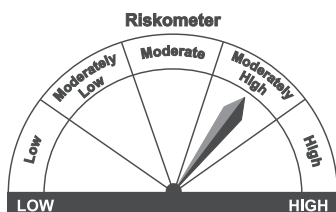
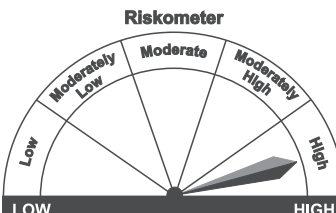
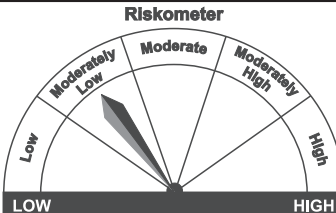


Investors are requested to review product labels for respective schemes which are provided below at the time of Investments.

NAME OF SCHEMES	This product is suitable for investors who are seeking*	
<b>Reliance Top 200 Fund</b> An open ended Diversified Equity Scheme	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investment in equity and equity related securities of companies whose market capitalization is within the range of highest &amp; lowest market capitalization of S&amp;P BSE 200 Index.</li> </ul>	 <p>Investors understand that their principal will be at Moderately High risk</p>
<b>Reliance Vision Fund</b> An open ended Equity Growth Scheme	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investment in equity and equity related instruments through a research based approach</li> </ul>	
<b>Reliance Quant Plus Fund</b> An open ended Equity Scheme	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investment in active portfolio of stocks selected from CNX Nifty Index on the basis of a mathematical model</li> </ul>	
<b>Reliance Focused Large Cap Fund</b> An open ended Diversified Equity Scheme	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>Investment in concentrated portfolio of equity &amp; equity related instruments up to 25 companies belonging to the top 100 companies by market capitalization and/or leaders in their respective segments.</li> </ul>	
<b>Reliance Growth Fund</b> An open ended Equity Growth Scheme	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investment in equity and equity related instruments through a research based approach</li> </ul>	
<b>Reliance Equity Opportunities Fund</b> An open ended Diversified Equity Scheme	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investment in equity and equity related securities</li> </ul>	
<b>Reliance Index Fund – Nifty Plan</b> An Open Ended Index Linked Scheme	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investment in equity and equity related securities and portfolios replicating the composition of the NIFTY, subject to tracking errors.</li> </ul>	
<b>Reliance Index Fund – Sensex Plan</b> An Open Ended Index Linked Scheme	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investment in equity and equity related securities and portfolios replicating the composition of the SENSEX, subject to tracking errors.</li> </ul>	
<b>Reliance NRI Equity Fund</b> An open-ended Diversified Equity Scheme	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investment in equity and equity related instruments primarily drawn from companies of S&amp;P BSE 200 Index</li> </ul>	
<b>Reliance Mid &amp; Small Cap Fund</b> An Open Ended Diversified Equity Scheme	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investment in equity and equity related securities including derivatives</li> </ul>	
<b>Reliance Regular Savings Fund - Equity Option</b> An open ended Scheme	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investment in equity and equity related securities</li> </ul>	
<b>Reliance Regular Savings Fund - Balanced Option</b> An open ended Scheme	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investment in equity and equity related instruments and fixed income instruments</li> </ul>	
<b>Reliance Tax Saver (ELSS) Fund</b> An open ended Equity Linked Savings Scheme	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investment in equity and equity related securities</li> </ul>	
<b>Reliance Small Cap Fund</b> An Open Ended Equity Scheme	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investment in equity and equity related securities of small cap companies</li> </ul>	
<b>Reliance Equity Savings Fund</b> An Open Ended Equity Scheme	<ul style="list-style-type: none"> <li>Income and Capital Appreciation over long term</li> <li>Investment predominantly in arbitrage opportunities between cash &amp; derivative market and in unhedged equity</li> </ul>	
<b>Reliance Banking Fund</b> An open ended Banking Sector Scheme	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investment in equity and equity related securities of companies in banking sector and companies engaged in allied activities related to banking sector</li> </ul>	 <p>Investors understand that their principal will be at High risk</p>
<b>Reliance Diversified Power Sector Fund</b> An open ended Power Sector Scheme	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investment in equity and equity related securities of companies in power sector</li> </ul>	
<b>Reliance Media &amp; Entertainment Fund</b> An open ended Media & Entertainment sector Scheme	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investment in equity and equity related securities of media and entertainment and other associated companies</li> </ul>	
<b>Reliance Pharma Fund</b> An open ended Pharma Sector Scheme	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investment in equity and equity related Securities of pharma &amp; other associated companies</li> </ul>	
<b>Reliance Japan Equity Fund</b> An open-ended diversified equity Scheme	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investment in equity and equity related securities of companies listed on recognized stock exchange of Japan</li> </ul>	
<b>Reliance Arbitrage Advantage Fund</b> An open ended Arbitrage Scheme	<ul style="list-style-type: none"> <li>income over short term</li> <li>income through arbitrage opportunities between cash and derivative market and arbitrage opportunities within the derivative segment</li> </ul>	 <p>Investors understand that their principal will be at Moderately Low risk</p>

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

# KEY SCHEME FEATURES

NAME OF THE SCHEME	Reliance Top 200 Fund (Formerly Reliance Equity Advantage Fund)	Reliance Vision Fund	
<b>TYPE</b>	<b>An open ended Diversified Equity Scheme</b>	<b>An open ended equity growth scheme</b>	
<b>Investment objective</b>	The primary investment objective of the scheme is to seek to generate long term capital appreciation by investing in equity and equity related instruments of companies whose market capitalization is within the range of highest & lowest market capitalization of S&P BSE 200 Index. The secondary objective is to generate consistent returns by investing in debt and money market securities.	The primary investment objective of the Scheme is to achieve long term growth of capital by investing in equity and equity related securities through a research based investment approach. However, there can be no assurance that the investment objective of the Scheme will be realized, as actual market movements may be at variance with anticipated trends.	
<b>Asset Allocation Pattern</b>	Equity & Equity Related Instruments*-65-100%, Debt Instruments & Money Market Instruments- 0- 35% *Invest in companies whose market capitalization is within the range of highest & lowest market capitalization of S&P BSE 200 Index.	Equity & Equity Related Instruments- 65-100%, Debt and Money Market Instruments- 0- 35% The scheme will not invest in securitized debt.	
<b>Differentiation</b>	The Scheme will invest in equity or equity related instruments of companies whose market capitalization is within the range of highest & lowest market capitalization of S&P BSE 200 Index.	The fund aims to achieve long term capital appreciation through investment in high quality large size capitalization stocks with a small exposure in mid size capitalization stocks.	
<b>Quarterly AAUM as on 31st March, 2015</b>	Rs. 1146.35 Crs.	Rs 3662.17 Crs.	
<b>No of Folios as on 31st May, 2015</b>	176396	625805	
<b>Risk Mitigation Factors</b>	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.	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.	
<b>Investment Strategy</b>	The Scheme will invest in equity or equity related instruments of companies whose market capitalization is within the range of highest & lowest market capitalization of S&P BSE 200 Index. The Scheme may also invest in large IPO's where the market capitalization of the Company making the IPO based on the Issue price will be within the range of highest & lowest market capitalization of S&P BSE 200 Index. The fund will have the flexibility to invest in a broad range of companies with an objective to maximize the returns, at the same time trying to minimize the risk by reasonable diversification. However there can be no assurance that the investment objective of the scheme will be realized, as actual market movements may be at variance with anticipated trends. The selection of the companies will be done so as to capture the growth in the Indian economy. The fund will be focusing on companies having good liquidity in the stock market. Investment in overseas securities shall be made in accordance with the requirements stipulated by SEBI and RBI from time to time. Gross investments in securities under the Scheme which includes equities, equity related instruments/securities, debt securities, money market instruments and derivatives will not exceed 100% of the net assets of the Scheme.	The portfolio shall be structured so as to keep risk at acceptable levels. This shall be done through various measures including: 1. Broad diversification of portfolio 2. Ongoing review of relevant market, industry, sector and economic parameters 3. Investing in companies which have been researched 4. Investments in debentures and bonds (where the tenure exceeds 18 months) will usually be in instruments which have been assigned investment grade ratings by any approved rating agency RCAM may, from time to time, review and modify the Scheme's investment strategy if such changes are considered to be in the best interests of the unitholders and if market conditions warrant it. Investments in securities and instruments not specifically mentioned earlier may also be made, provided they are permitted by SEBI/RBI and approved by the Trustee. However, such investments shall be made keeping in view the Fundamental Attributes of the Scheme.	
<b>Plans and Options</b>	Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option) <b>Direct Plan</b> : Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option)	Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option) <b>Direct Plan</b> : Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option)	
<b>Minimum Application Amount</b>	Rs. 5000 & in multiples of Re 1 thereafter,	Rs. 5,000 per plan per option and in multiples of Re.1 thereafter	
<b>Minimum Additional Purchase Amount</b>	Rs. 1000 & in multiples of Re 1 thereafter,	Rs. 1,000 per plan per option and in multiples of Re.1 thereafter	
<b>Minimum Redemption</b>	Redemptions can be for any amount or any number of units.	Redemptions can be for any amount or any number of units.	
<b>Benchmark</b>	S&P BSE 200 Index	S&P BSE 100 Index	
<b>Fund Manager</b>	<b>Ashwani Kumar &amp; Sailesh Raj Bhan, Jahnvee Shah</b> (Dedicated Fund Manager for Overseas Investments)	<b>Ashwani Kumar &amp; Jahnvee Shah</b> (Dedicated Fund Manager for Overseas Investments)	
<b>Performance</b>	Please refer Scheme Performance Snapshot	Please refer Scheme Performance Snapshot	
<b>Expenses of the Scheme</b>			
<b>(i) Load Structure</b>			
<b>Entry Load</b>	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	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	
<b>Exit Load</b>	<ul style="list-style-type: none"> <li>1% of the applicable NAV if redeemed or switched out on or before completion of 1 Year from the date of allotment of units</li> <li>Nil if redeemed or switched out after completion of 1 Year from the date of allotment of units</li> </ul> If charged, the same shall be credited to the scheme immediately net of service tax, if any.	<ul style="list-style-type: none"> <li>1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units</li> <li>Nil if redeemed or switched out after the completion of 1 year from the date of allotment of units</li> </ul> If charged, the same shall be credited to the scheme immediately net of service tax, if any.	
<b>(ii) Recurring Expenses</b>	Please refer to point no. 10 in common information to all schemes for further information.	Please refer to point no. 10 in common information to all schemes for further information.	
<b>Actual expenses</b> (For the previous financial year (2014-2015) Year to date Ratio to Average AUM)	<b>Direct Plan</b> - 1.84%	<b>Institutional Plan<sup>#</sup></b> - 2.35%	<b>Direct Plan</b> - 1.60%
	<b>Other than Direct Plan</b> - 2.55%		<b>Other than Direct Plan</b> - 2.27%
	The Original inception date of Reliance Equity Advantage Fund was August 9, 2007. Subsequently the key features of the same has been changed with effect from August 26, 2011 and the scheme has been renamed as Reliance Top 200 Fund.		

#Kindly refer addendum no. 63 dated 28/09/2012 for details about discontinued plan.

# KEY SCHEME FEATURES

NAME OF THE SCHEME	Reliance Quant Plus Fund	Reliance Focused Large Cap Fund (Formerly, Reliance Equity Fund)								
<b>TYPE</b>	<b>An Open ended equity scheme</b>	<b>An Open ended diversified equity scheme</b>								
<b>Investment objective</b>	The investment objective of the scheme is to generate capital appreciation through investment in equity and equity related instruments. The scheme will seek to generate capital appreciation by investing in an active portfolio of stocks selected from CNX Nifty Index on the basis of a mathematical model.	The primary investment objective of the scheme is to generate long-term capital growth by predominantly investing in an active and concentrated portfolio of equity & equity related instruments up to 25 companies belonging to the top 100 companies by market capitalization and/or leaders in their respective segments. The secondary objective of the scheme is to generate consistent returns by investing in debt & money market securities.								
<b>Asset Allocation Pattern</b>	Equity & Equity Related Instruments-90-100% & Debt & Money Market Instruments 0-10%	Equity and Equity related Instruments* 80-100%, Debt Instruments & Money Market Instruments 0- 20% *The portfolio will consist up to 25 companies which will be among the top 100 companies by market capitalization and/or leaders in their respective segments. The scheme will not invest in securitized debt.								
<b>Differentiation</b>	An investment fund which focuses on stocks from constituents of CNX Nifty. The stock selection process is based on quantitative analysis, and the proprietary system-based model will shortlist between 15-20 stocks from screening mechanism at pre-determined intervals i.e. on weekly basis based on quantitative techniques.	The fund will consist up to 25 companies which will be among the top 100 companies by market capitalization and/ or leaders in their respective segments. The Scheme may also invest in large IPO's where the market capitalization of the Company making the IPO based on the Issue price will be within the range of top 100 companies by market capitalization.								
<b>Quarterly AAUM as on 31st March, 2015</b>	Rs.38.80 Crs.	Rs.1155.09 Crs.								
<b>No of Folios as on 31st May, 2015</b>	5096	220978								
<b>Risk Mitigation Factors</b>	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.	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.								
<b>Investment Strategy</b>	The Fund will focus on large cap/liquid stocks and use stocks designated by NSE as members of Nifty Index. The fund will have a significant concentration of stocks in the portfolio while making active selective decision in stocks/sectors of CNX Nifty. Quantitative methods will be used for (i) screening mechanism to choose best picks and make the stock selection universe smaller, (ii) Deciding on the portfolio weight-age for better return as the investment will focus on company's size and liquidity.	The Broad Investment strategy of the fund will be to create a portfolio that will consist up to 25 companies which will be among the top 100 companies by market capitalization and/or leaders in their respective segments. Companies having large market capitalization (are referred as Large Cap Companies) offer excellent investment opportunities. Such companies which tend to be leaders in their respective fields with having strong financials, vast experience and robust management.								
<b>Plans and Options</b>	Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option) <b>Direct Plan</b> : Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option)	Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option) <b>Direct Plan</b> : Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option)								
<b>Minimum Application Amount</b>	Rs. 5000 & in multiples of Re 1 thereafter	Rs. 5000 & in multiples of Re 1 thereafter								
<b>Minimum Additional Purchase Amount</b>	Rs. 1000 & in multiples of Re. 1 thereafter	Rs. 1000 & in multiples of Re. 1 thereafter								
<b>Minimum Redemption</b>	Redemptions can be for any amount or any number of units.	Redemptions can be for any amount or any number of units.								
<b>Benchmark</b>	CNX Nifty Index	CNX Nifty Index								
<b>Fund Manager</b>	<b>Krishan Daga, Jahnvee Shah</b> (Dedicated Fund Manager for Overseas Investments)	<b>Omprakash Kuckian, Jahnvee Shah</b> (Dedicated Fund Manager for Overseas Investments)								
<b>Performance</b>	Please refer Scheme Performance Snapshot	Please refer Scheme Performance Snapshot								
<b>Expenses of the Scheme</b>										
<b>(i) Load Structure</b>										
<b>Entry Load</b>	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	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								
<b>Exit Load</b>	<ul style="list-style-type: none"> <li>0.25% if redeemed or switched out on or before completion of 1 Month from the date of allotment of units</li> <li>Nil if redeemed or switched out after the completion of 1 Month from the date of allotment of units</li> </ul> If charged, the same shall be credited to the scheme immediately net of service tax, if any.	<ul style="list-style-type: none"> <li>1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units</li> <li>Nil if redeemed or switched out after the completion of 1 year from the date of allotment of units</li> </ul> If charged, the same shall be credited to the scheme immediately net of service tax, if any.								
<b>(ii) Recurring Expenses</b>	Please refer to point no. 10 in common information to all schemes for further information.	Please refer to point no. 10 in common information to all schemes for further information.								
<b>Actual expenses</b> (For the previous financial year (2014-2015) Year to date Ratio to Average AUM)	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;"><b>Direct Plan</b> - 2.33%</td> <td style="width: 50%;"><b>Other than Direct Plan</b> - 2.96%</td> </tr> <tr> <td> </td> <td> </td> </tr> </table>	<b>Direct Plan</b> - 2.33%	<b>Other than Direct Plan</b> - 2.96%			<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;"><b>Direct Plan</b> - 1.81%</td> <td style="width: 50%;"><b>Other than Direct Plan</b> - 2.42%</td> </tr> <tr> <td> </td> <td> </td> </tr> </table>	<b>Direct Plan</b> - 1.81%	<b>Other than Direct Plan</b> - 2.42%		
<b>Direct Plan</b> - 2.33%	<b>Other than Direct Plan</b> - 2.96%									
<b>Direct Plan</b> - 1.81%	<b>Other than Direct Plan</b> - 2.42%									
	The Original inception date was February 8, 2005. Subsequently the key features of the same has been changed with effect from April 18, 2008 and the scheme has been renamed as Reliance Quant Plus Fund.									

# KEY SCHEME FEATURES

NAME OF THE SCHEME	Reliance Growth Fund	Reliance Equity Opportunities Fund	
<b>TYPE</b>	<b>An open ended equity growth scheme</b>	<b>An open ended diversified equity scheme</b>	
<b>Investment objective</b>	The primary investment objective of the Scheme is to achieve long-term growth of capital by investment in equity and equity related securities through a research based investment approach. However, there can be no assurance that the investment objective of the Scheme will be realized, as actual market movements may be at variance with anticipated trends.	The primary investment objective of the scheme is to seek to generate capital appreciation & provide long-term growth opportunities by investing in a portfolio constituted of equity securities & equity related securities and the secondary objective is to generate consistent returns by investing in debt and money market securities.	
<b>Asset Allocation Pattern</b>	Equity & Equity Related Instruments- 65-100% & Debt Instruments & Money Market Instrument upto 0-35%	Equity & Equity Related Instruments-75-100%, Debt Instruments & Money Market Securities (including investments in Securitised Debt*) 0- 25% *(Including up to 25% of the corpus in securitised Debt). An overall limit of 50% of the portfolio value (i.e. net assets including cash) has been introduced for the purpose of equity derivatives in the scheme. Further, SEBI vide its circular dated August 18, 2010, has modified the investment norms for derivatives. Therefore, the scheme shall make investments in line with the said circular and such other guidelines as specified by SEBI from time to time.	
<b>Differentiation</b>	The core philosophy of the fund is to focus on high quality mid cap stocks while having a small exposure to large cap stocks.	The fund has the mandate to invest across companies(belonging to different sectors) with different market caps; be it large, mid or small. The fund manager would have the flexibility to be overweight in a particular sector or market caps depending on the potential & opportunities as they arise. The investment horizon of the fund is minimum 2 yrs.	
<b>Quarterly AAUM as on 31st March, 2015</b>	Rs.5681.51 Crs.	Rs.11269.15 Crs.	
<b>No of Folios as on 31st May, 2015</b>	533582	681165	
<b>Risk Mitigation Factors</b>	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.	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.	
<b>Investment Strategy</b>	The portfolio shall be structured so as to keep risk at acceptable levels. This shall be done through various measures including: 1. Broad diversification of portfolio 2. Ongoing review of relevant market, industry, sector and economic parameters 3. Investing in companies which have been researched 4. Investments in debentures and bonds (where the tenure exceeds 18 months) will usually be in instruments which have been assigned investment grade ratings by any approved rating agency	The Fund will endeavor to continuously analyze the performance of economy and industry, which would be reflected in the investment pattern of the fund. The Fund would seek both value & growth, which are likely to commence from the ongoing structural changes in the government policies, infrastructure spending and continuous global economic reforms which tries to integrate different economies across the globe. The primary approach to stock selection will be through the Top down approach i.e Sector - Industry-Company.	
<b>Plans and Options</b>	Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option) <b>Direct Plan</b> : Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option)	Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option) <b>Direct Plan</b> : Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option)	
<b>Minimum Application Amount</b>	Rs. 5000 & in multiples of Re 1 thereafter	Rs. 5000 & in multiples of Re 1 thereafter	
<b>Minimum Additional Purchase Amount</b>	Rs. 1000 & in multiples of Re 1 thereafter	Rs. 1000 & in multiples of Re 1 thereafter	
<b>Minimum Redemption</b>	Redemptions can be for any amount or any number of units.	Redemptions can be for any amount or any number of units.	
<b>Benchmark</b>	S&P BSE 100 Index	S&P BSE 100 Index	
<b>Fund Manager</b>	<b>Sunil Singhania, Jahnvee Shah</b> (Dedicated Fund Manager for Overseas Investments)	<b>Sailesh Raj Bhan</b> (Fund Manager), <b>Jahnvee Shah</b> (Dedicated Fund Manager for Overseas Investments)	
<b>Performance</b>	Please refer Scheme Performance Snapshot	Please refer Scheme Performance Snapshot	
<b>Expenses of the Scheme</b>			
<b>(i) Load Structure</b>			
<b>Entry Load</b>	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	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	
<b>Exit Load</b>	<ul style="list-style-type: none"> <li>1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units</li> <li>Nil if redeemed or switched out after the completion of 1 year from the date of allotment of units</li> </ul> If charged, the same shall be credited to the scheme immediately net of service tax, if any.	<ul style="list-style-type: none"> <li>1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units</li> <li>Nil if redeemed or switched out after the completion of 1 year from the date of allotment of units</li> </ul> If charged, the same shall be credited to the scheme immediately net of service tax, if any.	
<b>(ii) Recurring Expenses</b>	Please refer to point no. 10 in common information to all schemes for further information.	Please refer to point no. 10 in common information to all schemes for further information.	
<b>Actual expenses</b> (For the previous financial year (2014-2015) Year to date Ratio to Average AUM)	<b>Direct Plan</b> - 1.57%	<b>Institutional Plan<sup>#</sup></b> - 2.05%	<b>Direct Plan</b> - 1.55%
	<b>Other than Direct Plan</b> - 2.24%		<b>Other than Direct Plan</b> - 2.29%

#Kindly refer addendum no. 63 dated 28/09/2012 for details about discontinued plan.

# KEY SCHEME FEATURES

NAME OF THE SCHEME	Reliance Banking Fund	Reliance Diversified Power Sector Fund								
<b>TYPE</b>	<b>An open ended Banking sector scheme</b>	<b>An open ended power sector scheme</b>								
<b>Investment objective</b>	The primary investment objective of the Scheme is to seek to generate continuous returns by actively investing in equity and equity related securities of companies in the Banking Sector and companies engaged in allied activities related to Banking Sector. The AMC will have the discretion to completely or partially invest in any of the type of securities stated above with a view to maximize the returns or on defensive considerations. However, there can be no assurance that the investment objective of the Scheme will be realized, as actual market movements may be at variance with anticipated trends.	The primary investment objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies in the power sector.								
<b>Asset Allocation Pattern</b>	Equity & Equity Related Instruments-80%-100% (Companies defined in the Banking Regulation Act, 1949 & Reserve Bank of India Act, 1934 as amended from time to time 80%-100% & Financial services companies which provide non banking financial services like housing finance, stock broking, wealth management, insurance companies and holding companies of insurance companies.*0%-20%) Debt Instruments & Money Market Instruments : 20%-0% In the total equity allocation, the fund will invest minimum 80% in companies defined in Banking Regulation Act, 1949 & Reserve Bank of India Act, 1934 as amended from time to time. In addition, maximum 20% of the equity allocation can be invested in financial services companies which provide non banking financial services like housing finance, stock broking, wealth management, insurance companies and holding companies of insurance companies.The fund will not invest in securitized debt. * The companies which will be included in financial service sector will be those companies which will provide non banking financial services like housing finance, stock broking, wealth management, insurance and other related financial services.	Equity and equity related instruments of companies in the power sector-80-100%, Equity and equity related instruments of companies engaged in allied activities related to power sector & Debt and Money Market Instruments- 0-20% The scheme will not invest in securitized debt.								
<b>Differentiation</b>	The fund aims to generate consistent returns by investing in equity / equity related securities of Banking and companies engaged in allied activities related to Banking Sector. The fund follows an active strategy of management with endeavor to generate alpha and outperform the Banking Index.	The fund focuses on companies related to power sector. It provides opportunity to diversify within the sector, with focused approach and flexibility to invest in power distribution, transmission and generation related companies.								
<b>Quarterly AAUM as on 31st March, 2015</b>	Rs.2272.09 Crs.	Rs.2136.17 Crs.								
<b>No of Folios as on 31st May, 2015</b>	159870	494639								
<b>Risk Mitigation Factors</b>	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.	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.								
<b>Investment Strategy</b>	To achieve its primary objective , the fund could invest in equity securities of companies in Banking Sector and companies engaged in allied activities related to Banking Sector.	The Fund would identify companies for investment, based on the following criteria amongst others: 1. Sound Management, 2. Good track record of the company, 3. Potential for future growth 4. Industry economic scenario, 5. Strong Cashflows Risk will be managed through adequate diversification by spreading investments over a wide range of companies. This shall be done through various measures including: 1. Broad diversification of portfolio, 2. Ongoing review of relevant market, industry, sector and economic parameters 3. Investing in companies which have been researched RCAM may, from time to time, review and modify the Scheme's investment strategy if such changes are considered to be in the best interests of the unit holders and if market conditions warrant it.								
<b>Plans and Options</b>	Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option) <b>Direct Plan :</b> Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option)	Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option) <b>Direct Plan :</b> Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option)								
<b>Minimum Application Amount</b>	Rs. 5000 & in multiples of Re.1 thereafter	Rs. 5,000 per plan per option and in multiples of Re.1 thereafter								
<b>Minimum Additional Purchase Amount</b>	Rs. 1000 & in multiples of Re 1 thereafter	Rs. 1,000 per plan per option and in multiples of Re.1 thereafter								
<b>Minimum Redemption</b>	Redemptions can be for any amount or any number of units.	Redemptions can be for any amount or any number of units.								
<b>Benchmark</b>	IISL CNX Bank Index	S&P BSE Power Index								
<b>Fund Manager</b>	<b>Sanjay Parekh, Shrey Loonker</b> (Assistant Fund Manager), <b>Jahnvee Shah</b> (Dedicated Fund Manager for Overseas Investments)	<b>Sunil Singhania and Jahnvee Shah</b> (Dedicated Fund Manager for Overseas Investments)								
<b>Performance</b>	Please refer Scheme Performance Snapshot	Please refer Scheme Performance Snapshot								
<b>Expenses of the Scheme</b>										
<b>(i) Load Structure</b>										
<b>Entry Load</b>	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	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								
<b>Exit Load</b>	<ul style="list-style-type: none"> <li>1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units</li> <li>Nil if redeemed or switched out after the completion of 1 year from the date of allotment of units</li> </ul> If charged, the same shall be credited to the scheme immediately net of service tax, if any.	<ul style="list-style-type: none"> <li>1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units</li> <li>Nil if redeemed or switched out after the completion of 1 year from the date of allotment of units</li> </ul> If charged, the same shall be credited to the scheme immediately net of service tax, if any.								
<b>(ii) Recurring Expenses</b>	Please refer to point no. 10 in common information to all schemes for further information.	Please refer to point no. 10 in common information to all schemes for further information.								
<b>Actual expenses</b> (For the previous financial year (2014-2015) Year to date Ratio to Average AUM)	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;"><b>Direct Plan - 1.67%</b></td> <td style="width: 50%;"><b>Other than Direct Plan - 2.37%</b></td> </tr> <tr> <td> </td> <td> </td> </tr> </table>	<b>Direct Plan - 1.67%</b>	<b>Other than Direct Plan - 2.37%</b>			<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;"><b>Direct Plan - 1.67%</b></td> <td style="width: 50%;"><b>Other than Direct Plan - 2.32%</b></td> </tr> <tr> <td> </td> <td> </td> </tr> </table>	<b>Direct Plan - 1.67%</b>	<b>Other than Direct Plan - 2.32%</b>		
<b>Direct Plan - 1.67%</b>	<b>Other than Direct Plan - 2.37%</b>									
<b>Direct Plan - 1.67%</b>	<b>Other than Direct Plan - 2.32%</b>									

# KEY SCHEME FEATURES

NAME OF THE SCHEME	Reliance Index Fund – Nifty Plan	Reliance Index Fund – Sensex Plan				
<b>TYPE</b>	<b>An Open Ended Index Linked Scheme</b>	<b>An Open Ended Index Linked Scheme</b>				
<b>Investment objective</b>	The primary investment objective of the scheme is to replicate the composition of the Nifty, with a view to generate returns that are commensurate with the performance of the Nifty, subject to tracking errors.	The primary investment objective of the scheme is to replicate the composition of the Sensex, with a view to generate returns that are commensurate with the performance of the Sensex, subject to tracking errors.				
<b>Asset Allocation Pattern</b>	Equities and equity related securities covered by Nifty 95%- 100%, Cash/CBLO/Repo & Reverse Repo & Money Market instruments (CPs,CDs, Tbills, Mibor linked instruments with daily Put/Call options & overnight Interest rate Reset Linked Instruments)but excluding Subscription and Redemption Cash Flow # 0% - 5%. #Subscription Cash Flow is the subscription money in transit before deployment and Redemption Cash Flow is the money kept aside for meeting redemptions.	Equities and equity related securities covered by the Sensex 95% - 100%, Cash/CBLO/Repo & Reverse Repo & Money Market instruments (CPs,CDs, Tbills, Mibor linked instruments with daily Put/ Call options & overnight Interest rate Reset Linked Instruments)but excluding Subscription and Redemption Cash Flow # 0% - 5%. #Subscription Cash Flow is the subscription money in transit before deployment and Redemption Cash Flow is the money kept aside for meeting redemptions.				
<b>Differentiation</b>	The fund is an open ended index linked scheme which will be passively managed with investments in stocks in a proportion that it is as close as possible to the weightages of these stocks in the CNX Nifty Index.	The fund is an open ended index linked scheme which will be passively managed with investments in stocks in a proportion that it is as close as possible to the weightages of these stocks in the S&P BSE Sensex Index.				
<b>Quarterly AAUM as on 31st March, 2015</b>	Rs. 36.01 Crs.	Rs.4.44 Crs.				
<b>No of Folios as on 31st May, 2015</b>	7069	749				
<b>Risk Mitigation Factors</b>	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.	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.				
<b>Investment Strategy</b>	The Scheme will be managed passively with investments in stocks in a proportion that it is as close as possible to the weightages of these stocks in the CNX Nifty Index. The investment strategy would revolve around reducing the tracking error to the least possible through rebalancing of the portfolio, taking into account the change in weights of stocks in the index as well as the incremental collections/redemptions from the Scheme. The fund will, in general invest a significant part of its corpus in equities however pending investments in equities; the surplus amount of the fund should be invested in Cash/CBLO/Repo & Reverse Repo & Money Market instruments. Also whenever good investment opportunity are not available, or the equity market is not likely to perform in the view of the Fund manager the Fund will reduce its exposure to equity and during that period the surplus asset of the Fund shall be invested in Cash/CBLO/Repo & Reverse Repo & Money Market instruments. However there is no assurance that all such buying and selling activities would necessarily result in benefit for the Fund. The allocation between money market instruments and equity will be decided based upon the prevailing market conditions, macroeconomic environment, and the performance of the corporate sector, the equity market and other considerations. At time such churning could lead to higher brokerage and transaction costs.	The Scheme will be managed passively with investments in stocks in a proportion that it is as close as possible to the weightages of these stocks in the S&P BSE SENSEX Index. The investment strategy would revolve around reducing the tracking error to the least possible through rebalancing of the portfolio, taking into account the change in weights of stocks in the index as well as the incremental collections/redemptions from the Scheme. It is proposed to manage the risks by placing limit orders for basket trades and other trades, proactive follow-up with the service providers for daily change in weights in the S&P BSE SENSEX as well as monitor daily inflows and outflows to and from the Fund closely. While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated. The fund will, in general invest a significant part of its corpus in equities however pending investments in equities; the surplus amount of the fund should be invested in Cash/ CBLO/Repo & Reverse Repo & Money Market instruments. Also whenever good investment opportunity are not available, or the equity market is not likely to perform in the view of the Fund manager the Fund will reduce its exposure to equity and during that period the surplus asset of the Fund shall be invested in Cash/CBLO/Repo & Reverse Repo & Money Market instruments. However there is no assurance that all such buying and selling activities would necessarily result in benefit for the Fund. The allocation between money market instruments and equity will be decided based upon the prevailing market conditions, macro economic environment, and the performance of the corporate sector, the equity market and other considerations. At time such churning could lead to higher brokerage and transaction costs.				
<b>Plans and Options</b>	Growth Plan (Growth Option), Dividend Plan (Payout Option & Re-investment Option) (Quarterly Dividend Option, Half Yearly Dividend Option, Annual Dividend Option) <b>Direct Plan</b> : Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option) (Quarterly Dividend Option, Half Yearly Dividend Option, Annual Dividend Option)	Growth Plan (Growth Option), Dividend Plan (Payout Option & Re-investment Option) (Quarterly Dividend Option, Half Yearly Dividend Option, Annual Dividend Option) <b>Direct Plan</b> : Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option) (Quarterly Dividend Option, Half Yearly Dividend Option, Annual Dividend Option)				
<b>Minimum Application Amount</b>	Minimum of Rs.5, 000/- and in multiple of Re.1 thereafter per plan per option.	Minimum of Rs.5, 000/- and in multiple of Re.1 thereafter for both plans.				
<b>Minimum Additional Purchase Amount</b>	Rs.1000/- and in multiple of Re.1 thereafter per plan per option.	Rs.1000/- and in multiple of Re.1 thereafter for both plans.				
<b>Minimum Redemption</b>	Redemptions can be for any amount or any number of units.	Redemptions can be for any amount or any number of units.				
<b>Benchmark</b>	CNX Nifty Index	S&P BSE Sensex Index				
<b>Fund Manager</b>	<b>Krishan Daga</b>	<b>Krishan Daga</b>				
<b>Performance</b>	Please refer Scheme Performance Snapshot	Please refer Scheme Performance Snapshot				
<b>Expenses of the Scheme</b>						
<b>(i) Load Structure</b>						
<b>Entry Load</b>	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	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				
<b>Exit Load</b>	<ul style="list-style-type: none"> <li>0.25% of the applicable NAV if redeemed or switched out on or before completion of 7 Days from the date of allotment of units</li> <li>There shall be no exit load after completion of 7 Days from the date of allotment of units</li> </ul> If charged, the same shall be credited to the scheme immediately net of service tax, if any.	<ul style="list-style-type: none"> <li>0.25% of the applicable NAV if redeemed or switched out on or before completion of 7 days from the date of allotment of units.</li> <li>There shall be no exit load after completion of 7 days from the date of allotment of units.</li> </ul> Exit Load, if charged to the unitholders shall be credited to the scheme immediately net of service tax, if any.				
<b>(ii) Recurring Expenses</b>	The total expenses of the scheme including the investment and advisory fees shall not exceed one and one half percent (1.5%) of the daily average net assets. Please refer to point no.10 (ii) in common information to all schemes for further information.	The total expenses of the scheme including the investment and advisory fees shall not exceed one and one half percent (1.5%) of the daily average net assets. Please refer to point no.10 (ii) in common information to all schemes for further information.				
<b>Actual expenses</b> (For the previous financial year (2014-2015) Year to date Ratio to Average AUM)	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;"><b>Direct Plan - 0.64%</b></td> <td style="width: 50%;"><b>Other than Direct Plan - 0.95%</b></td> </tr> </table>	<b>Direct Plan - 0.64%</b>	<b>Other than Direct Plan - 0.95%</b>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;"><b>Direct Plan - 0.69%</b></td> <td style="width: 50%;"><b>Other than Direct Plan - 0.96%</b></td> </tr> </table>	<b>Direct Plan - 0.69%</b>	<b>Other than Direct Plan - 0.96%</b>
<b>Direct Plan - 0.64%</b>	<b>Other than Direct Plan - 0.95%</b>					
<b>Direct Plan - 0.69%</b>	<b>Other than Direct Plan - 0.96%</b>					
		The expense for Direct Plan is higher as in the last quarter the expense charged to the scheme is higher than the weighted average of the first three quarter.				

# KEY SCHEME FEATURES

NAME OF THE SCHEME	Reliance NRI Equity Fund	Reliance Mid & Small Cap Fund (Formerly, Reliance Long Term Equity Fund)		
<b>TYPE</b>	<b>An open ended Diversified Equity Scheme</b>	<b>An Open Ended Diversified Equity Scheme</b>		
<b>Investment objective</b>	The investment objective of the Scheme is to generate optimal returns by investing in equity or equity related instruments primarily drawn from the Companies in the S&P BSE 200 Index. The Scheme may also invest in listed companies that are in the top 200 by market capitalization on the BSE. The Scheme may also invest in large IPO's where the market capitalization of the Company making the IPO based on the Issue price would make such company to be a part of the top 200 companies listed on the BSE based on market capitalization. The fund will have the flexibility to invest in a broad range of companies with an objective to maximize the returns, at the same time trying to minimize the risk by reasonable diversification. However there can be no assurance that the investment objective of the scheme will be realized, as actual market movements may be at variance with anticipated trends. The selection of the companies will be done so as to capture the growth in the Indian economy. The fund will be focusing on companies with relatively higher market capitalization and having good liquidity in the stock market.	The primary investment objective of the scheme is to seek to generate long term capital appreciation & provide long-term growth opportunities by investing in a portfolio constituted of equity & equity related securities and Derivatives predominantly in Mid Cap and Small Cap-companies and the secondary objective is to generate consistent returns by investing in debt and money market securities. However there can be no assurance that the investment objective of the scheme will be realized, as actual market movements may be at variance with anticipated trends.		
<b>Asset Allocation Pattern</b>	Equity & Equity Related Instruments-65-100% <sup>®</sup> & Debt Instruments & Money Market Instruments * 0-35% (*including upto 35% of the corpus in securitised Debt @ primarily drawn from the S&P BSE 200 Index)	Equity & Equity Related Securities 80%-100% of which: Mid Cap Companies 50%-70%, Small Cap Companies 15%-30%, Large Cap Companies 0%-30% & Debt & Money Market Instruments (including investments in securitised debt) 0% -20%. An over all limit of 100% of the portfolio value has been introduced for the purpose of equity derivatives in the scheme.		
<b>Differentiation</b>	The fund is an ideal & exclusive offering for NRI investors who are seeking exposure to equity to participate in the India story & the Indian markets in the diversified equity space. The fund primarily aims to invest in top 200 companies by market capitalization.	The fund is an open ended diversified equity scheme which focuses on small & mid cap stocks with a long term investment horizon		
<b>Quarterly AAUM as on 31st March, 2015</b>	Rs.94.62 Crs.	Rs.2340.95 Crs.		
<b>No of Folios as on 31st May, 2015</b>	2193	207540		
<b>Risk Mitigation Factors</b>	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.	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.		
<b>Investment Strategy</b>	The fund will, in general invest a significant part of its corpus in equities however pending investments in equities, the surplus amount of the fund should be invested in debt and money market instruments. Also whenever good investment opportunity are not available, or the equity market is not likely to perform in the view of the Fund manager the Fund will reduce its exposure to equity and during that period the surplus asset of the Fund shall be invested in debt and money market instruments. The fund will in general follow a strategy of higher portfolio reshuffling with a view to capture the short term movements in the markets as well as to encash the opportunity arising due to various events.	The investment strategy of the Scheme is to build and maintain a diversified portfolio of equity stocks that have the potential to appreciate. The aim will be to build a portfolio that adequately reflects a cross-section of the growth areas of the economy from time to time. While the portfolio focuses primarily on a buy and hold strategy at most times, it will balance the same with a rational approach to selling when the valuations become too demanding even in the face of reasonable growth prospects in the long run.		
<b>Plans and Options</b>	Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option) <b>Direct Plan</b> : Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option)	Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option) <b>Direct Plan</b> : Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option)		
<b>Minimum Application Amount</b>	Rs. 5000 & in multiples of Re 1 thereafter	Rs. 5,000/- and in multiples of Re. 1 thereafter under each plan		
<b>Minimum Additional Purchase Amount</b>	Rs. 1000 & in multiples of Re 1 thereafter	Rs. 1000/- and in multiples of Re. 1 thereafter		
<b>Minimum Redemption</b>	Redemptions can be for any amount or any number of units.	Redemptions can be for any amount or any number of units.		
<b>Benchmark</b>	S&P BSE 200 Index	S&P BSE Midcap Index		
<b>Fund Manager</b>	<b>Omprakash Kuckian, Jahnvee Shah</b> (Dedicated Fund Manager for Overseas Investments)	<b>Sunil Singhania</b> (Fund Manager), <b>Samir Rachh</b> (Assistant Fund Manager), <b>Jahnvee Shah</b> (Dedicated Fund Manager for Overseas Investments)		
<b>Performance</b>	Please refer Scheme Performance Snapshot	Please refer Scheme Performance Snapshot		
<b>Expenses of the Scheme</b>				
<b>(i) Load Structure</b>				
<b>Entry Load</b>	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	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		
<b>Exit Load</b>	<ul style="list-style-type: none"> <li>1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units</li> <li>Nil if redeemed or switched out after completion of 1 year from the date of allotment of units</li> </ul>	<ul style="list-style-type: none"> <li>1% if redeemed/switched out on or before completion of 1 Year from the date of allotment of units</li> <li>Nil if redeemed/switched out after completion of 1 Year from the date of allotment of units</li> </ul>		
<b>(ii) Recurring Expenses</b>	Please refer to point no. 10 in common information to all schemes for further information.	Please refer to point no. 10 in common information to all schemes for further information.		
<b>Actual expenses</b> (For the previous financial year (2014-2015) Year to date Ratio to Average AUM)	<b>Direct Plan - 2.34%</b>	<b>Other than Direct Plan - 2.94%</b>	<b>Direct Plan - 1.68%</b>	<b>Other than Direct Plan - 2.48%</b>

# KEY SCHEME FEATURES

NAME OF THE SCHEME	Reliance Regular Savings Fund - Equity Option	Reliance Regular Savings Fund - Balanced Option								
<b>TYPE</b>	<b>An Open ended scheme</b>	<b>An Open ended scheme</b>								
<b>Investment objective</b>	The primary investment objective of this option is to seek capital appreciation and/or to generate consistent returns by actively investing in Equity & Equity-related Securities.	The primary investment objective of this option is to generate consistent return and appreciation of capital by investing in a mix of securities comprising of equity, equity related instruments and fixed income instruments.								
<b>Asset Allocation Pattern</b>	Equity and Equity related securities 80%-100% and Debt and Money Market Instruments with an average maturity of 5-10 years -0% - 20%	Equity and Equity Related Securities-50%-75%, Debt & Money Market instruments-25%-50%								
<b>Differentiation</b>	Reliance Regular Savings Fund has been launched as an asset-allocation fund which gives investor an option to invest either in equity, debt or both. The scheme is a growth oriented aggressive equity fund which adopts a multi cap strategy to capitalize on market trends especially in volatile markets.	The fund focuses on reducing volatility of returns by increasing / decreasing equity exposure based on the market outlook and using a core debt portfolio to do the rebalancing. The fund can invest 50%-75% of its corpus in equity & 25%-50% in debt related instruments.								
<b>Quarterly AAUM as on 31st March, 2015</b>	Rs.2792.52 Crs.	Rs.1022.63 Crs.								
<b>No of Folios as on 31st May, 2015</b>	346011	56529								
<b>Risk Mitigation Factors</b>	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.	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.								
<b>Investment Strategy</b>	Investment may be made in listed or unlisted securities. Listed securities refer to securities listed on any of the recognized Stock Exchanges. Investments may be made as secondary market purchases, initial public offer, rights offers private placement etc. The Fund would identify companies for investment, based on the following criteria amongst others: 1. Sound Management 2. Good track record of the company 3. Potential for future growth 4. Industry economic scenario	The Scheme will, under normal market conditions, invest its net assets primarily in Equity and equity related instruments and balance in fixed income securities, money market instruments and cash equivalents. For investments in equity and equity related securities, the Fund would identify companies for investment, based on the following criteria amongst others: a. Sound Management b. Good track record of the company c. Potential for future growth. Industry economic scenario								
<b>Plans and Options</b>	Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option) <b>Direct Plan</b> : Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option)	Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option) (Quarterly dividend payout option & Quarterly dividend Reinvestment Option) <b>Direct Plan</b> : Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option) (Quarterly dividend payout option & Quarterly dividend Reinvestment Option)								
<b>Minimum Application Amount</b>	Rs. 500 & in multiples of Re.1 thereafter	Rs. 500 & in multiples of Re. 1 thereafter								
<b>Minimum Additional Purchase Amount</b>	Rs. 500 & in multiples of Re.1 thereafter	Rs. 500 & in multiples of Re. 1 thereafter								
<b>Minimum Redemption</b>	Redemptions can be for any amount or any number of units.	Redemptions can be for any amount or any number of units.								
<b>Benchmark</b>	S&P BSE 100 Index	Crisil Balanced Fund Index								
<b>Fund Manager</b>	<b>Omprakash Kuckian, Jahnvee Shah</b> (Dedicated Fund Manager for Overseas Investments)	<b>Sanjay Parekh, Amit Tripathi, Jahnvee Shah</b> (Dedicated Fund Manager for Overseas Investments)								
<b>Performance</b>	Please refer Scheme Performance Snapshot	Please refer Scheme Performance Snapshot								
<b>Expenses of the Scheme</b>										
<b>(i) Load Structure</b>										
<b>Entry Load</b>	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	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								
<b>Exit Load</b>	<ul style="list-style-type: none"> <li>1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units</li> <li>Nil if redeemed or switched out after completion of 1 year from the date of allotment of units</li> </ul> If charged, the same shall be credited to the scheme immediately net of service tax, if any.	<ul style="list-style-type: none"> <li>1% if redeemed or switched out on or before completion of 1 Year from the date of allotment of units</li> <li>Nil if redeemed or switched out after completion of 1 Year from the date of allotment of units</li> </ul> If charged, the same shall be credited to the scheme immediately net of service tax, if any.								
<b>(ii) Recurring Expenses</b>	Please refer to point no. 10 in common information to all schemes for further information.	Please refer to point no. 10 in common information to all schemes for further information.								
<b>Actual expenses</b> (For the previous financial year (2014-2015) Year to date Ratio to Average AUM)	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;"><b>Direct Plan - 1.64%</b></td> <td style="width: 50%;"><b>Other than Direct Plan - 2.31%</b></td> </tr> <tr> <td> </td> <td> </td> </tr> </table>	<b>Direct Plan - 1.64%</b>	<b>Other than Direct Plan - 2.31%</b>			<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;"><b>Direct Plan - 1.93%</b></td> <td style="width: 50%;"><b>Other than Direct Plan - 2.75%</b></td> </tr> <tr> <td> </td> <td> </td> </tr> </table>	<b>Direct Plan - 1.93%</b>	<b>Other than Direct Plan - 2.75%</b>		
<b>Direct Plan - 1.64%</b>	<b>Other than Direct Plan - 2.31%</b>									
<b>Direct Plan - 1.93%</b>	<b>Other than Direct Plan - 2.75%</b>									
Reliance Regular Savings Fund - Hybrid Option was launched on June 9, 2005 and subsequently Hybrid Option has been changed to Balanced Option w.e.f. January 13, 2007. Consequently, benchmark of Reliance Regular Saving Fund Balanced option has been changed to Crisil Balanced Fund Index from Crisil MIP Index with effect from February 21, 2008. Accordingly performance of the scheme is from January 13, 2007.										



# KEY SCHEME FEATURES

NAME OF THE SCHEME	Reliance Media & Entertainment Fund		Reliance Pharma Fund	
<b>TYPE</b>	<b>An Open ended Media &amp; Entertainment sector Scheme</b>		<b>An open ended pharma sector scheme</b>	
<b>Investment objective</b>	The primary investment objective of the scheme is to generate continuous returns by investing in equity and equity related or fixed income securities of Media & Entertainment and other associated companies		The primary investment objective of the scheme is to seek to generate consistent returns by investing in equity and equity related or fixed income securities of Pharma and other associated companies	
<b>Asset Allocation Pattern</b>	Equity & Equity Related Instruments-0-100% (Most likely 80%) & Debt & Money Market Instruments with an Average Maturity of 5-10 years-0-100% (Most likely 20%) (including upto 100% of the corpus in securitised Debt)		Equity & Equity Related Instruments-0-100% (Most likely 80%) & Debt Instruments & Money Market Instruments with an Average Maturity of 5-10 years-0-100% (Most likely 20%) (including upto 100% of the corpus in securitised Debt)	
<b>Differentiation</b>	A sector specific fund which focuses on investing in companies related to media & entertainment sector.		A dynamic asset allocation sector fund which aims to generate consistent returns by investing in large and mid cap companies spread across all important segments of the pharmaceutical industry.	
<b>Quarterly AAUM as on 31st March, 2015</b>	Rs.94.91 Crs.		Rs.1199.98 Crs.	
<b>No of Folios as on 31st May, 2015</b>	11669		94410	
<b>Risk Mitigation Factors</b>	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.		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.	
<b>Investment Strategy</b>	The Fund will invest in equity securities whenever the equity market and shares from the media sector are expected to do well. However, whenever the equity market is not expected to do well, the Fund will shift its focus in debt, which in extreme cases of bearish equity market can go upto 100%. The proportion of investment between equity and debt will be decided based on the view of the fund manager on anticipated movement in both debt as well as equity markets. The allocation between debt and equity will be decided based upon the prevailing market conditions, macroeconomic environment, the performance of the corporate sector, the equity market and other considerations.		The fund under normal circumstances shall invest at least 65% of the value of its total net assets either debt or equity securities in the Pharma Sector and associated companies of said sector. The proportion of investment between equity and debt will be decided based on the view of the fund manager on anticipated movement in both debt as well as equity markets. The Fund manager can also take aggressive calls on the market by going upto 100% in equity or 100% in debt at any point of time or any other appropriate ratio depending upon his view. The allocation between debt and equity will be decided based upon the prevailing market conditions, macroeconomic environment, the performance of the corporate sector, the equity market and other considerations.	
<b>Plans and Options</b>	Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option) <b>Direct Plan</b> : Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option)		Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option) <b>Direct Plan</b> : Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option)	
<b>Minimum Application Amount</b>	Rs.5000 & in multiples of Re.1 thereafter		Rs.5000 & in multiples of Re.1 thereafter	
<b>Minimum Additional Purchase Amount</b>	Rs.1000 & in multiples of Re.1 thereafter		Rs.1000 & in multiples of Re.1 thereafter	
<b>Minimum Redemption</b>	Redemptions can be for any amount or any number of units.		Redemptions can be for any amount or any number of units.	
<b>Benchmark</b>	IISL CNX Media & Entertainment Index		S&P BSE Healthcare Index	
<b>Fund Manager</b>	<b>Sailesh Raj Bhan, Jahnvee Shah</b> (Dedicated Fund Manager for Overseas Investments)		<b>Sailesh Raj Bhan, Jahnvee Shah</b> (Dedicated Fund Manager for Overseas Investments)	
<b>Performance</b>	Please refer Scheme Performance Snapshot		Please refer Scheme Performance Snapshot	
<b>Expenses of the Scheme</b>				
<b>(i) Load Structure</b>				
<b>Entry Load</b>	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		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	
<b>Exit Load</b>	<ul style="list-style-type: none"> <li>• 1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units</li> <li>• Nil if redeemed or switched out after completion of 1 year from the date of allotment of units</li> </ul> If charged, the same shall be credited to the scheme immediately net of service tax, if any.		<ul style="list-style-type: none"> <li>• 1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units</li> <li>• Nil if redeemed or switched out after completion of 1 year from the date of allotment of units</li> </ul> If charged, the same shall be credited to the scheme immediately net of service tax, if any.	
<b>(ii) Recurring Expenses</b>	Please refer to point no. 10 in common information to all schemes for further information.		Please refer to point no. 10 in common information to all schemes for further information.	
<b>Actual expenses</b> (For the previous financial year (2014-2015) Year to date Ratio to Average AUM)	<b>Direct Plan - 2.32%</b>	<b>Other than Direct Plan - 2.96%</b>	<b>Direct Plan - 1.83%</b>	<b>Other than Direct Plan - 2.54%</b>

# KEY SCHEME FEATURES

NAME OF THE SCHEME	Reliance Tax Saver (ELSS) Fund	Reliance Small Cap Fund	
<b>TYPE</b>	<b>An Open ended Equity Linked Savings Scheme</b>	<b>An Open Ended Equity Scheme</b>	
<b>Investment objective</b>	The primary objective of the scheme is to generate long-term capital appreciation from a portfolio that is invested predominantly in equity and equity related instruments	The primary investment objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related instruments of small cap companies and the secondary objective is to generate consistent returns by investing in debt and money market securities.	
<b>Asset Allocation Pattern</b>	Equity and Equity related securities 80-100% and Debt and Money Market Instrument 0 - 20%	Equities and equity related securities of small cap companies including derivatives # 65%-100%, Equities and equity related securities of any other companies including derivatives # 0% - 35%, Debt and Money market securities** (including investments in securitised debt) 0% - 35%. ** including securitised debt upto 30% # The Scheme proposes to invest at least 65% of the corpus in Equity & equity related instruments of small cap companies which may go upto 100% of the corpus. The investment in Equity & equity related instruments of any other companies other than small cap companies will be in the range of 0-35% of the corpus.	
<b>Differentiation</b>	The fund is an open ended equity linked savings scheme which gives dual advantage of tax savings & growth potential. It is a large cap orientation fund which aims at minimum 50% exposure to top 100 companies by market capitalization.	The fund shall predominantly invest in small cap companies/stocks with an objective to maximize the returns and at the same time trying to minimize the risk by reasonable diversification. Small Cap stocks for the purpose of the Fund, are stocks whose market capitalization is in between the highest and lowest market capitalization of companies on S&P BSE Small Cap Index at the time of investment.	
<b>Quarterly AAUM as on 31st March, 2015</b>	Rs.4202.18 Crs.	Rs.1561.55 Crs.	
<b>No of Folios as on 31st May, 2015</b>	678901	202460	
<b>Risk Mitigation Factors</b>	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.	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.	
<b>Investment Strategy</b>	The investments in the Scheme shall be in accordance with SEBI (Mutual Funds) Regulations, 1996 and Equity Linked Saving Scheme, 2005 notified by Ministry of Finance (Department of Economic Affairs) vide Notifications dated November 3, 2005 and December 13, 2005. The fund managers will follow an active investment strategy taking defensive / aggressive postures depending on opportunities available at various points of time.	The investment strategy of the Scheme is to build and maintain a diversified portfolio of equity stocks that have the potential to appreciate. The aim will be to build a portfolio that adequately reflects a cross-section of the growth areas of the economy from time to time. The fund shall primarily focus on the small cap stocks. However depending on the views of the fund manager and market conditions in the interest of the investors, the fund manager will have the flexibility to select stocks which he feels are best suited to achieve the stated objective. The fund will have the flexibility to invest predominantly in a range of Small Cap companies/ stocks with an objective to maximize the returns, at the same time trying to minimize the risk by reasonable diversification.	
<b>Plans and Options</b>	Growth Plan (Growth Option), Dividend Plan (Payout Option) <b>Direct Plan</b> : Growth Plan (Growth Option), Dividend Plan (Payout Option) Annual Dividend (Payout Option)	Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option) <b>Direct Plan</b> : Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option)	
<b>Minimum Application Amount</b>	Rs.500 & in multiples of Rs.500 thereafter	Rs.5000 and in multiples of Re.1 thereafter	
<b>Minimum Additional Purchase Amount</b>	Rs.500 & in multiples of Rs.500 thereafter	Rs.1000 (plus in the multiple of Re.1)	
<b>Minimum Redemption</b>	Redemptions can be for any amount or any number of units.	Redemptions can be for any amount or any number of units.	
<b>Benchmark</b>	S&P BSE 100 Index	S&P BSE Small Cap Index	
<b>Fund Manager</b>	<b>Ashwani Kumar</b> (Fund Manager), <b>Jahnvee Shah</b> (Dedicated Fund Manager for Overseas Investments)	<b>Sunil Singhania, Jahnvee Shah</b> (Dedicated Fund Manager for Overseas Investments)	
<b>Performance</b>	Please refer Scheme Performance Snapshot	Please refer Scheme Performance Snapshot	
<b>Expenses of the Scheme</b>			
<b>(i) Load Structure</b>			
<b>Entry Load</b>	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	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	
<b>Exit Load</b>	Nil If charged, the same shall be credited to the scheme immediately net of service tax, if any.	1%- If redeemed or switched out on or before completion of 1 Year from the date of allotment of units. Nil - If redeemed or switched out after the completion of 1 Year from the date of allotment of units. If charged, the same shall be credited to the scheme immediately net of service tax, if any.	
<b>(ii) Recurring Expenses</b>	Please refer to point no. 10 in common information to all schemes for further information.	Please refer to point no. 10 in common information to all schemes for further information.	
<b>Actual expenses</b> (For the previous financial year (2014-2015) Year to date Ratio to Average AUM)	<b>Direct Plan - 1.61%</b>	<b>Other than Direct Plan - 2.42%</b>	<b>Direct Plan - 1.77%</b>
			<b>Other than Direct Plan - 2.64%</b>

# KEY SCHEME FEATURES

NAME OF THE SCHEME	Reliance Arbitrage Advantage Fund																																		
<b>TYPE</b>	<b>An open ended Arbitrage Scheme</b>																																		
<b>Investment objective</b>	The investment objective of the scheme is to generate income by taking advantage of the arbitrage opportunities that potentially exists between cash and derivative market and within the derivative segment along with investments in debt securities & money market instruments.																																		
<b>Asset Allocation Pattern</b>	<p><b>Under normal circumstances, the anticipated asset allocation would be:</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th rowspan="2" style="text-align: left;">Instruments</th> <th colspan="2" style="text-align: center;">Indicative allocations (% of total assets)</th> <th rowspan="2" style="text-align: center;">Risk Profile</th> </tr> <tr> <th style="text-align: center;">Maximum</th> <th style="text-align: center;">Minimum</th> </tr> </thead> <tbody> <tr> <td>Equities and equity related instruments, Derivatives including index futures, stock futures, index options, &amp; stock options, etc. #</td> <td style="text-align: center;">90</td> <td style="text-align: center;">65</td> <td style="text-align: center;">Medium to High</td> </tr> <tr> <td>Debt and Money market instruments** (including investments in securitized debt)</td> <td style="text-align: center;">35</td> <td style="text-align: center;">10</td> <td style="text-align: center;">Low to Medium</td> </tr> </tbody> </table> <p>When adequate arbitrage opportunities are not available in the Derivative and Equity markets, the anticipated alternate asset allocation on defensive considerations would be in accordance with the allocation given below. However, in case no arbitrage opportunity is available, then 100% of the remaining investible corpus (to the extent not deployed in arbitrage opportunities in the asset allocation pattern mentioned above) will be deployed in short term debt and money market instruments with tenure not exceeding 91 days (including investments in securitized debt). In this scenario also, the allocation in Equities and equity related instruments, Derivatives including index futures, stock futures, index options, and stock options, etc will continue to be made in arbitrage opportunities only.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th rowspan="2" style="text-align: left;">Instruments</th> <th colspan="2" style="text-align: center;">Indicative allocations (% of total assets)</th> <th rowspan="2" style="text-align: center;">Risk Profile</th> </tr> <tr> <th style="text-align: center;">Maximum</th> <th style="text-align: center;">Minimum</th> </tr> </thead> <tbody> <tr> <td>Equities and equity related instruments, Derivatives including index futures, stock futures, index options, &amp; stock options, etc. (Only arbitrage opportunities)#</td> <td style="text-align: center;">65</td> <td style="text-align: center;">0</td> <td style="text-align: center;">Medium to High</td> </tr> <tr> <td>Debt and Money market instruments** (including investments in securitized debt)</td> <td style="text-align: center;">35</td> <td style="text-align: center;">10</td> <td style="text-align: center;">Low to Medium</td> </tr> <tr> <td>Short term Debt and Money market instruments not exceeding tenure of 91 days** (including investments in securitized debt)</td> <td style="text-align: center;">100</td> <td style="text-align: center;">0</td> <td style="text-align: center;">Low to Medium</td> </tr> </tbody> </table> <p>#the exposure to derivatives shown in the above asset allocation tables is exposure taken against the underlying equity investments and should not be considered for calculating the total asset allocation and/or investment restrictions on the issuer. The idea is not to take additional asset allocation with the use of derivative. The margin money deployed on these positions would be included in Money Market category. ** including securitized debt up to 30%</p> <p>The Scheme shall take derivatives position based on the opportunities available subject to the guidelines issued by SEBI/RBI from time to time and in line with the overall investment objective of the Scheme. The above Asset Allocation Patterns are only indicative. The investment manager in line with the investment objective may alter the above pattern for short term and on defensive consideration and will endeavor to rebalance the portfolio in tune with the aforesaid asset allocation pattern within 1 month of deviation, if any. Gross investments in securities under the Scheme which includes equities, equity related instruments/securities, debt securities Money Market Instruments and derivatives will not exceed 100% of the net assets of the Scheme. For the purpose of this monitoring, the Gross Investments shall mean the Long Positions of Equity and Equity related securities and the debt securities Money Market Instruments. As a measure, the short positions used for arbitrage opportunities would be based on the underlying equity.</p>			Instruments	Indicative allocations (% of total assets)		Risk Profile	Maximum	Minimum	Equities and equity related instruments, Derivatives including index futures, stock futures, index options, & stock options, etc. #	90	65	Medium to High	Debt and Money market instruments** (including investments in securitized debt)	35	10	Low to Medium	Instruments	Indicative allocations (% of total assets)		Risk Profile	Maximum	Minimum	Equities and equity related instruments, Derivatives including index futures, stock futures, index options, & stock options, etc. (Only arbitrage opportunities)#	65	0	Medium to High	Debt and Money market instruments** (including investments in securitized debt)	35	10	Low to Medium	Short term Debt and Money market instruments not exceeding tenure of 91 days** (including investments in securitized debt)	100	0	Low to Medium
Instruments	Indicative allocations (% of total assets)		Risk Profile																																
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Short term Debt and Money market instruments not exceeding tenure of 91 days** (including investments in securitized debt)	100	0	Low to Medium																																
<b>Differentiation</b>	The fund is an open ended arbitrage scheme which will seek to exploit available arbitrage opportunities in the markets to achieve its investment objective.																																		
<b>Quarterly AAMU as on 31st March, 2015</b>	Rs.433.35 Crs.																																		
<b>No of Folios as on 31st May, 2015</b>	8042																																		
<b>Risk Mitigation Factors</b>	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.																																		
<b>Investment Strategy</b>	The scheme will seek to achieve its investment objective primarily by employing various strategies which seek to exploit available arbitrage opportunities in markets. The stock selection strategy would be a blend of top down and bottom up approach without any sector or market capitalization bias. All companies selected will be analyzed taking into account the business fundamentals like nature and stability of business, prospects of future growth and scalability, financial discipline and returns, valuations in relation to broad market and expected growth in earnings, the company's financial strength and track record.																																		
<b>Plans and Options</b>	Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option), Monthly Dividend Plan (Payout Option & Re-investment Option) <b>Direct Plan :</b> Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option), Monthly Dividend Plan (Payout Option & Re-investment Option)																																		
<b>Minimum Application Amount</b>	Rs.5000 and in multiples of Re. 1 thereafter																																		
<b>Minimum Additional Purchase Amount</b>	Rs.1000 (plus in the multiple of Re.1)																																		
<b>Minimum Redemption</b>	Redemptions can be for any amount or any number of units.																																		
<b>Benchmark</b>	Crisil Liquid Fund Index																																		
<b>Fund Manager</b>	<b>Krishan Daga, Jahnvee Shah</b> (Dedicated Fund Manager for Overseas Investments)																																		
<b>Performance</b>	Please refer Scheme Performance Snapshot																																		
<b>Expenses of the Scheme</b>																																			
<b>(i) Load Structure</b>																																			
<b>Entry Load</b>	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																																		
<b>Exit Load</b>	<p><b>Exit load w.e.f. September 01, 2014</b></p> <ul style="list-style-type: none"> <li>• 0.25% if redeemed/switched on or before completion of 3 months from the date of allotment of units</li> <li>• Nil if redeemed/switched after completion of 3 months from the date of allotment of units</li> </ul> <p>If charged, the same shall be credited to the scheme immediately net of service tax, if any.</p>																																		
<b>(ii) Recurring Expenses</b>	Please refer to point no. 10 in common information to all schemes for further information.																																		
<b>Actual expenses</b> (For the previous financial year (2014-2015) Year to date Ratio to Average AUM)	<b>Direct Plan - 0.42%</b>	<b>Other than Direct Plan - 0.92%</b>																																	

# KEY SCHEME FEATURES

NAME OF THE SCHEME	Reliance Japan Equity Fund		
TYPE	An open-ended diversified equity Scheme		
Investment objective	The primary investment objective of Reliance Japan Equity Fund is to provide long term capital appreciation to investors by primarily investing in equity and equity related securities of companies listed on the recognized stock exchanges of Japan and the secondary objective is to generate consistent returns by investing in debt and money market securities of India. However, there can be no assurance or guarantee that the investment objective of the scheme will be achieved.		
Asset Allocation Pattern	Under normal circumstances, the anticipated asset allocation would be: Equity and Equity related Instruments listed on the recognized stock exchanges of Japan* – 80%-100%, Fixed income securities including money market instruments, cash and equivalent, Treasury bills and fixed deposits of India.- 0%-20%, *Includes ADRs/GDRs issued by Indian companies or foreign companies, equity of overseas companies listed on recognized stock exchanges of Japan, units/securities issued by overseas mutual funds or unit trusts which are registered with Japan regulators and overseas exchange traded funds (ETFs) which invest in the securities as permitted by SEBI/RBI from time to time. The fund will also invest in initial and follow on public offerings to be listed at recognized stock exchanges of Japan. (The Scheme will not invest in securitized debt & the scheme will not participate in short selling and securities lending)		
Differentiation	The fund will endeavor to invest in companies which are leaders or potential leaders in the growth oriented sectors of Japan and are listed on recognized stock exchanges of Japan. The fund will provide exposure to the growth story of Japan Economy along with the benefit of country diversification to the investor.		
Quarterly AAUM as on 31st March, 2015	Rs. 23.80 crs		
No of Folios as on 31st May, 2015	1450		
Risk Mitigation Factors	Robust measures implemented to mitigate Risk include, adoption of internal policies on investments and valuations, rigorous procedures for monitoring investment restrictions and effective implementation of various norms prescribed by SEBI from time to time.		
Investment Strategy	The investment strategy of the fund would be to create a portfolio of companies which are leaders or potential leaders in the growth oriented sectors of Japan and are listed on recognized stock exchanges of Japan. The investment philosophy would be a blend of top down and bottom up approach without any extreme sector bias. The sectors would be mainly assessed on their growth potential in the mid and long term. On the other hand, companies within the selected sectors would be analyzed taking into account the business fundamentals like nature and stability of business, potential for future growth and scalability, sales volume, earning performance, corporate image, company's financial strength and track record etc. The fund will endeavor to follow a disciplined investment approach and the portfolio will be reviewed & rebalanced at regular intervals, whenever deemed necessary.		
Plans and Options	Growth Plan(Growth Option), Dividend Plan(Dividend Payout Option & Dividend Reinvestment Option) <b>Direct Plan</b> - Growth Plan(Growth Option), Dividend Plan(Dividend Payout Option & Dividend Reinvestment Option)		
Minimum Application Amount	Rs.5, 000 & in multiples of Re. 1 thereafter		
Minimum Additional Purchase Amount	Rs.1, 000 & in multiples of Re. 1 thereafter		
Minimum Redemption	Redemption can be of any amount or any number of units		
Benchmark	Topix (Tokyo Stock Price Index)		
Fund Manager	Ms. Jahnvee Shah, Ms. Anju Chhajjer		
Performance	Please refer Scheme Performance Snapshot		
Expenses of the Scheme			
(i) Load Structure			
Entry Load	Not Applicable		
Exit Load	1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units; Nil if redeemed or switched out after the completion of 1 year from the date of allotment of units.		
(ii) Recurring Expenses	Please refer to point no. 10 in common information to all schemes for further information.		
Actual expenses (For the previous financial year (2014-2015) Year to date Ratio to Average AUM)	Direct Plan - 1.86%	Other than Direct Plan - 2.46%	

# KEY SCHEME FEATURES

NAME OF THE SCHEME	Reliance Equity Savings Fund
TYPE	An Open Ended Equity Scheme
Investment objective	The primary investment objective of this fund is to generate income and capital appreciation by investing in arbitrage opportunities & pure equity investments along with investments in debt securities & money market instruments. However, there can be no assurance or guarantee that the investment objective of the scheme will be achieved.
Asset Allocation Pattern	Under normal circumstances, the anticipated asset allocation would be: Equities and equity related instruments: 65 – 90% of which: - Derivatives including index futures, stock futures, index options, & stock options, etc. backed by underlying equity (only arbitrage opportunities)*: 25 -70%, Unhedged Equity Position#: 20 -40%, Debt and Money market instruments** (including investments in securitized debt & margin for derivatives): 10 – 35% When adequate arbitrage opportunities are not available in the Derivative and Equity markets, the anticipated alternate asset allocation on defensive considerations would be: Equities and equity related instruments: 20 – 65% of which: - Derivatives including index futures, stock futures, index options, & stock options, etc. backed by underlying equity (only arbitrage opportunities)*: 0 -45%, Unhedged Equity Position#: 20 -40%, Debt and Money market instruments** (including investments in securitized debt & margin for derivatives): 35– 80%. #Denote the directional equity exposure which is not hedged. *This denotes only hedged equity positions by investing in arbitrage opportunities in the equity market. The fund manager in the above case can therefore take exposure to equivalent stock/ index futures & create completely covered positions. The margin money deployed on these positions would be included in Money Market category. ** including securitized debt up to 30%
Differentiation	The fund invests predominantly invests in arbitrage opportunities along with moderate exposure to unhedged equity exposure.
Quarterly AAUM as on 31st March, 2015	NA
No of Folios as on 31st May, 2015	14379
Risk Mitigation Factors	Robust measures implemented to mitigate risk include, adoption of internal policies on investments and valuations, rigorous procedures for monitoring investment restrictions and effective implementation of various norms prescribed by SEBI from time to time.
Investment Strategy	The scheme will seek to achieve its investment objective primarily by employing various strategies which seek to exploit available arbitrage opportunities in markets along with pure equity investments. The stock selection strategy would be a blend of top down and bottom up approach without any sector or market capitalization bias. All companies selected will be analyzed taking into account the business fundamentals like nature and stability of business, prospects of future growth and scalability, financial discipline and returns, valuations in relation to broad market and expected growth in earnings, the company's financial strength and track record. The percentage allocation to un-hedged equity will be done on the basis of an internal model with Price/ Book Value of CNX Nifty as the primary factor for deciding the allocation. This model will proportionately re-adjust the unhedged Equity Position weight within the asset allocation limits stated above based on over/under valuation of the equity markets.
Plans and Options	Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option), Monthly Dividend Plan (Payout Option & Reinvestment Option), Quarterly Dividend Plan (Payout Option & Reinvestment Option) <b>Direct Plan:</b> Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option), Monthly Dividend Plan (Payout Option & Reinvestment Option), Quarterly Dividend Plan (Payout Option & Reinvestment Option)
Minimum Application Amount	Rs.5,000 & in multiples of Re. 1 thereafter
Minimum Additional Purchase Amount	Rs.1,000 & in multiples of Re. 1 thereafter
Minimum Redemption	Redemption can be of any amount or any number of units
Benchmark	40% of Crisil Liquid Fund Index + 30% of Crisil Short Term Bond Fund Index + 30% in CNX Nifty
Fund Manager	<b>Sanjay Parekh, Anju Chhajer, Jahnvee Shah (Dedicated Fund Manager for overseas investments)</b>
Performance	Since this is a newly launched scheme, Past Performance is not available.
Expenses of the Scheme	
(i) Load Structure	
Entry Load	Not Applicable
Exit Load	1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units; Nil if redeemed or switched out after the completion of 1 year from the date of allotment of units.
(ii) Recurring Expenses	Please refer to point no. 10 in common information to all schemes for further information.
Actual expenses (For the previous financial year (2014-2015) Year to date Ratio to Average AUM)	NA

### COMMON APPLICATION FORM

#### 1. DISTRIBUTOR / BROKER INFORMATION (Refer Instruction No. I.9)

Name & Broker Code / ARN <b>ARN 48012</b> (stamp here)	Sub Broker / Sub Agent ARN Code	*Employee Unique Identification Number <b>E053085</b>	Sub Broker / Sub Agent Code	<b>SIGN HERE</b> → First / Sole Applicant / Guardian
*Please sign alongside in case the EUIN is left blank/not provided.				<b>SIGN HERE</b> → Second Applicant
I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.				<b>SIGN HERE</b> → Third Applicant

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

#### TRANSACTION CHARGES (Mandatory to be filled if you have invested through a distributor)

(Please tick (✓) any one)  I am a First time investor across Mutual Funds **OR**  I am an existing investor in Mutual Funds

In case the subscription amount is ₹ 10,000 or more and your Distributor has opted to receive Transaction Charges, of ₹ 150 (new investor) & ₹ 100 (existing investor) are deductible as applicable from the purchase/ subscription amount and payable to the Distributor. Units will be issued against the balance amount invested.

#### 2. EXISTING INVESTOR'S FOLIO NUMBER

(If you have an existing folio number with KYC validated, please mention the number here and proceed to section 9. Mode of holding will be as per existing folio number.)

#### 3. GENERAL INFORMATION

APPLICATION FOR  Zero Balance Folio  Invest Now \*MODE OF HOLDING :  Single  Joint (Default)  Any one or Survivor

#### 4. FIRST APPLICANT DETAILS

NAME

PAN / PEKRN<sup>^</sup> (First Applicant)  PAN / PEKRN<sup>^</sup> (Guardian)

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

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

OCCUPATION\*\*\* :  Professional  Agriculturist  Housewife  Retired  Government Service/Public Sector  Business  Forex Dealer  Student  Private Sector Service  Others \_\_\_\_\_

STATUS<sup>^</sup> :  Resident Individual  PSU  AOP/BOI  Minor through Guardian  HUF  Trust / Charities / NGOs  Society  FI / FII  NRI  Company/Body Corporate  Sole Proprietor  Defence Establishment  PIO  Bank  FPI\*\*\*  Government Body  Partnership Firm  Others \_\_\_\_\_ (\*\*as and when applicable)

COUNTRY OF TAX RESIDENCE\*\*\*  India  U.S.A.  Others (In case Country of Tax Residence is only India then details of Country of Birth & Nationality need not be provided)

If you have more than one country of tax residence please indicate all countries in which you are resident for tax purposes and the associated Tax ID Numbers

Country of Tax Residence	Tax Identification Number (TIN) <sup>%</sup>	TIN issuing Country	Identification Type (TIN or Other)	Type of Documentary Evidence

<sup>%</sup>In case Tax Identification Number is not available, kindly provide its functional equivalent \$

COUNTRY OF BIRTH\*\*\*  COUNTRY OF NATIONALITY/CITIZENSHIP\*\*\*

GROSS ANNUAL INCOME DETAILS\*\*\* Please tick (✓)  Below 1 Lac  1-5 Lacs  5-10 Lacs  10-25 Lacs  25 Lacs-1 Crore  >1 Crore

NET-WORTH\*\*\* in ₹  (Net worth should not be older than 1 year) as on (Date)

Are you a Politically Exposed Person (PEP)\*\*\*  Yes  No Are you related to a Politically Exposed Person (PEP)  Yes  No

#### Mandatory to be filled by Non-Individuals Only

A. NET-WORTH\*\*\* in ₹  (Net worth should not be older than 1 year) as on (Date)

B. Is the entity involved in / providing any or the following services  
 - Foreign Exchange / Money Changer Services  Yes  No - Money Lending / Pawning  Yes  No  
 - Gaming / Gambling / Lottery Services (e.g. casinos, betting syndicates)  Yes  No Any other information: \_\_\_\_\_

C.  Declaration on Foreign Account Tax Compliance Act (FATCA) / Common Reporting Standard (CRS) enclosed (Refer Ins No. XIII)

\*\*In case First applicant is minor then details for Guardian will be required \*Mandatory for all type of Investors. It is mandatory for investors to be KYC compliant through a Key Registered Agency (KRA) appointed by SEBI prior to investing in Reliance Mutual Fund. Refer instruction no.II.6, 7 & IX

#### ACKNOWLEDGMENT SLIP

APP No.:

Received from Mr/Ms/M/s : \_\_\_\_\_ an application for allotment of

Units under Scheme Reliance \_\_\_\_\_ Option \_\_\_\_\_ as per details below.

Instrument No/Cash Deposit Slip No. \_\_\_\_\_ Dated \_\_\_\_\_ Rs. \_\_\_\_\_ drawn on Bank \_\_\_\_\_

Time Stamp & Date of receiving office



IVR. "Self Help" Option (24 x 7)

Investor can avail below facilities

- NAV
- Account balance
- Account statement
- Last 5 transactions

For more details : Call : 1800-300-1111



**9. 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) OTM 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)

Option (Please ✓)  Growth\*\*  Dividend Payout  Dividend Reinvestment **Dividend Frequency** \_\_\_\_\_

**Payment Details (Please issue cheque favouring scheme name)**

Mode of Payment  OTM Facility (One Time Bank Mandate)  Cheque  DD  Funds Transfer  RTGS / NEFT  Cash<sup>\$</sup> (Refer Instruction No. XIV)

Investment Amount (Rs.) \_\_\_\_\_ DD Charges (if applicable) (Rs.) \_\_\_\_\_ Net Amount~ (Rs.) \_\_\_\_\_ | minus II \_\_\_\_\_

Instrument No./Cash Deposit Slip No. \_\_\_\_\_ Dated D<sub>1</sub> D<sub>2</sub> M<sub>1</sub> M<sub>2</sub> Y<sub>1</sub> Y<sub>2</sub> Y<sub>3</sub> Y<sub>4</sub> Drawn on Bank \_\_\_\_\_

Bank Branch \_\_\_\_\_ City \_\_\_\_\_

(\* Default option if not selected) ~Units will be allotted for the net amount minus the transaction charges if applicable. \$ Investors are requested to collect the cash deposit slip from the DISC

**10. NOMINATION - I wish to Nominate**  Yes  No (Mandatory if mode of holding is single) (Refer Instruction No.V)

In case of existing investor, nomination details mentioned in the below table will replace the existing details registered in the folio

Nominee Name	Guardian Name (in case Nominee is Minor)	Date of Birth of Minor	Allocation (%)	Sign of Nominee	Sign of Guardian	Signature of Applicants
						1st App.
						2nd App.
						3rd App.

**11. UNITHOLDING OPTION -  DEMAT MODE  PHYSICAL MODE**

**DEMAT ACCOUNT DETAILS - These details are compulsory if the investor wishes to hold the units in DEMAT mode. Ref. Instruction No. X.**

Please ensure that the sequence of names as mentioned in the application form matches with that of the account held with any one of the Depository Participant.

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

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

**12. POWER OF ATTORNEY (POA) HOLDER DETAILS (Refer Instruction No.II.1)**

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

**13. SIP ENROLLMENT DETAILS** Opted for SIP:  Yes  No (Incase you have opted for SIP it is mandatory to submit OTM + SIP Enrolment Form)

**14. STP ENROLLMENT DETAILS** Opted for STP:  Yes  No (Incase you have opted for STP it is mandatory to submit STP Enrolment Form)

**15. I WISH TO APPLY FOR TRANSACT ONLINE** Yes  No  **OR** **I WISH TO APPLY FOR INVEST EASY FOR INDIVIDUALS** Yes  No   
(Mandatory Enclosure : ONE TIME BANK MANDATE REGISTRATION FORM)

**16. 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 Capital Asset Management Limited (RCAM) liability. I understand that the RCAM may, at its absolute discretion, discontinue any of the services completely or partially without any prior notice to me. I agree RCAM can debit from my folio for the service charges as applicable from time to time. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I hereby declare that the above information is given by the undersigned and particulars given by me/us are correct and complete. Further, I agree that the transaction charge (if applicable) shall be deducted from the subscription amount and the said charges shall be paid to the distributors. I/We hereby confirm that I/We are not United States persons within the meaning of Regulation (S) under the United States Securities Act of 1933, or as defined by the U.S. Commodity Futures Trading Commission, as amended from time to time or residents of Canada.

I confirm that I am resident of India.

I/We confirm that I am/We are Non-Resident of Indian Nationality/Origin and I/We hereby confirm that the funds for subscription have been remitted from abroad through normal banking channels or from funds in my/our Non-Resident External /Ordinary Account/FCNR Account. I/We undertake that all additional purchases made under this folio will also be from funds received from abroad through approved banking channels or from funds in my/our NRE/FCNR Account.

I have read and understood Instruction no. XIII and hereby agree to abide by the same. I hereby declare that the information provided in the Form is in accordance with section 285BA of the Income Tax Act, 1961 read with Rules 114F to 114H of the Income Tax Rules, 1962 and the information provided by me /us in the Form, its supporting Annexures as well as in the documentary evidence provided by me/us are, to the best of our knowledge and belief, true, correct and complete.

<input checked="" type="checkbox"/> <b>First / Sole Applicant / Guardian</b>	<input checked="" type="checkbox"/> <b>Second Applicant</b>	<input checked="" type="checkbox"/> <b>Third Applicant</b>
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**Check list for the documents to be submitted:**

Documents	Companies	Trusts	Societies	Partnership Firms	NRI	FII/FPs	Investments through Constituted Attorney
1. Resolution/Authorisation 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. Foreign Inward Remittance Certificate in case of payment is made by DD from NRE/FCNR A/c where applicable					✓		
10. Proof of PAN	✓	✓	✓	✓	✓	✓	✓
11. KYC Compliant	✓	✓	✓	✓	✓	✓	✓





**INSTRUCTIONS eum TERMS AND CONDITIONS**

- (1) Auto Debit facility is offered only to the investors maintaining their bank accounts with Bank of Baroda / Bank of India / Andhra Bank / Kotak Mahindra Bank / ING Vysya Bank / HDFC Bank / ICICI Bank / AXIS Bank / HSB/ IDBI Bank / State Bank of India / Union Bank Of India / Corporation Bank / Allahabad Bank / Federal Bank / Oriental Bank of Commerce. 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 RCAM at its sole discretion may accept Post Dated Cheques (PDC's) from the investors for the balance period.
- (2) Reliance Mutual Fund (RMF) / RCAM, its registrars and other service providers shall not be held responsible or will not be liable for any damages and will not compensate for any loss, damage etc. incurred to the investor. The investor assumes the entire risk of using this facility and takes full responsibility. Investor will not hold RMF / RCAM, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles of 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.
- (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. 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. SIP debit dates shall be 2nd, 10th, 18th or 28th. 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, RCAM 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 a cancellation for the existing SIP/One Time Bank Mandate and register fresh SIP with the new bank details.
- (9) Allotment of units would be subject to realisation of credit.
- (10) In case the Investor wishes to cancel the One Time Bank Mandate / SIP, Investor will have to submit an One Time Bank Mandate Cancellation Form or SIP cancellation form, 21 business days prior to discontinuation.
- (11) 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.
- (12) 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.
- (13) For Direct Investment Pleasure Mention "Direct in the Column 'Name & Broker Code/ARN".
- (14) Investors subscribing under Direct Plan of XYZ Fund will have to indicate the Scheme / Plan name in the application form as "XYZ Fund - Direct Plan". Investors should also indicate "Direct" in the ARN column. In case ARN code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, ARN code will be ignored and the application will be processed under Direct Plan. If the investor does not mention "Direct" against the scheme name and the ARN code is also not provided the default allotment would be made in the "Direct Plan".
- (15) Applications should be submitted at any of the Designated Investor Service Centre (DISCs) of RCAM or Karvy Computershare Pvt. Ltd.
- (16) 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.
- (17) RCAM reserves the right to reject any application without assigning any reason thereof. RCAM in consultation with Trustees reserves the right to withdraw these offerings, modify the procedure, frequency, dates, load structure in accordance with the SEBI Regulations and any such change will be applicable only to units transacted pursuant to such change on a prospective basis.
- (18) 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.
- (19) 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 RCAM. 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 RCAM / 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 RCAM/RMF, investor can execute transaction only through SMS. For further details investors are requested to refer SAI.
- (20) Kindly note that in case of a folio with joint Unitholders, having mode of operations as "either or survivor" or "anyone or survivor any one of the Investor(s) can transact through SMS, provided that such instruction is received vide an SMS from the mobile number registered with RCAM with respect to the concerned folio.
- (21) **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

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

In case of a specific request received from the Unit holders, RCAM / RMF will provide the account statement to the investors within 5 Business Days from the receipt of such request.
- (24) **Units held in the dematerialised 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.
- (25) Employee Unique Identification Number (EUIIN) would assist in tackling the problem of mis-selling even if the employee/relationship manager/sales person leave the employment of the distributor.
- (26) **Reliance STEP-UP Facility:** Under this facility the investor can increase the SIP installment (including MICRO SIP) at pre-defined intervals by a fixed amount. This facility is available for individual investors only. 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 Rs. 100/- and in multiples of Rs. 100/- [except for Reliance Tax Saver (ELSS) Fund for which the minimum amount shall be Rs. 500/- and in multiple of Rs. 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. Folio with status Minor are not eligible for Reliance STEP-UP facility.

\*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.

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

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

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

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

**DISTRIBUTOR / BROKER INFORMATION**

Name & Broker Code / ARN	Sub Broker / Sub Agent ARN Code	*Employee Unique Identification Number	Sub Broker / Sub Agent Code
ARN- (A 48012 here)		E053085	

\*Please sign below in case the EUIN is left blank/not provided.

I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.

<b>SIGN HERE</b> →	Sole / 1st Applicant / Guardian Authorised Signatory	2nd Applicant Authorised Signatory	3rd Applicant Authorised Signatory
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Upront commission shall be paid directly by the investor to the AMFI registered distributor based on the investor's assessment of various factors including the service rendered by the distributor.

**2. EXISTING UNIT HOLDER INFORMATION** FOLIO NO.

**3. APPLICANT DETAILS**

Name of Sole/1st holder	PAN No. <input type="text"/> M A N D A T O R Y <input type="checkbox"/> KYC Acknowledgement Copy
Name of 2nd holder	PAN No. <input type="text"/> M A N D A T O R Y <input type="checkbox"/> KYC Acknowledgement Copy
Name of 3rd holder	PAN No. <input type="text"/> M A N D A T O R Y <input type="checkbox"/> KYC Acknowledgement Copy

**4. SYSTEMATIC TRANSFER PLAN (STP) SCHEME DETAILS** (Refer Instruction No.1, 5 & 23)  
(If the investor wishes to invest in Direct Plan please mention Direct Plan against the scheme name) (Please refer respective SID/KIM for product labeling)

Name of 'Transferor' Scheme/Plan/Option

Name of 'Transferee' Scheme/Plan/Option

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

<input type="checkbox"/> <b>Fixed Transfer STP</b> (Refer Instruction No.7&9) <b>STP Frequency</b> (Please ✓ any one)					OR	<input type="checkbox"/> <b>Capital Appreciation STP</b> (Refer Inst No.8&9) <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		<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 <small>*Incase the Investor has not specified any date then the default date would be 10th</small>	* 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	

Amount of Transfer per Instalment **Rs.**

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

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

**Only for Daily STP Enrolment Period**

From:  D D M M Y Y To:  D D M M Y Y

**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/We hereby confirm that I/We are not United States persons within the meaning of Regulation (S) under the United States Securities Act of 1933, or as defined by the U.S. Commodity Futures Trading Commission, as amended from time to time or residents of Canada. **APPLICABLE TO NRIs ONLY**; I am a 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.

Place:  Date:  D D M M Y Y Y Y

SIGNATURE		
<b>SIGN HERE</b> →	<b>SIGN HERE</b> →	<b>SIGN HERE</b> →
Sole/ 1 <sup>st</sup> applicant/Guardian Authorised Signatory	2 <sup>nd</sup> applicant / Authorised Signatory	3 <sup>rd</sup> applicant Authorised Signatory

**Acknowledgement Receipt of STP Application Form (To be filled in by the Unit holder)**

FOLIO NO.

APP No.:

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

Amount of Transfer per Instalment Rs. \_\_\_\_\_

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

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

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

Stamp of receiving branch

& Signature

**Details of Ultimate Beneficial Owner including  
FATCA & CRS information for Non Individual Investors**

Name of the entity

Type of address given at KRA  Residential or Business  Residential  Business  Registered Office

"Address of tax residence would be taken as available in KRA database. In case of any change, please approach KRA & notify the changes"

Customer ID / Folio Number

PAN  Date of incorporation DD / MM / YYYY

City of incorporation

Country of incorporation

Entity Constitution Type  a Partnership Firm  b HUF  c Private Limited Company  d Public Limited Company  e Society  f AOP/BOI  
Please tick as appropriate  g Trust H Liquidator  h Limited Liability Partnership  i Artificial Juridical Person  j Others specify \_\_\_\_\_

**Please tick the applicable tax resident declaration-**

1. Is "Entity" a tax resident of any country other than India  Yes  No

(If yes, please provide country/ies in which the entity is a resident for tax purposes and the associated Tax ID number below.)

Country	Tax Identification Number %	Identification Type (TIN or Other, please specify)

<sup>8</sup>In case Tax Identification Number is not available, kindly provide its functional equivalent<sup>8</sup>  
If case TIN or its functional equivalent is not available, please provide Company Identification number or Global Entity Identification Number or GIIN, etc.

In case the Entity's Country of Incorporation / Tax residence is U.S. but Entity is not a Specified U.S. Person, mention Entity's exemption code here  (Refer Instruction No. 3.viii)

**FATCA & CRS Declaration**

(Please consult your professional tax advisor for further guidance on FATCA & CRS classification)

**PART A (to be filled by Financial Institutions or Direct Reporting NFEs)**

1. We are a,  Financial institution<sup>6</sup> or  Direct reporting NFE<sup>7</sup> (please tick as appropriate)

GIIN

**Note:** If you do not have a GIIN but you are sponsored by another entity, please provide your sponsor's GIIN above and indicate your sponsor's name below

Name of sponsoring entity

GIIN not available (please tick as applicable)  Applied for  Not required to apply for - please specify 2 digits sub-category<sup>10</sup>

Not obtained – Non-participating FI

**PART B (please fill any one as appropriate "to be filled by NFEs other than Direct Reporting NFEs")**

1.	Is the Entity a publicly traded company <sup>1</sup> (that is, a company whose shares are regularly traded on an established securities market)	Yes <input type="checkbox"/> (If yes, please specify any one stock exchange on which the stock is regularly traded) Name of stock exchange _____
2.	Is the Entity a related entity <sup>2</sup> of a publicly traded company (a company whose shares are regularly traded on an established securities market)	Yes <input type="checkbox"/> (If yes, please specify name of the listed company and one stock exchange on which the stock is regularly traded) Name of listed company _____ Nature of relation: <input type="checkbox"/> Subsidiary of the Listed Company or <input type="checkbox"/> Controlled by a Listed Company Name of stock exchange _____
3.	Is the Entity an active <sup>3</sup> NFE	Yes <input type="checkbox"/> (If yes, please fill UBO declaration in the next section.) Nature of Business _____ Please specify the sub-category of Active NFE <input type="text"/> <input type="text"/> (Mention code – refer 2c of Part D)
4.	Is the Entity a passive <sup>4</sup> NFE	Yes <input type="checkbox"/> (If yes, please fill UBO declaration in the next section.) Nature of Business _____

<sup>1</sup>Refer 2a of Part D | <sup>2</sup>Refer 2b of Part D | <sup>3</sup>Refer 2c of Part D | <sup>4</sup>Refer 3(ii) of Part D | <sup>6</sup>Refer 1 of Part D | <sup>7</sup>Refer 3(vii) of Part D | <sup>10</sup>Refer 1A of Part D

# UBO Declaration

**Category** (Please tick applicable category):  Unlisted Company  Partnership Firm  Limited Liability Partnership Company  
 Unincorporated association / body of individuals  Public Charitable Trust  Religious Trust  Private Trust  
 Others (please specify \_\_\_\_\_)

Please list below the details of controlling person(s), confirming ALL countries of tax residency / permanent residency / citizenship and ALL Tax Identification Numbers for EACH controlling person(s).

Owner-documented FFI's<sup>5</sup> should provide FFI Owner Reporting Statement and Auditor's Letter with required details as mentioned in Form W8 BEN E

Name - Beneficial owner / Controlling person	Tax ID Type - TIN or Other, please specify	Address - Include State, Country, PIN / ZIP Code & Contact Details
Country - Tax Residency*	Beneficial Interest - in percentage	Address Type -
Tax ID No. - Or functional equivalent for each country*	Type Code <sup>11</sup> - of Controlling person	
1. Name <input style="width: 100%;" type="text"/>	Tax ID Type <input style="width: 100%;" type="text"/>	Address <input style="width: 100%;" type="text"/>
Country <input style="width: 100%;" type="text"/>	Type Code <input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Tax ID No. <sup>3</sup> <input style="width: 100%;" type="text"/>	AddressType <input type="radio"/> Residence <input type="radio"/> Business <input type="radio"/> Registered office	ZIP <input style="width: 20%;" type="text"/> State: <input style="width: 20%;" type="text"/> Country: <input style="width: 60%;" type="text"/>
2. Name <input style="width: 100%;" type="text"/>	Tax ID Type <input style="width: 100%;" type="text"/>	Address <input style="width: 100%;" type="text"/>
Country <input style="width: 100%;" type="text"/>	Type Code <input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Tax ID No. <sup>3</sup> <input style="width: 100%;" type="text"/>	AddressType <input type="radio"/> Residence <input type="radio"/> Business <input type="radio"/> Registered office	ZIP <input style="width: 20%;" type="text"/> State: <input style="width: 20%;" type="text"/> Country: <input style="width: 60%;" type="text"/>
3. Name <input style="width: 100%;" type="text"/>	Tax ID Type <input style="width: 100%;" type="text"/>	Address <input style="width: 100%;" type="text"/>
Country <input style="width: 100%;" type="text"/>	Type Code <input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Tax ID No. <sup>3</sup> <input style="width: 100%;" type="text"/>	AddressType <input type="radio"/> Residence <input type="radio"/> Business <input type="radio"/> Registered office	ZIP <input style="width: 20%;" type="text"/> State: <input style="width: 20%;" type="text"/> Country: <input style="width: 60%;" type="text"/>

# If passive NFE, please provide below additional details. (Please attach additional sheets if necessary)

PAN / Any other Identification Number <small>(PAN, Aadhar, Passport, Election ID, Govt. ID, Driving Licence NREGA Job Card, Others)</small>	Occupation Type - Service, Business, Others	DOB - Date of Birth
City of Birth - Country of Birth	Nationality	Gender - Male, Female, Other
	Father's Name - Mandatory if PAN is not available	
1. PAN <input style="width: 100%;" type="text"/>	Occupation Type <input style="width: 100%;" type="text"/>	DOB <input style="width: 20%;" type="text"/> <input style="width: 20%;" type="text"/> <input style="width: 20%;" type="text"/> <input style="width: 20%;" type="text"/> <input style="width: 20%;" type="text"/> <input style="width: 20%;" type="text"/> <input style="width: 20%;" type="text"/> <input style="width: 20%;" type="text"/>
City of Birth <input style="width: 100%;" type="text"/>	Nationality <input style="width: 100%;" type="text"/>	Gender Male <input type="checkbox"/> Female <input type="checkbox"/>
Country of Birth <input style="width: 100%;" type="text"/>	Father's Name <input style="width: 100%;" type="text"/>	Others <input type="checkbox"/>
2. PAN <input style="width: 100%;" type="text"/>	Occupation Type <input style="width: 100%;" type="text"/>	DOB <input style="width: 20%;" type="text"/> <input style="width: 20%;" type="text"/> <input style="width: 20%;" type="text"/> <input style="width: 20%;" type="text"/> <input style="width: 20%;" type="text"/> <input style="width: 20%;" type="text"/> <input style="width: 20%;" type="text"/> <input style="width: 20%;" type="text"/>
City of Birth <input style="width: 100%;" type="text"/>	Nationality <input style="width: 100%;" type="text"/>	Gender Male <input type="checkbox"/> Female <input type="checkbox"/>
Country of Birth <input style="width: 100%;" type="text"/>	Father's Name <input style="width: 100%;" type="text"/>	Others <input type="checkbox"/>
3. PAN <input style="width: 100%;" type="text"/>	Occupation Type <input style="width: 100%;" type="text"/>	DOB <input style="width: 20%;" type="text"/> <input style="width: 20%;" type="text"/> <input style="width: 20%;" type="text"/> <input style="width: 20%;" type="text"/> <input style="width: 20%;" type="text"/> <input style="width: 20%;" type="text"/> <input style="width: 20%;" type="text"/> <input style="width: 20%;" type="text"/>
City of Birth <input style="width: 100%;" type="text"/>	Nationality <input style="width: 100%;" type="text"/>	Gender Male <input type="checkbox"/> Female <input type="checkbox"/>
Country of Birth <input style="width: 100%;" type="text"/>	Father's Name <input style="width: 100%;" type="text"/>	Others <input type="checkbox"/>

# Additional details to be filled by controlling persons with tax residency / permanent residency / citizenship / Green Card in any country other than India:

\* To include US, where controlling person is a US citizen or green card holder  
<sup>3</sup>In case Tax Identification Number is not available, kindly provide functional equivalent

<sup>4</sup>Refer 3(iii) of Part D | <sup>5</sup>Refer 3(vi) of Part D | <sup>11</sup>Refer 3(iv) (A) of Part D

## FATCA - CRS Terms and Conditions

The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income-tax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities/ appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days.

Please note that you may receive more than one request for information if you have multiple relationships with (insert FI's name) or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information. If you have any questions about your tax residency, please contact your tax advisor. If any controlling person of the entity is a US citizen or resident or green card holder, please include United States in the foreign country information field along with the US Tax Identification Number.

<sup>5</sup>It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

### Certification

I / We have understood the information requirements of this Form (read along with the FATCA & CRS Instructions) and hereby confirm that the information provided by me / us on this Form is true, correct, and complete. I / We also confirm that I / We have read and understood the FATCA & CRS Terms and Conditions below and hereby accept the same.

<b>Name</b>			
<b>Designation</b>			
Signature	Signature	Signature	Place _____ Date / / _____

## PART D FATCA Instructions & Definitions

**1 Financial Institution (FI)** - The term FI means any financial institution that is a Depository Institution, Custodial Institution, Investment Entity or Specified Insurance company, as defined.

ÿ Depository institution: is an entity that accepts deposits in the ordinary course of banking or similar business.

ÿ Custodial institution is an entity that holds as a substantial portion of its business, holds financial assets for the account of others and where its income attributable to holding financial assets and related financial services equals or exceeds 20 percent of the entity's gross income during the shorter of-

- (i) The three financial years preceding the year in which determination is made; or
- (ii) The period during which the entity has been in existence, whichever is less.

ÿ Investment entity is any entity:

ÿ That primarily conducts a business or operates for or on behalf of a customer for any of the following activities or operations for or on behalf of a customer

- (I) Trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading; or
- (ii) Individual and collective portfolio management; or
- (iii) Investing, administering or managing funds, money or financial asset or money on behalf of other persons;

or

ÿ The gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity described above.

An entity is treated as primarily conducting as a business one or more of the 3 activities described above, or an entity's gross income is primarily attributable to investing, reinvesting, or trading in financial assets of the entity's gross income attributable to the relevant activities equals or exceeds 50 percent of the entity's gross income during the shorter of :

- (i) The three-year period ending on 31 March of the year preceding the year in which the determination is made; or
- (ii) The period during which the entity has been in existence.

The term "Investment Entity" does not include an entity that is an active non-financial entity as per codes 03, 04, 05 and 06- refer point 2c.)

ÿ Specified Insurance Company: Entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.

ÿ FI not required to apply for GIIN:

A. Reasons why FI not required to apply for GIIN:

Code	Sub-category
01	Governmental Entity, International Organization or Central Bank
02	Treaty Qualified Retirement Fund; a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; or a Pension Fund of a Governmental Entity, International Organization or Central Bank
03	Non-public fund of the armed forces, an employees' state insurance fund, a gratuity fund or a provident fund
04	Entity is an Indian FI solely because it is an investment entity
05	Qualified credit card issuer
06	Investment Advisors, Investment Managers & Executing Brokers
07	Exempt collective investment vehicle
08	Trustee of an Indian Trust
09	FI with a local client base
10	Non-registering local banks
11	FFI with only Low-Value Accounts
12	Sponsored investment entity and controlled foreign corporation
13	Sponsored, Closely Held Investment Vehicle
14	Owner Documented FFI

## 2. Non-financial entity (NFE)-Foreign entity that is not a financial institution

Types of NFEs that are regarded as excluded NFE are:

a. Publicly traded company (listed company)

A company is publicly traded if its stock are regularly traded on one or more established securities markets

(Established securities market means an exchange that is officially recognized and supervised by a governmental authority in which the securities market is located and that has a meaningful annual value of shares traded on the exchange)

b. Related entity of a publicly traded company

The NFE is a related entity of an entity of which is regularly traded on an established securities market;

**C. Active NFE : (is any one of the following):**

Code	Sub-category
01	Less than 50 percent of the NFE's gross income for the preceding financial year is passive income and less than 50 percent of the assets held by the NFE during the preceding financial year are assets that produce or are held for the production of passive income;
02	The NFE is a Governmental Entity, an International Organization, a Central Bank , or an entity wholly owned by one or more of the foregoing;
03	Substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for this status if the entity functions as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;
04	The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE shall not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFE;
05	The NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution;
06	The NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution;
07	<p>Any NFE that full fills all of the following requirements:</p> <ul style="list-style-type: none"> <li>∩ It is established and operated in India exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in India and it is a professional organization, business league, chamber of commerce, labor organization, agricultural or horticultural organisation, civic league or an organization operated exclusively for the promotion of social welfare;</li> <li>∩ It is exempt from income tax in India;</li> <li>∩ It has no shareholders or members who have a proprietary or beneficial interest in its income or assets;</li> </ul> <p>The applicable laws of the NFE's country or territory of residence or the NFE's formation documents do not permit any income assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and</p> <p>The applicable laws of the NFE's country or territory of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFE's country or territory of residence or any political subdivision thereof.</p> <p>Explanation.- For the purpose of this sub-clause, the following shall be treated as full filling the criteria provided in the said sub clause, namely:-</p> <ul style="list-style-type: none"> <li>(I) an Investor Protection Fund referred to in clause (23EA);</li> <li>(II) a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and</li> <li>(III) an Investor Protection Fund referred to in clause (23EC), of section 10 of the Act;</li> </ul>

**3. Other definitions**

*(i) Related entity*

An entity is a 'related entity' of another entity if either entity controls the other entity, or the two entities are under common control. For this purpose, control includes direct or indirect ownership of more than 50% of the votes and value in an entity.

*(ii) Passive NFE*

The term passive NFE means

- (i) any non-financial entity which is not an active non - financial entity including a publicly traded corporation or related entity of a publicly traded company;
  - or
  - (ii) an investment entity defined in clause (b) of these instructions
  - (iii) a withholding foreign partnership or withholding foreign trust;
- (Note: Foreign persons having controlling interest in a passive NFE are liable to be reported for tax information compliance purposes)

*(iii) Passive income*

The term passive income includes income by way of :

- (1) Dividends,
- (2) Interest
- (3) Income equivalent to interest,
- (4) Rents and royalties, other than rents and royalties derived in the active conduct of a business conducted, at least in part, by employees of the NFE
- (5) Annuities
- (6) The excess of gains over losses from the sale or exchange of financial assets that gives rise to passive income
- (7) The excess of gains over losses from transactions (including futures, forwards, options and similar transactions) in any financial assets,
- (8) The excess of foreign currency gains over foreign currency losses
- (9) Net income from swaps
- (10) Amounts received under cash value insurance contracts

But passive income will not include, in case of a non - financial entity that regularly acts as a dealer in financial assets, any income from any transaction entered into in the ordinary course of such dealer's business as such a dealer.

*(iv) Controlling persons*

Controlling persons are natural persons who exercise control over an entity and includes a beneficial owner under sub-rule (3) of rule 9 of the Prevention of Money-Laundering (Maintenance of Records) Rules, 2005. In the case of a trust, the controlling person means the settlor, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust. In the case of a legal arrangement other than a trust, controlling person means persons in equivalent or similar positions.

Pursuant to guidelines on identification of Beneficial Ownership issued vide SEBI circular no. CIR/MIRSD/2/2013 dated January 24, 2013, person (other than Individuals) are required to provide details of Beneficial Owner(s) ('BO'). Accordingly, the Beneficial Owner means 'Natural Person', who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest of / entitlements to:

- i. More than 25% of shares or capital or profits of the juridical person, where the juridical person is a company;
- ii. More than 15% of the capital or profits of the juridical person, where the juridical person is a partnership; or
- iii. More than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.

Where the client is a trust, the financial institution shall identify the beneficial owners of the client and take reasonable measures to verify the identity of such persons, through the identity of the settler of the trust, the trustee, the protector, the beneficiaries with 15% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

Where no natural person is identified the identity of the relevant natural person who holds the position of senior managing official.

<i>(A) Controlling Person Type:</i>	
<i>Code</i>	<i>Sub-category</i>
01	CP of legal person-ownership
02	CP of legal person-other means
03	CP of legal person-senior managing official
04	CP of legal arrangement-trust-settlor
05	CP of legal arrangement--trust-trustee
06	CP of legal arrangement--trust-protector
07	CP of legal arrangement--trust-beneficiary
08	CP of legal arrangement--trust-other
09	CP of legal arrangement—Other-settlor equivalent
10	CP of legal arrangement—Other-trustee equivalent
11	CP of legal arrangement—Other-protector equivalent
12	CP of legal arrangement—Other-beneficiary equivalent
13	CP of legal arrangement—Other-other equivalent
14	Unknown

*(v) Specified U.S. person – A U.S. person other than the following:*

- (i) a corporation the stock of which is regularly traded on one or more established securities markets;
- (ii) any corporation that is a member of the same expanded affiliated group, as defined in section 1471(e)(2) of the U.S. Internal Revenue Code, as a corporation described in clause (i);
- (iii) the United States or any wholly owned agency or instrumentality thereof;
- (iv) any State of the United States, any U.S. Territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing;
- (v) any organization exempt from taxation under section 501(a) of the U.S. Internal Revenue Code or an individual retirement plan as defined in section 7701(a)(37) of the U.S. Internal Revenue Code;
- (vi) any bank as defined in section 581 of the U.S. Internal Revenue Code;
- (vii) any real estate investment trust as defined in section 856 of the U.S. Internal Revenue Code;
- (viii) any regulated investment company as defined in section 851 of the U.S. Internal Revenue Code or any entity registered with the U.S. Securities and Exchange Commission under the Investment Company Act of 1940 (15 U.S.C. 80a-64);
- (ix) any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code;
- (x) any trust that is exempt from tax under section 664(c) of the U.S. Internal Revenue Code or that is described in section 4947(a)(1) of the U.S. Internal Revenue Code;
- (xi) a dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any State;
- (xii) a broker as defined in section 6045(c) of the U.S. Internal Revenue Code; or
- (xiii) any tax-exempt trust under a plan that is described in section 403(b) or section 457(g) of the U.S. Internal Revenue Code.

*(vi) Owner documented FFI*

An FFI meets the following requirements:

- (a) The FFI is an FFI solely because it is an investment entity;
- (b) The FFI is not owned by or related to any FFI that is a depository institution, custodial institution, or specified insurance company;
- (c) The FFI does not maintain a financial account for any non participating FFI;
- (d) The FFI provides the designated withholding agent with all of the documentation and agrees to notify the withholding agent if there is a change in circumstances; and
- (e) The designated withholding agent agrees to report to the IRS (or, in the case of a reporting Model 1 IGA, to the relevant foreign government or agency thereof) all of the information described in or (as appropriate) with respect to any specified U.S. persons and (2). Notwithstanding the previous sentence, the designated withholding agent is not required to report information with respect to an indirect owner of the FFI that holds its interest through a participating FFI, a deemed-compliant FFI (other than an owner-documented FFI), an entity that is a U.S. person, an exempt beneficial owner, or an excepted NFE.

*(vii) Direct reporting NFE*

A direct reporting NFFE means a NFFE that elects to report information about its direct or indirect substantial U.S. owners to the IRS.



(viii) Exemption code for U.S. persons

Code	Sub-category
A	An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)
B	The United States or any of its agencies or instrumentalities
C	A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities
D	A corporation the stock of which is regularly traded on one or more established securities markets, as described in Reg. section 1.1472-1(c)(1)(i)
E	A corporation that is a member of the same expanded affiliated group as a corporation described in Reg. section 1.1472-1(c)(1)(i)
F	A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state
G	A real estate investment trust
H	A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940
I	A common trust fund as defined in section 584(a)
J	A bank as defined in section 581
K	A broker
L	A trust exempt from tax under section 664 or described in section 4947(a)(1)
M	A tax exempt trust under a section 403(b) plan or section 457(g) plan