ₹ \_\_\_\_\_

From Scheme / Plan / Option \_\_\_\_\_

to Scheme / Plan / Option \_\_\_\_\_

Mode & Frequency of STP \_\_\_\_\_

Stamp of receiving branch

& Signature

## INSTRUCTIONS TO HELP YOU COMPLETE THE MAIN APPLICATION FORM

### I. GENERAL INSTRUCTION:

- Please read the Key Information Memorandum (KIM), Statement of Additional Information(SAI) and the Scheme Information Document(SID) carefully before investing. All applicants are deemed to have read, understood and accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the Application Form and tendering payment.
- 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 Centre 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. In case of HUF, the Karta should sign on behalf of the HUF. Authorised signatories, signing on behalf of a Co./Body Corp./ Society/Trust etc should sign under their official seal, designation. A list of Authorised Signatories with their names & designations duly certified / attested by the bankers should be attached with the application form.
- 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 along with the subscription application form. In case of application(s) made by non-individual investors, the authorized signatories of such non-individual investors should sign the application form in terms of the authority granted to them under the Constitutional Documents/Board resolutions / Power of Attorneys, etc. A list of specimen signatures of the authorized signatories, duly certified / attested should also be attached to the Application Form. The Mutual Fund/AMC/Trustee shall deem that the investments made by such non-individual investors are not prohibited by any law/Constitutional documents governing them and they possess the necessary authority to invest.
- Application made by a limited company or by a body corporate or a registered society or a trust, should be accompanied by a copy of the relevant resolution or authority to make the application, as the case may be, along with a certified copy of the Memorandum and Articles of Association or Trust Deed / Bye Laws / Partnership Deed, whichever is applicable.
- In case of non-individual applicants, i.e. HUF / Companies / AOP / BOI / Trusts / Societies / FIs etc. the name, email-ID and telephone number of the contact person to be provided.
- 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 along with 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.
- 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 (PKERN) 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.reliance mutual.com for further details.

### 7. 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 (CVLMF) 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 a onetime submission of documentation.
- Investors who have complied with KYC process before December 31, 2011 (KYC status with CVL-KRA as "MF - VERIFIED BY CVLMF") 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 of 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.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.

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 under Systematic Investment Plan (SIP) facility, or lump sum / one time subscription, through payroll 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 ECS/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, Investor(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 holdernameand 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 outstation cheques/draft are not permitted. Application received with outstation cheque/demand draft shall be rejected. With a view to avoid fraudulent practices, it is recommended that investors may also make the payment instrument (cheque, demand draft, pay order, etc.) favoring either of the following: (a) "XYZ Scheme A/c Permanent Account Number" (b) "XYZ Scheme A/c First Investor Name" (Investors are urged to follow the order of preference in making the payment instrument). Investors from such centers, who do not have a facility to pay by local cheque, as there are no



## INSTRUCTIONS TO HELP YOU COMPLETE THE MAIN APPLICATION FORM

- 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 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.
- V. TRANSACTION CHARGES**
- In accordance with SEBI Circular No. IMD/ DF/13/ 2011 dated August 22, 2011, with effect from November 1, 2011, Reliance Nippon Life Asset Management Limited (RNAM)/ 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 at 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:

    - The amount per purchases/subscriptions is less than Rs. 10,000/-;
    - The transaction pertains to other than purchases/ subscriptions relating to new inflows such as Switch/ STP/ /DTP/, etc.
    - Purchases/Subscriptions made directly with the Fund through any mode (i.e. not through any distributor/agent).
    - Subscription made through Exchange Platform irrespective of investment amount.
  - RNAM 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.
  - If an 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.
- VII. NOMINATION FOR UNITS HELD IN PHYSICAL MODE:**
- 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.
  - Multiple nominee (Resident, NRI, Including Minor) can be nominated. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.
  - Nomination of an NRI is subject to requirements, if any, prescribed by RBI and SEBI from time to time.
  - Nomination can be changed at any time during the currency of the investment by the same persons who have made the nominations.
  - Unitholder being either parent or lawful guardian on behalf of a minor and an eligible institution, societies, bodies corporate, HUF, AOPs, BOLS and partnership firms shall have no right to make any nomination.
  - 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.
  - On registration of nomination a suitable endorsement shall be made on the statement of account or in the form of a separate letter.
  - The facility of nomination is available to a unitholder under SEBI (MFs) Regulations and guidelines issued by SEBI from time to time.
  - Nomination in respect of units stands rescinded, upon the transfer of units.
  - 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
  - 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.
  - 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.
  - 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.
  - 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.
  - 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"
  - Power of Attorney (POA) holder cannot sign the Nomination form.
  - Nomination is not allowed in a folio held on behalf of a minor.
  - 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.
  - 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.
- VIII. 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:
- 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.
  - 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.
  - 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)]
  - 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.
  - 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.
- VIII. 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
- Benefits**
    - 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
    - E-Mail ID: The Account Statement will be e-mailed instantly to your registered email address as and when you transact with Reliance Mutual Fund.
    - IFSC/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).
  - MICRO investment (including lumpsum & Micro SIP)**
    - In line with SEBI letter no. OWA/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.
    - 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.
  - Units held in the dematerialised form**
    - 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.
    - 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.
    - Unit Holders opting the units in the demat mode, can submit redemption/switch only through DP or through stock exchange platform.
    - Unit holders opting for investment in demat mode can not opt for facilities like STP, DTP, SWP, Trigger, ATM, Salary Advantage & Smart Step.
    - In case, the Unit holder desires to hold the Units in a Dematerialized /Rematerialized form at a later date, the request for conversion of units held in non-demat form into Demat (electronic) form or vice-versa should be submitted alongwith a Demat/Remat Request Form to their Depository Participants.
    - Units held in demat form will be transferable (except in case of Equity linked Savings Schemes).
    - Demat facility will not be available for Daily, Weekly & Fortnightly Dividend plans / options for all the schemes of RMF except Reliance Liquid Fund, Reliance Ultra Short Duration Fund, Reliance Money Market Fund & Reliance Low Duration Fund.
  - 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.
  - Ultimate Beneficial Owners(s):** Pursuant to SEBI Master Circular No. CIR/ISD/AML/3/2010 dated December 31, 2010 on Anti Money Laundering Standards and Guidelines on identification of Beneficial Ownership issued by SEBI vide its Circular No. CIR/MRSD/2/2013 dated January 24, 2013, investors (other than individuals) are required to provide details of 'Ultimate Beneficial Owner(s) (UBO(s))' and submit proof of identity (viz. PAN with photograph or any other acceptable proof of identity prescribed in common KYC form) of UBO(s). Further, the Prevention of Money Laundering Rules, 2005 also require that every banking company, financial institution (including Mutual Funds) and intermediary, as the case may be, shall identify the beneficial owner. In case the investor or owner of the controlling interest is a company listed on a stock exchange or is a majority owned subsidiary of such a company, the details of shareholders or beneficial owners are not required to be provided. Non-individual applicants/investors are mandated to provide the details on 'Ultimate Beneficial Owner(s) (UBO(s))' by filling up the declaration form for 'Ultimate Beneficial Ownership'. Providing information about beneficial ownership will be applicable to the subscriptions received from all categories of investors except individuals and a Company listed on a stock exchange or is a majority owned subsidiary of such a Company. Proof of identity of the UBO such as Name/s, Address & PAN/Passport together with self attested copy\* alongwith the declaration form for 'Ultimate Beneficial Ownership' are required submitted to Reliance AMC/its RIA. (\*Original to be shown for verification and immediate return). In case of any change in the beneficial ownership, the investor should immediately inform Reliance AMC/its Registrar /KRA, as may be applicable, about such changes. Please contact the nearest Investor Service Centre (ISC) of Reliance Mutual Fund or log on to our website www.relianceamc.com for the Declaration Form.
  - 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 Nippon Life Asset Management Limited ("RNAM"/ "AMC") are likely to be classified as a "Foreign Financial Institution" and in which case RMF and/ or RNAM 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, identity 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 schemes(s).
  - 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.
    - 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.

## INSTRUCTIONS TO HELP YOU COMPLETE THE MAIN APPLICATION FORM

### 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/authorise 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) I 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.

### XV. 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 Proprietorships.

**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 in 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 / RNAM).
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.

## INSTRUCTIONS WITH REGARD TO RELIANCE ANY TIME MONEY CARD (THE CARD)

1. The Card issued / to be issued by RMF is a Co-Branded debit Card, called as "Reliance Any Time Money Card" (a mutual fund linked debit card), which will be / is facilitating instant cash withdrawal / Purchase by unit holders of the eligible schemes offering this facility, at all VISA enabled ATMs and Merchant Establishments / Point of Sale (PoS) terminals. This Co-Branded Card is issued / being issued by RMF in collaboration with HDFC Bank Ltd.
2. The card shall be issued only to Resident Individuals. The card shall not be issued to Minors, HUF, NRI, Pvt/Public Ltd Companies, Partnership Firms, Proprietorship Firms, Trusts etc. No card shall be issued for subscriptions through DDs/third party cheques.
3. Only one card shall be issued per folio/ account. The card will be sent only after the realisation of the subscription cheque.
4. In order to avail the Reliance Any Time Money Card facility, at the time of lumpsum purchases the investor needs to mandatorily have investments in Reliance Liquid Fund, Reliance Low Duration Fund or Reliance Ultra Short Duration Fund. The investor can treat either of the schemes as Primary scheme account in the folio. In case of zero balance SIP, the card shall be issued before processing the first SIP installment (without investment balance being there in the primary scheme account i.e. Reliance Liquid Fund, Reliance Low Duration Fund or Reliance Ultra Short Duration Fund). The investor can also link other schemes to this folio.
5. In case the investor has investments in Reliance Liquid Fund, Reliance Low Duration Fund or Reliance Ultra Short Duration Fund and has not selected either of the schemes as the Primary Scheme Account then by default Reliance Liquid Fund will become the Primary Scheme Account.
6. In case investor is KYC Compliant card will be despatched to the KYC address. For KYC Non Compliant cases card will be despatched to KYC address if address in KYC is made available within 15 days from CVL. If KYC address is not made available from CVL, On 16th day the card will be despatched to the address given in the application form.
7. The Reliance Any Time Money Card and all the communications pertaining to the Reliance Any Time Money Card will be despatched to the investor's address as updated in the KYC.
8. The card will offer instant liquidity to the unitholder upto a permissible limit as fixed/determined by the Bank for ATM/POS withdrawals or 50% of withdrawal limit as set by RMF, from time to time, whichever is lower.
9. Processing the redemptions through any Point of Service or ATM (other than HDFC Bank ATMs) the withdrawals would be made from Primary Scheme Account (Reliance Liquid Fund / Reliance Low Duration Fund / Reliance Ultra Short Duration Fund). If the balance is not available in the primary scheme, the withdrawal/PoS transaction would be declined. Further, the investor will have an option to withdraw from any of the scheme of his choice linked to the card through HDFC Bank ATMs after knowing the consequences of such a withdrawal.
10. The card shall be issued only to the 1st holder where the mode of holding is Single or any one or survivor. No card shall be issued where mode of operation is Joint.
11. Cash withdrawal & Balance Enquiry at ATM and Transaction at POS terminals are currently not chargeable. Please refer to the Tariff Card in the Welcome Kit for the applicable charges.
12. PIN is required to authorize all POS transactions also, this will be in addition to signature validation.
13. Redemption facility through this card will be purely optional and in addition to the conventional method of redemption i.e. physical redemption request to be submitted at the Designated Investor Service Centres of the Reliance Mutual Fund. Investor can opt for any mode of redemption as per his choice and convenience. SEBI guidelines on uniform cut off timings for redemption shall also be applicable to the aforesaid facility of alternative means of redemption.
14. Your Personal Identification Number (PIN) shall be mailed to you separately. Please ensure that you receive the PIN after you receive your card. In case you do not receive the same it please contact the RNAM / Karvy branch Investor Service Center or call 022 30301111/ 1800 300 11111 or send an e-mail to customer\_care@reliancemutual.com. Please change your PIN immediately on receipt.
15. Please sign on the reverse of the card on the signature panel.
16. Withdrawals through ATM or POS terminals can be stopped temporarily or permanently for want of any statutory compliance.
17. Please retain a copy of transaction slip generated by the ATM Machine after completion of transaction as confirmation of the transaction done.
18. If your card ever gets lost or stolen, please contact us immediately on toll free no. 1800 300 11111. We will hot list your card (no transactions shall be possible thereafter through the hot listed card).
19. In order to receive the credit back on void transactions done on your card, you need to send/fax a copy of void transaction slip to the address mentioned at the back of the card.
20. Your card is valid in India only. You can not make any International Transactions via ATM & POS.
21. Please read the terms and conditions carefully, which will be provided in the Welcome kit of the card.
22. RMF/RNAM reserve the right to discontinue/modify/alter the said facility on a prospective basis subject to compliance with the prevailing SEBI guidelines and Regulations.
23. 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.
24. Mobile No, Email Id & Date of Birth of the First /Sole applicant is mandatory. In case the details are not provided then the Reliance Any Time Money Card request will be rejected.
25. Please refer respective SID/KIM for product labeling.



## INSTRUCTIONS TO FILL THE STP ENROLMENT FORM

- (1) Systematic Transfer Plan (STP) is a special facility available in selected Schemes of RMF. It is a facility wherein unit holders of designated open ended schemes of Reliance Mutual Fund (RMF) can opt to transfer a fixed amount (capital) or variable amount (capital appreciation) at regular intervals to another designated open ended scheme of RMF.
- (2) Under Multiple STP the unit holders of one designated open ended scheme of RMF can opt to transfer a Fixed amount (capital) at regular intervals to another one or more designated open ended schemes of RMF. This facility is available under Fixed STP only.
- (3) Unit holders are advised to read the Statement of Additional Information (SAI), Scheme Information Document (SID) and Key Information Memorandum (KIM) of the respective Transferor & Transferee Scheme(s) available at all the Designated Investor Service Centers (DISC), brokers / distributors and on our website www.reliancemutual.com carefully before investing.
- (4) New Unit holders are required to fill up Common Application Form for investing in Transferor Scheme along with STP Enrolment Form. Existing Unit holders in Transferor Scheme are required to provide their Folio No. and submit only STP Enrolment Form.
- (5) Please submit separate enrolment form for more than one Transferor and / or Transferee schemes.
- (6) An investor whether existing or new is required to select any one of the Transferor Scheme and any one or more than one of the Transferee Scheme. Maximum number of transferee scheme that can be selected are 5. Unit holders should clearly mention from and to which scheme / option he / she wish to transfer their investment. Please note that if no Transferor Scheme or Transferee Scheme is mentioned or in case of an ambiguity the application is liable to be rejected.
- (7) An investor has to opt between the Fixed Systematic Transfer Plan & Capital Appreciation Systematic Transfer Plan. In case none of the plans or options are mentioned in the application form or in case of an ambiguity the application for enrolment will be rejected. Further in case plans are not mentioned but options are mentioned, the plan will be selected on the basis of sub - option selected.
- (8) Unit holders are required to select any one of the frequency option under Fixed Systematic Transfer Plan. The frequency options available are Daily Option - where STP will be executed on Daily basis, Weekly Option - where STP will be executed on 1st, 8th, 15th and 22nd of every month, Fortnightly Option - where STP will be executed on 1st and 15th of every month, Monthly Option - where STP will be executed on any pre-specified date of every month to be chosen by the unit holders, Quarterly Option - where STP will be executed on any pre-specified date of the first month of the quarter to be chosen by the unit holder. If an investor does not mention any frequency or ticks on multiple frequencies or the frequency is unclear on the STP application form, the default frequency shall be considered as monthly.
- (9) Unit holders are required to select any one of the option under Capital Appreciation Systematic Transfer Plan. The options available are Monthly Option - where STP will be executed on 1st of every month, Quarterly Option - where STP will be executed 1st of the starting month of every quarter. If an investor does not mention any frequency or ticks on multiple frequencies or the frequency is unclear on the STP application form, the default frequency shall be considered as monthly.
- (10) Under Fixed Systematic Transfer Plan, minimum of RS. 100 and in multiples of RS. 100 each will be transferred on execution date subject to applicable exit load of the transferor Scheme in case of Daily Option. Minimum of RS. 1000 and in multiples of RS. 100 thereof in case of Weekly / Fortnightly / Monthly option and RS. 3000 and in multiples of RS. 100 thereof in case of Quarterly option can be transferred on STP execution date subject to applicable exit load. However applications not in multiple of RS. 100 will be processed for the nearest lower multiple of RS. 100, subject to minimum amount specified. However under Capital Appreciation STP, minimum of RS. 500 and above thereof in case of Monthly option or Quarterly option can be transferred on STP execution date subject to applicable exit load. In case the capital appreciation amount is less than RS. 500 on any STP due date, the systematic transfer will not be processed for that due date.
- (11) Under multiple STP the investor has to ensure that he maintains sufficient balance in the transferor scheme else none of the transfers in to the transferee scheme will be processed.
- (12) Under multiple STP the amount of transferee scheme should match with the total sum of amount of all the transferee schemes.
- (13) Unit holders are required to mention date of execution in case of Monthly and Quarterly Option under both the plans. If an investor opts for Monthly or Quarterly frequency but does not mention the STP Date or mentions multiple STP dates or the STP date is unclear on the STP application form, the default STP date shall be treated as 10th of every month/quarter as per the frequency defined by the investor.
- (14) In case execution date mentioned is a non - transaction or non - working day, the STP will be executed on next business / transaction / working day.
- (15) Unit holder has to ensure to maintain minimum balance in accordance with Plans selected in the Transferor Scheme on the transfer date / execution date under Fixed Systematic Transfer Plan. In case of insufficient balance / unclear units on the date of transfer in the folio, STP for that particular due date will be processed based on the clear balance available in the scheme. However, future STPs will continue to be active. This will help the investor to continue his STP facility seamlessly. Also if the investor continues to have insufficient balance / unclear units for three consecutive months, RNAM will have the right to discontinue the future STPs at its own discretion.
- (16) Please note that no transfers will take place if there is no minimum capital appreciation amount (except for last transfer leading to closure of account). The capital appreciation, if any, will be calculated from the enrolment date of the STP under the folio, till the first transfer date. Subsequent capital appreciation, if any, will be the capital appreciation between the previous STP date (where transfer has been processed and paid) and the next STP date.
- (17) Minimum number of transfers required for a STP shall be two. In case of Daily STP, minimum number of transfer is one month.
- (18) In case the investor opts for Daily STP and provides the enrolment period in MM/YYYY format, then the first execution date will be the 7th calendar day from the date of submission of the form (excluding date of submission).
- (19) An investor who opts for perpetual option, his STP will continue forever with no end date unless a written request for cancellation is given by the investor in this regard.
- (20) If an investor does not mention STP start date, or the STP start date is unclear/not expressly mentioned on the STP Application form, then by default STP would start from the next subsequent cycle after meeting the minimum registration requirement of 7 working days as per the defined frequency by the investor. If an investor does not mention STP end date or the STP end date is unclear, it will be considered as perpetual STP.
- (21) The Enrolment form completed in all respects can be submitted at any of the Designated Investor Service Centre (DISC) of RNAM at least seven calendar days before the commencement of first execution date of STP. In case the required time of seven calendar days are not met then the STP will be processed from the next STP cycle.
- (22) In accordance with the requirements specified by the SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009 no entry load will be charged. Exit Load as applicable in the respective Transferor and Transferee Scheme at the time of enrolment / registration will be applicable.
- (23) STP facility is available for all sub options of the mentioned Transferor Scheme
- (24) Unit holders should note that Unit holders' details and mode of holding (single, joint, anyone or survivor) in the Transferee Scheme will be as per the existing folio number of the Transferor Scheme. Units will be allotted under the same folio number.
- (25) For Direct Investments, please mention "Direct" in the column "Name & Broker Code / ARN".
- (26) 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.

- (27) Communication for the investors. :  
If the investor(s) has/have provided his/their email address in the application form or any subsequent communication in any of the folio belonging to the investor(s), RMF / Asset Management Company reserves the right to use Electronic Mail (email) as a default mode to send various communication which include account statements for transactions done by the investor(s).  
The investor(s) may request for a physical account statement by writing or calling RMF's Investor Service Center/ Registrar & Transfer Agent. In case of specific request received from the investor(s), RMF shall endeavor to provide the account statement to the investor(s) within 5 working days from the receipt of such request. With effect from October 1, 2011, in accordance with SEBI Circular No. Cir/ IMD/ DF/16/ 2011 dated September 8, 2011, the investor whose transaction has been accepted by the RNAM/RMF shall receive the following:  
(i) On acceptance of the application, a confirmation by way of email and/or SMS within 5 Business Days from the date of receipt of transaction request will be sent to the Unit holders registered e-mail address and/or mobile number.  
(ii) Thereafter, a Consolidated Account Statement (CAS) shall be issued for each calendar month on or before 10th of the immediately succeeding month to the Unit holder(s) in whose folio(s) transaction(s) has/have taken place during the month by physical/e-mail mode. CAS shall contain details relating to all the transactions carried out by the investor across all schemes of all mutual funds during the month and holding at the end of the month including transaction charges paid to the distributor. The word 'transaction' shall include purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan systematic withdrawal plan, systematic transfer plan transactions.  
(iii) For the purpose of sending CAS, common investors across mutual funds shall be identified by their Permanent Account Number (PAN). In case of a specific request received from the Unit holders, RNAM / RMF will provide the account statement to the investors within 5 Business Days from the receipt of such request. In the event the account has more than one registered holder, the first named Unit holder shall receive the CAS/account statement. CAS shall not be received by the Unit holders for the folio(s) not updated with PAN details. The Unit holders are therefore requested to ensure that the folio(s) are updated with their PAN. For Micro SIP and Sikkim based investors whose PAN details are not mandatorily required to be updated Account Statement will be dispatched by RNAM/RMF for each calendar month on or before 10th of the immediately succeeding month. Further, CAS detailing holding of investment across all schemes of all mutual funds at the end of every six months (i.e. September/ March), shall be sent by mail/e-mail on or before 10th day of succeeding month as the case may be, to all such Unit holders in whose folios no transaction has taken place during that period. The half yearly consolidated account statement will be sent by e-mail to the Unit holders whose e-mail address is available, unless a specific request is made to receive in physical.  
(28) All valid transfer requisitions would be treated as switch-out / redemption for the Transferor Scheme and switch-in/ subscription transactions for the Transferee scheme and would be processed at the applicable NAV (subject to applicable exit load) of the respective schemes. The difference between the NAVs of the two Schemes/ Plans will be reflected in the number of units allotted. All valid transactions would be processed as per the applicable cut off timing on the business days as mentioned in the respective SID.  
(29) The provision of 'Minimum Redemption Amount' as specified in the Scheme Information Document of the opted Transferor Schemes and 'Minimum Application Amount' specified in the Scheme Information Document of the opted Transferee Schemes will not be applicable.  
(30) This facility will not be available for units which are under any Lien/Pledged or any lock-in period.  
(31) The Unit holders may approach/ consult their tax consultants in regard to the treatment of the transfer of units from the tax point of view.  
(32) Unit holders can discontinue STP facility by providing a written notice to the DISC at least 7 calendar days (excluding day of submission) prior to the due date of the next transfer date. The following information need to be mentioned while submitting a cancellation request (a) Folio holder Name (b) Folio Number (c) Transferor Scheme (d) Transferee Scheme (e) STP Amount (f) Frequency (g) Cancellation effective date.  
(33) STP will be automatically terminated if all the units are liquidated or withdrawn from the Transferor Scheme or pledged or upon receipt of intimation of death of the unit holder.  
(34) The application is subject to detailed scrutiny and verification. Applications which are not complete in all respect are liable for rejection either at the collection point itself or subsequently after detailed scrutiny / verification at the back office of the Registrar.  
(35) RNAM in consultation with Trustees reserves the right to withdraw this offering, modify the procedure, frequency, dates, load structure with prior notice in accordance with the SEBI (Mutual Funds) Regulations 1996 read with various amendments and circulars issued thereto and any such change will be applicable only to units transacted pursuant to such change on a prospective basis.  
(36) 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.

### Points to remember

#### Please ensure that:

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

Documents	Companies	Trusts	Societies	Partnership Firm	Fils	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	✓	✓	✓	✓	✓	✓

**INSTRUCTIONS cum TERMS AND CONDITIONS**

- (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 (PDCs) 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 / 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 via a 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.reliancecmul.com for further details.
- (21) **Prevention of Money Laundering and Know Your Client (KYC):** SEBI has prescribed 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 (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.
  - (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 completed 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. The said form is available on RMF's website i.e. www.reliancecmul.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.
- (24) Employee Unique Identification Number (EJIN) 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.



\*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.

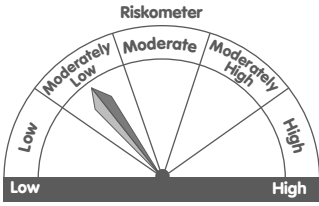
<b>FOR OFFICE USE ONLY (Not to be filled in by Investor)</b>	
<b>Affix Barcode</b>	<b>Date and Time Stamp No.</b>



# Reliance Low Duration Fund

(Formerly Reliance Money Manager Fund)

(An open ended low duration debt scheme investing in debt and money market instruments such that the Macaulay duration of the portfolio is between 6 - 12 months.)

Product label	
<b>This product is suitable for investors who are seeking*:</b>	 <p>The Riskometer is a semi-circular scale ranging from Low to High. It is divided into five segments: Low, Moderately Low, Moderate, Moderately High, and High. A needle is positioned in the Moderately Low segment.</p>
<ul style="list-style-type: none"><li>• Income over short term</li><li>• Investment in debt and money market instruments such that Macaulay duration of the portfolio is between 6 - 12 months</li></ul>	
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	

Investors understand that their principal will be at Moderately Low risk

**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, Raghun 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 (101) 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 Palace, Station Road, Bardoli - 394601. **Bareilly:** 1st Floor, 54, Civil Lines, Ayub Khan Chauraha, Bareilly - 243001. **Balalore:** 2nd Floor, Vibeknanda Marg, Near Shyam Agencies, Chidia Polo, Balalore - 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. **Bhavnagar:** 3rd Floor, Corporate House, Plot No. 11B, Waghawadi 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 - Tarbahar 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 floor, 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, "Angeliqne", Next to Bank of Maharashtra, Gokhale Road, Dadar (West), Mumbai 400028. **Dehradun:** 2nd Floor, NCR Corporate Plaza, New Canal 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. **Gorakhpur:** 4th Floor, Cross Road Mall, Bank Road, Gorakhpur - 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, Alaknanda Tower, City Centre, Gwalior - 474002. **Haldwani:** Plot No 10, Near IDBI Bank, Durga City Centre, Haldwani - 263139. **Himmatnagar:** Office No 1, Ground Floor, Rajkamal 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 Klassic, 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, 21/1 Race Course Road, Near Janjirwala 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, PUDA 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, Suvridha Complex, Shastri Nagar, Kalpatru Shopping Center, Jodhpur - 324001. **Junagar:** 1st Floor, No 10, Rajji Nagar, Shopping Complex, Opposite Moti Palace, Junagar - 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:** Unit no. 10,11 & 12, 5th Floor, FMC Fortuna, A J C Bose, Kolkata - 700020. **Kolkata:** 14B, 18, British Indian Street, GF Shop No. 14, Kolkata - 700001. **Kolkata:** B D 25, Salt Lake, Sector - 1, Kolkata - 700064. **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, Pulimootil Arcade, K K Road, Kanjikuzhy, Kottayam, Kerala - 686004. **Lucknow:** Ground Floor, Aslam Agha Complex, 5, Park Road, Thapper House, Hazaratganj, 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, Pajifond, 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, Mehsana - 384002. **Moradabad:** Reliance Mutual fund, 8/8/49A, Near Raj Mahal Hotel, Civil Lines, Moradabad, UP, Pin - 244000. **Mumbai:** Office No 304, Kshiti Building, 3rd Floor, Veera Desai Road, Opposite Andheri Sports Complex, Andheri (W), Mumbai - 400053. **Mumbai:** Office No 101, 1st Floor, Bhoomi Saraswathi, Ganjwala Lane Chamunda Circle, Borivali (W), Mumbai - 400092. **Mumbai:** Offi ce No 205/206, Pushp Plaza, Mavelpada Road, Above Snehanjali, 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, Sharanpur Road, Nashik - 422005. **Navsari:** Shop No 301, 3rd Floor, Landmark Mall, Sayaji Library, Navsari - 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, Smruiti, 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, Nidamarthi 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 - 366001. **Ranchi:** Office No. 317, 3rd Floor, "Panchwati Plaza", Kutchery Road, Ranchi - 834001. **Rohatak:** 2nd Floor, Ashoka Plaza, Delhi Road, Rohatk - 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, Kandaswama Mega Mall, Survey No. 186/2E, Alagapuram, Opp Saradha College, Fairlands, Salem - 636016. **Sambalpur:** 1st Floor, Opposite SBI Budharaja Branch, P.O. Budharaja, Dist:Sambalpur - 768004. **Sangli:** Ground Floor, Office No G 4, Siddhivinayak Forum Opp. Zilla Parishad, Miraj Road, Sangli - 416416. **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. **Siliguri:** Gitanjali Complex, 1st Floor, Sevoke Road, Siliguri - 734001. **Solapur:** 1st Floor, Office No 6, City Drive, 162, CTS No 8397, Railway Lines, Solapur - 413002. **Srerampore:** 2nd Floor, 35, N. S. Avenue, Srerampore, Hooghly - 712201. **Surat:** No.118, 1st Floor, Jolly Plaza, Opp. Athwagate Police Chowki, Athwagate Circle, Surat - 395001. **Thane:** 106 Tropical Elite, 1st Floor, Above Indusind Bank, M.G. Road, Naupada, Thane West - 400602. **Thrissur:** 4th floor, Pathayapura Building, Round South, Thrissur - 680001. **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, Freeganji, 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, Rutulaksh 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 2/b,102b/c, Daman Chala Road, Opp Upasna School, Vapi - 396191. **Varanasi:** unit no. 2, 1st floor, Arihant Complex, Sigra, 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, Devrata Building, Plot no. 83, Sector 17, Vashi, Navi Mumbai - 400705. **Vijayawada:** 3rd Floor, Surya tower, Above Icon showroom, M G Road, Labbipet, 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.

**Agartala:** Bidurkarta Chowmuhani J N Bari Road, Tripura ( West ), Agartala, 799001. **Agra:** 1st Floor Deepak Wasan Plaza, Behind Holiday Inn., Sanjay Place, Agra, 282002. **Ahmedabad:** 201/202 Shail Complex Opp: Madhusudan House, B/H Girish Cold Drink, Off C G Road, Navrangpura, Ahmedabad, 380006. **Ajmer:** 302, 3rd Floor Ajmer Auto Building, Opposite City Power House, Jaipur Road, Ajmer, 305001. **Akola:** Yamuna Tarang Complex, Shop No 30, Ground Floor, N.H. No-06, Murizapur Road, Opp Radhakrishna Talkies, Akola, 444004. **Aligarh:** 1st Floor Kumar Plaza, Ramghat Road, Aligarh, 202001. **Allahabad:** Rsa 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, Road No.2, Alwar, 301001. **Amaravathi:** Shop No. 21, 2nd Floor Gulshan Tower, Near Panchsheel Talkies, Jaistambh Square, Amaravathi, 444601. **Ambala:** 6349, Nicholson Road, Adjacent Kos Hospital Ambala Cant, Ambala, 133001. **Amritsar:** 72-A Taylor'S Road, Opp. To Heritage Club, Amritsar, 143001. **Anand:** B-42 Vaibhav Commercial Center Nr Tvs Down Town Show Room , Grid Char Rasta , 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:** Ramkunj Niwas Railway Station Road, Near Osmanpura Circle, Aurangabad, 431005. **Azamgarh:** 1St Floor Alkal Building, Opp. Nagaripalika Civil Line, Azamgarh, 276001. **Balasure:** M.S Das Street Gopalgao, Balasure, Orissa, 756001. **Bangalore:** 59, Skanda puttanna Road, Basavanagudi, Bangalore, 560004. **Bankura:** Ambika Market Complex (Ground Floor) Nutaniganj, Post & Dist Bankura, Bankura, 721201. **Bareilly:** 1St Floor, Rear Side, A -Square Building 154-A Civil Lines, opp.D. M. Residence, Station Road, Bareilly, Bareilly, 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, Kapasiya Chowk, Begusarai, 851117. **Belgaum:** Cts No 3939/ A2 A1 Above Raymonds Show Room |Beside Harsha Appliances, Club Road, Belgaum, 590001. **Bellary:** Shree Gayathri Towers #4, 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 Chandrakol Complex, Ghanatghar, Madha Rani Sinha Road, Bhagalpur, 812001. **Biharuch:** 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, Waghawadi 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 Centre 133, Zone I, Mip Nagar, Above City Bank, Bhopal, 462011. **Bhubaneswar:** A/181, Back Side Of Shivam 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 Sona Chandi Jewellers, Bokaro, 827004. **Burdwan:** 63 Gt Road Halder Complex 1St Floor, Burdwan, 713101. **Calicut:** 2nd Floor Soubhagya Shopping Complex Arayidathpalam, Mavoor 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. **Darbhanga:** Jaya Complex, 2Nd Floor Above Furniture Planet, Donar, Chowk, Darbhanga, 846003. **Davangere:** D.No 376/2, 4th Main, 8th Cross, P J Extension, Opp Byadgishetkar School, Davangere, 577002. **Dehradun:** Kaulagarh Road Near Sirmour Margabow, 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. **Dhanwad:** 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 Muthoo Finance, Opp Bhavasar General Store, Dhule, 424001. **Dindigul:** No: 9 Old No:4/B, New Agraharam, Palani Road, , Dindigul, 624001. **Durgapur:** Mwav-16 Bengal Ambuja 2Nd Floor City Centre, Distt. Burdwan, Durgapur, 713216. **Eluru:** 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 Groundnit, 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, 370201. **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. **Ghaziabad:** 2Nd Floor Shubhra Hotel Complex, Mahaubagh, Ghazipur, 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, Jagadh 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, Rajeev Plaza, Jayendra Ganj, Lashkar, Gwalior, 474009. **Haldwani:** Above Kapilaz Sweet House, Opp Lic Building, Piliakothi, 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 Souther 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, Shri Ram Palza, Behind Kotak Mahindra Bank, Club Road, Hubli, 580029. **Hyderabad:** KARVY HOUSE, No:46, 8-2-609/K Avenue 4, Street No. 1, Banjara Hills, Hyderabad, 500034. **Indore:** 2nd floor, 203-205 Balaji Corporate House Above ICICI bank, 19/1 New Palasia, Near Curewell Hospital, Janjeerwala Square , Indore, 452001. **Jabalpur:** 3Rd floor R.R. Tower.5, Lojpatkunj, near Tayabali petrol pump, Jabalpur, 482001. **Jaipur:** S16/A 1llrd Floor Land Mark Building Opp Jai Club, Mahavir Merg C Scheme, Jaipur, 302001. **Jalandhar:** 1st Floor, Shanti Towers SCO No. 37, PUDA Complex, Opposite Tehsil Complex, Jalandhar, 144001. **Jalgaon:** 269, Jaee Vishwa, 1 St Floor Baliram Peth, Above United Bank Of India, Near Kishor Agencies., Jalgaon., 425001. **Jalpaiguri:** D B C Road Opp Nirala Hotel Opp Nirala Hotel, Jalpaiguri, 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 Bunglow, 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 Honda, Umarmar, 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, Prabhat Complex Fort Road, Nr.Icici Bank, Kannur, 670001. **Kanpur:** 15/46, B, Ground Floor Opp : Muir Mills, Civil Lines, Kanpur, 208001. **Karakudi:** 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 Kunjipura 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 Chambers, Kolhapur, 416001. **Kolkata:** Apeejay House ( Beside Park Hotel ) C Block, 3rd Floor, 15 Park Street, Kolkata, 700016. **Kollam:** Sree Vigneswara Bhavan Shastri Junction, Kadapakkala, Kollam, 691001. **Korba:** 1st Floor, City Centre 97 IRCC, Transport Nagar, Korba, 495677. **Kota:** Plot No. 259, 1st Floor, Near Lala Lojpat Rai Circle, Shopping Centre, Kota, 324007. **Kottayam:** 1St Floor Csiascension 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, 1st floor, Bye pass Road, Opp Nagappa motors, Madurai, 625010. **Malappuram:** First Floor, Peekays Arcade Down Hill, Malappuram, 676505. **Malda:** Satis 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 Coah Road Karangal Padi, Mangalore, 575003. **Margao:** 2Nd Floor Dalal Commercial Complex, Pajifond, Margao, 403601. **Mathura:** Ambey Crown, 2nd Floor In Front Of Bsa College, Gaushala Road, Mathura, 281001. **Meerut:** 1St Floor Medi Centre opp Icici Bank, Hapur Road Near Bachha Park, Meerut, 250002. **Mehsana:** Ul/47 Apollo Enclave Opp Simandhar Temple, Modhara Cross Road, Mehsana, 384002. **Mirzapur:** Abhay Mandir Above HDFC Bank, Dankin Gunj, Mirzapur, 231001. **Moga:** 1St Floor, Duff Road Mandir Wali Gali, Civil Lines, Barot 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, Dharampet, Nagpur, 440010. **Namakkal:** 105/2, Arun Towers, Paramathi Road, Namakkal, 637001. **Nanded:** Shop No.4 Sanktikripa Market, G G Road, Opp.Bank Of India, Nanded, 431601. **Nasik:** S-9, Second Floor Suyojit 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, New Delhi, 110001. **Nizamabad:** H No:5-6-430 Above Park 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 Timotio Bldg, Heliodoro Salgado Road, Next to Navhind Bhawan (Market Area), Panjim, 403001. **Pathankot:** 2nd Floor, Sahni Arcade Complex Adj. Indra colony Gate Railway Road, Pathankot, 145001. **Patiala:** Sco 27 D Chotii 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, Thiyagaraja Street, Pondicherry, 605001. **Proddatur:** D.No: 4/625, Bhairavi Complex, Upstairs Karur Vyasya Bank, Gandhi Road, Proddatur, 516360. **Pudukottai:** Sundaram Masilamani Towers, Ts No. 5476 - 5479, Pm Nagar, Old Tirumayam Salai, Near Anna Statue, Jubilee 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 FAFADIH CHOWK, JAIL ROAD, Raipur, 492001. **Rajahmundry:** D.No.6-1-4, Rangachary Street, T.Nagar, Near Axis Bank Street, Rajahmundry, 533101. **Rajapalayan:** Sri Ganapathy Complex, 14B/5/18, T P Mills Road, Virudhungan Dist, Rajapalayan, 626117. **Rajkot:** 302, Metro Plaza, Near Moti Tanki Chowk, Rajkot, Rajkot, Gujarat, 366001. **Ranchi:** Room No 307 3Rd Floor Commerce Tower, Beside Mahabir Tower, Ranchi, 834001. **Ratlam:** 1 Nagpal Bhawan, Free Ganj Road Do Batti, Near Nokia Care, Ratlam, 457001. **Renukoot:** Radhika Bhawan Opp. Padmini Hotel, Murdha, 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, Udltinagar, Roureka, 769012. **Sagar:** Il floor, Above shiva kanti mandir. 5 civil lines, Sagar, 470002. **Saharanpur:** 18 Mission Market Court Road, Saharanpur, 240001. **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:** 1St/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 Chowkhallini, Shimla, 171002. **Shimoga:** Sri Matra Naika Complex 1St Floor, Above Shimoga Diagnostic Centre, L.R. 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 Taparyya Bagichi, Sikar, 332001. **Silchar:** Ln.N. Duffa 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 Vijayanagapathi 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, Pulimoottil Pioneer Pala Road, Thodupuzha, 685584. **Tirunelveli:** 55/18, Jeney Palladam S N Road, Near Aravind Eye Hospital, Tirunelveli, 627001. **Tirupathi:** H.No:10-13-425 1st Floor, Tilak Road, Opp: Sridevi Complex, Tirupathi, 517501. **Tiruchur:** First floor, 244 A, Above Selvakumar Depti stores Palladam Road, Opp to Cotton market complex, Tirupur, 641604. **Tiruvalla:** 2Nd Floor, Erinjeri Complex Ramanchira, Opp Axis Bank, Tiruvalla, 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, Sasthamangalam, Trivandrum, 695010. **Tuticorin:** 4 - B, A34 - A37, Mangalmal Mani Nagar, Opp. Rojaji Park, Palayamkottai Road, Tuticorin, 628003. **Udaipur:** 201-202 Madhav Chambers, Opp G P O, Chetak Circle, Udaipur, 313001. **Ujjain:** 101 Aashta Tower 13/1 Dhanwantri Marg, Freeganj, Ujjain, 456010. **Valsad:** Shop No 2, Panchtoza Corner Opp Next Show Room, Tithal Road, Valsad, 396001. **Vapi:** Shop No-12, Ground Floor Sheetal Appatment, Near K P Tower, Vapi, 396195. **Varanasi:** D-64/1321St Floor Anant Complex, Shigra, Varanashi, 221010. **Vellore:** No. 6, NEXUS Towers, 2nd Floor, Officer's Line, Above Peter England & Bata Showroom opp. To Voorhees School, Vellore, 632001. **Vijayanagaram:** 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:** Jagdhari Road Above Uco Bank, Near D.A.V. Girls College, Yamuna Nagar, 135001.