

Key Information Memorandum cum Common Application Form

## Debt, Liquid & Interval Schemes

Continuous offer of Open-Ended Debt, Liquid & Interval Schemes at NAV based prices.

**Reliance Money Manager Fund**  
An open-ended Income Scheme

**Reliance Medium Term Fund**  
An open-ended Income Scheme with no assured returns

**Reliance Liquidity Fund**  
An open-ended Liquid Scheme

**Reliance Liquid Fund - Treasury Plan**  
An open-ended Liquid scheme

**Reliance Liquid Fund - Cash Plan**  
An open-ended Liquid scheme

**Reliance Floating Rate Fund - Short Term Plan**  
An open-ended Income Scheme

**Reliance Short Term Fund**  
A open-ended Income Scheme

**Reliance Regular Savings Fund - Debt Option**  
An open-ended scheme

**Reliance Corporate Bond Fund**  
A Open-ended Income Scheme

**Reliance Income Fund**  
A open-ended Income Scheme

**Reliance Dynamic Bond Fund**  
A open-ended Income Scheme

**Reliance Gilt Securities Fund**  
An open-ended Government Securities Scheme

**Reliance Monthly Income Plan**  
An open-ended Fund. Monthly Income is not assured & is subject to the availability of distributable surplus

**Reliance Interval Fund**  
A debt oriented Interval Scheme

**Reliance Banking & PSU Debt Fund**  
An open ended Income scheme

### SPONSOR

#### Corporate Office

H Block, 1st Floor, Dhirubhai Ambani Knowledge City, Koparkhairne, Navi Mumbai - 400 710.  
Tel : 022 - 30327000, Fax. 022 - 30327202

### TRUSTEE

#### Corporate Office

#### Reliance Capital Trustee Co. Limited

CIN : U65910MH1995PLC220528  
12th floor, One Indiabulls Centre, Tower 1, Jupiter Mills Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013.  
Tel No. - 022-30994600, Fax No. - 022-30994699

E-mail : customer\_care@reliancecapital.com  
'Touchbase' [Customer Helpline] 3030 1111  
Investors using mobile phones need to prefix STD Code of their respective city before 3030 1111.

MTNL/BSNL subscribers need to dial 022 - 3030 1111.  
Overseas callers need to dial 91 - 22 - 3030 1111.  
Website: www.reliancecapital.com

### INVESTMENT MANAGER

#### Corporate Office

#### Reliance Capital Asset Management Limited

CIN : U65910MH1995PLC220793  
12th floor, One Indiabulls Centre, Tower 1, Jupiter Mills Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013.  
Tel No. - 022-30994600 Fax No. - 022-30994699

### REGISTRAR

#### Karvy Computershare Pvt. Ltd.

Karvy Selenium Tower B, Plot number 31 & 32, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad - 500032, India

### REGISTERED OFFICE

Reliance Capital Asset Management Limited/Reliance Capital Trustee Co. Limited

'H' Block, 1st Floor, Dhirubhai Ambani Knowledge City, Koparkhairne, Navi Mumbai - 400 710 Maharashtra.

### CUSTODIAN

#### Deutsche Bank A.G.

Deutsche Bank House, Hazarimal Somani Marg Fort, Mumbai 400 001, INDIA

### AUDITORS TO THE SCHEMES

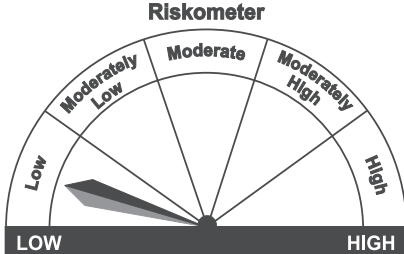
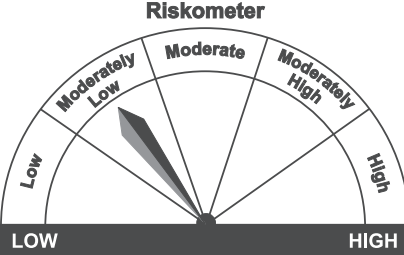
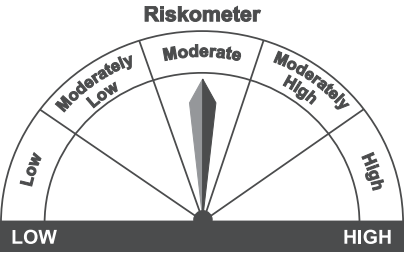
#### Haribhakti & Co. LLP Chartered Accountants

705, Leela Business Park, Andheri Kurla Road, Andheri (E), Mumbai - 400 059, INDIA.

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

**The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM. This KIM is dated June 25, 2015.**

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 Liquidity Fund</b> An Open-Ended Liquid Scheme	<ul style="list-style-type: none"> <li>Income over short term</li> <li>Investment in debt and money market instruments</li> </ul>	 <p>Investors understand that their principal will be at Low risk</p>
<b>Reliance Liquid Fund - Treasury Plan</b> An Open-Ended Liquid Scheme	<ul style="list-style-type: none"> <li>Income over short term</li> <li>Investment in debt and money market instruments</li> </ul>	
<b>Reliance Liquid Fund - Cash Plan</b> An Open-Ended Liquid Scheme	<ul style="list-style-type: none"> <li>Income over short term</li> <li>Investment in debt and money market instruments</li> </ul>	
<b>Reliance Money Manager Fund</b> An Open-Ended Income Scheme	<ul style="list-style-type: none"> <li>Income over short term</li> <li>Investment in debt and money market instruments</li> </ul>	 <p>Investors understand that their principal will be at Moderately Low risk</p>
<b>Reliance Medium Term Fund</b> An Open-Ended Income Scheme With No Assured Returns	<ul style="list-style-type: none"> <li>Income over short term</li> <li>Investment in debt and money market instruments with tenure not exceeding 3 years</li> </ul>	
<b>Reliance Floating Rate Fund - Short Term Plan</b> An Open-Ended Income Scheme	<ul style="list-style-type: none"> <li>Income over short term</li> <li>Investment predominantly in floating rate and money market instruments with tenure exceeding 3 months but upto a maturity of 3 years and fixed rate debt securities</li> </ul>	
<b>Reliance Short Term Fund</b> A Open-Ended Income Scheme	<ul style="list-style-type: none"> <li>Income over short term</li> <li>Investment in debt and money market instruments, with the scheme would have maximum weighted average duration between 0.75-2.75 years</li> </ul>	
<b>Reliance Banking &amp; PSU Debt Fund</b> An Open-Ended Income Scheme	<ul style="list-style-type: none"> <li>Income over short to medium term</li> <li>Investment in debt and money market instruments of various maturities, consisting predominantly of securities issued by banks, public sector undertaking and public financial institutions</li> </ul>	
<b>Reliance Interval Fund</b> A Debt Oriented Interval Scheme	<ul style="list-style-type: none"> <li>Regular returns &amp; growth of capital over the term of the fund, with the flexibility to enter/exit at fixed intervals</li> <li>Investment in fixed income securities, money market and G-Sec instruments</li> </ul>	
<b>Reliance Regular Savings Fund -Debt Option</b> An Open-Ended Scheme	<ul style="list-style-type: none"> <li>Income over medium term</li> <li>Investment predominantly in debt instruments having maturity of more than 1 year and money market instruments</li> </ul>	 <p>Investors understand that their principal will be at Moderate risk</p>
<b>Reliance Corporate Bond Fund</b> An Open-Ended Income Scheme	<ul style="list-style-type: none"> <li>Income over medium term</li> <li>Investment predominantly in corporate bonds of various maturities and across ratings that would include all Debt Securities issued by entities such as banks, public sector undertakings, municipal corporations, bodies corporate, companies etc.</li> </ul>	
<b>Reliance Income Fund</b> A Open-Ended Income Scheme	<ul style="list-style-type: none"> <li>Income over long term</li> <li>Investment in debt and money market instruments</li> </ul>	
<b>Reliance Dynamic Bond Fund</b> A Open-Ended Income Scheme	<ul style="list-style-type: none"> <li>Income over long term</li> <li>Investment in debt and money market instruments</li> </ul>	
<b>Reliance Gilt Securities Fund</b> An Open-Ended Government Securities Scheme	<ul style="list-style-type: none"> <li>Income over long term</li> <li>Investment in government securities</li> </ul>	
<b>Reliance Monthly Income Plan</b> An Open-Ended Fund. Monthly Income Is Not assured & Is subject to the availability of Distributable Surplus	<ul style="list-style-type: none"> <li>Regular income and capital growth over long term</li> <li>Investment in debt &amp; money market instruments and equities &amp; equity related securities</li> </ul>	

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

# KEY SCHEME FEATURES

NAME OF THE SCHEME	Reliance Liquidity Fund	
TYPE	An Open ended Liquid Scheme	
Investment objective	The investment objective of the Scheme is to generate optimal returns consistent with moderate levels of risk and high liquidity. Accordingly, investments shall predominantly be made in Debt and Money Market Instruments.	
Asset Allocation Pattern	Repo and Reverse Repo: 0% - 35%; Money Market Instruments (Mibor linked instruments, CPs, T-Bills, CDs) and/or other Short Term debt instruments (Floating Rate Notes, Short Tenor NCDs, PTCs) and/or Less than 1 year maturity G-Secs: 65-100% Securitised debt may be used upto 40% of the corpus.	
Differentiation	The fund belongs to the family of Liquid Funds. The portfolio would invest in money market instruments like Certificate of Deposits (CD), Commercial Papers (CP) and other short term instruments issued by banks, financial institutions and corporate. The fund manager would ideally seek to maintain an exposure of less than 10 % in instruments issued by Non-Banking Financial Companies (NBFC) under normal circumstances. The average maturity of the portfolio would be in the range of 20-45 days.	
Quarterly AAUM as on 31/03/2015	Rs. 5,116.16 Crore	
No of Folios as on 31st May, 2015	3541	
Risk Mitigation Factors	Robust measures implemented to mitigate Risk include, adoption of internal policies on investments and valuations, rigorous procedures for monitoring investment restrictions, monitoring of rating transitions, and effective implementation of various norms prescribed by SEBI from time to time.	
Investment Strategy	The fund management team will endeavor to maintain a consistent performance in the scheme by maintaining a balance between safety, liquidity and profitability aspects of various investments. The fund manager will try to achieve an optimal risk return balance for management of the fixed income portfolios. The investments in debt instruments carry various risks like interest rate risk, liquidity risk, default risk, purchasing power risk etc. While they cannot be done away with, they can be minimized by diversification and effective use of hedging techniques. The fund management team will take an active view of the interest rate movement by keeping a close watch on various parameters of the Indian economy, as well as developments in global markets.	
Plans and Options	<b>i. Growth Plan</b> a. Growth Option <b>ii. Dividend Plan</b> a. Daily Dividend Reinvestment option b. Weekly Dividend Reinvestment option c. Monthly Dividend Plan (Payout option & Reinvestment option) d. Quarterly Dividend Plan (Payout option & Reinvestment option) <b>i. Direct Plan - Growth Plan</b> a. Growth Option <b>ii. Direct Plan - Dividend Plan</b> a. Daily Dividend Reinvestment option b. Weekly Dividend Reinvestment option c. Monthly Dividend Plan (Payout option & Reinvestment option) d. Quarterly Dividend Plan (Payout option & Reinvestment option)	
Dividend Frequency	For dividend reinvestment option - Daily, Weekly, Monthly, Quarterly; For dividend payout option - Monthly & Quarterly	
Minimum Application Amount	Rs. 5,000 and in multiples of Re. 1 thereafter	
Minimum Additional Purchase Amount	Rs. 1,000 and in multiples of Re. 1 thereafter	
Minimum Redemption	Redemptions can be for any amount or any number of units.	
Benchmark	Crisil Liquid Fund Index	
Fund Manager	Amit Tripathi & Assistant Fund Manager : Vivek Sharma	
Performance	Please refer Scheme Performance Snapshot	
Expenses of the Scheme		
(i) Load Structure		
Entry Load	Nil In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.	
Exit Load	Nil If charged, the same shall be credited to the scheme immediately net of service tax, if any.	
(ii) Recurring Expenses	Please refer to point no. vi in common information to all schemes.	
Actual expenses (For the previous financial year (2014-2015) Year to date Ratio to Average AUM)	Direct Plan - 0.10%	Other than Direct Plan - 0.17%

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

# KEY SCHEME FEATURES

NAME OF THE SCHEME	Reliance Liquid Fund - Treasury Plan	
<b>TYPE</b>	<b>An open ended Liquid Scheme</b>	
<b>Investment objective</b>	The investment objective of the scheme is to generate optimal returns consistent with moderate levels of risk and high liquidity. Accordingly, investments shall predominantly be made in Debt and Money Market Instruments.	
<b>Asset Allocation Pattern</b>	Call Money/Cash/Repo and Reverse Repo: 0% - 50%; Money Market Instruments (Mibor linked instruments, CPs, T-Bills, Cds and/ or other Short Term papers): 0% - 100%	
<b>Differentiation</b>	This fund belongs to the family of Liquid Funds with the objective to generate optimal returns consistent with moderate levels of risk and high liquidity. Accordingly, investments are predominantly be made in Debt and Money Market Instruments. It will be a mix portfolio with a varying allocation to the above mentioned instruments with a view to maximize returns while ensuring adequate liquidity. The average maturity of the portfolio will be in the range of 20- 45 days under normal market conditions. Fund is suitable for short term cash management & is suitable investors with investment horizon from 1 day to 1 month.	
<b>Quarterly AAUM as on 31/03/2015</b>	Rs. 18,883.27 Crore	
<b>No of Folios as on 31st May, 2015</b>	36593	
<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, monitoring of rating transitions, and effective implementation of various norms prescribed by SEBI from time to time.	
<b>Investment Strategy</b>	The fund management team will endeavor to maintain a consistent performance in the scheme by maintaining a balance between safety, liquidity and profitability aspects of various investments. The fund manager will try to achieve an optimal risk return balance for management of the fixed income portfolios. The investments in debt instruments carry various risks like interest rate risk, liquidity risk, default risk, purchasing power risk etc. While they cannot be done away with, they can be minimized by diversification and effective use of hedging techniques. The fund management team will take an active view of the interest rate movement by keeping a close watch on various parameters of the Indian economy, as well as developments in global markets.	
<b>Plans and Options</b>	<b>i. Growth Option</b> <b>ii. Dividend Option</b> a. Daily Dividend Reinvestment option b. Weekly Dividend Reinvestment option c. Monthly Dividend Payout option d. Monthly Dividend Reinvestment option e. Quarterly Dividend Payout option f. Quarterly Dividend Reinvestment option <b>i. Direct Plan - Growth Option</b> <b>ii. Direct Plan - Dividend Option</b> a. Daily Dividend Reinvestment option b. Weekly Dividend Reinvestment option c. Monthly Dividend Payout option d. Monthly Dividend Reinvestment option e. Quarterly Dividend Payout option f. Quarterly Dividend Reinvestment option	
<b>Dividend Frequency</b>	Under Dividend Payout Option: Monthly & Quarterly; Under Dividend Reinvestment: Daily, Weekly, Monthly, Quarterly	
<b>Minimum Application Amount</b>	Rs.100 and in multiples of Re. 1 thereafter	
<b>Minimum Additional Purchase Amount</b>	Rs.100 and in multiples of Re. 1 thereafter	
<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>Anju Chhajer</b>	
<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>	Nil 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. vi in common information to all schemes.	
<b>Actual expenses</b> (For the previous financial year (2014-2015) Year to date Ratio to Average AUM)	<b>Direct Plan - 0.09%</b>	<b>Other than Direct Plan - 0.17%</b>
	<b>Retail Plan<sup>#</sup> - 0.62%</b>	

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

# KEY SCHEME FEATURES

NAME OF THE SCHEME	Reliance Liquid Fund - Cash Plan	
TYPE	An open ended Liquid Scheme	
Investment objective	The investment objective of the scheme is to generate optimal returns consistent with moderate levels of risk and high liquidity. Accordingly, investments shall predominantly be made in Debt and Money Market Instruments.	
Asset Allocation Pattern	Money Market Instruments - 80% - 100% Debt Instruments (Corporate Debt, Financial Institutions & Banking Sector Bonds, Public Sector Bonds, Government Guaranteed Bonds and related instruments) - 0% - 20%.	
Differentiation	This fund also belongs to the family of Liquid Funds with an objective to generate optimal returns consistent with moderate levels of risk and high liquidity. Accordingly investments are predominantly be made in Debt and money market instruments. It will be a mix portfolio with a varying allocation to the above mentioned instruments with a view to maximize returns while ensuring adequate liquidity	
Quarterly AAUM as on 31/03/2015	Rs. 3,707.76 Crore	
No of Folios as on 31st May, 2015	27133	
Risk Mitigation Factors	Robust measures implemented to mitigate Risk include, adoption of internal policies on investments and valuations, rigorous procedures for monitoring investment restrictions, monitoring of rating transitions, and effective implementation of various norms prescribed by SEBI from time to time.	
Investment Strategy	The fund management team will endeavor to maintain a consistent performance in the scheme by maintaining a balance between safety, liquidity and profitability aspects of various investments. The fund manager will try to achieve an optimal risk return balance for management of the fixed income portfolios. The investments in debt instruments carry various risks like interest rate risk, liquidity risk, default risk, purchasing power risk etc. While they cannot be done away with, they can be minimized by diversification and effective use of hedging techniques. The fund management team will take an active view of the interest rate movement by keeping a close watch on various parameters of the Indian economy, as well as developments in global markets.	
Plans and Options	<b>i. Growth Option</b> <b>ii. Dividend Option</b> a. Daily Dividend Re-investment Option b. Weekly Dividend Re-investment Option c. Monthly Dividend Payout option d. Monthly Dividend Reinvestment option e. Quarterly Dividend Payout option f. Quarterly Dividend Reinvestment option <b>i. Direct Plan - Growth Option</b> <b>ii. Direct Plan - Dividend Option</b> a. Daily Dividend Re-investment Option b. Weekly Dividend Re-investment Option c. Monthly Dividend Payout option d. Monthly Dividend Reinvestment option e. Quarterly Dividend Payout option f. Quarterly Dividend Reinvestment option	
Dividend Frequency	Under Dividend Reinvestment option: Daily , Weekly, Monthly & Quarterly, Under Dividend Payout Option: Monthly & Quarterly	
Minimum Application Amount	Rs. 100 and in multiples of Re. 1 thereafter	
Maximum Investment Amount	w.e.f 03/06/2015## Rs 50 crore per investor (including all folios)	
Minimum Additional Purchase Amount	Rs. 100 & in multiples of Re. 1 thereafter	
Minimum Redemption	Redemptions can be for any amount or any number of units.	
Benchmark	Crisil Liquid Fund Index	
Fund Manager	Anju Chhajjer & Assistant Fund Manager : Vivek Sharma	
Performance	Please refer Scheme Performance Snapshot	
Expenses of the Scheme		
(i) Load Structure		
Entry Load	Nil In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor	
Exit Load	Nil If charged, the same shall be credited to the scheme immediately net of service tax, if any.	
(ii) Recurring Expenses	Please refer to point no. vi in common information to all schemes.	
Actual expenses (For the previous financial year (2014-2015) Year to date Ratio to Average AUM)	Direct Plan - 0.17%	Other than Direct Plan - 0.95%

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

##Kindly refer addendum no. 95 dated 30/09/2014 for details about maximum investment amount.

# KEY SCHEME FEATURES

NAME OF THE SCHEME	Reliance Money Manager Fund	
<b>TYPE</b>	<b>An Open ended Income Scheme</b>	
<b>Investment objective</b>	The investment objective of the Scheme is to generate optimal returns consistent with moderate levels of risk and liquidity by investing in debt securities and money market securities.	
<b>Asset Allocation Pattern</b>	Debt Instruments* including Government Securities, Corporate Debt, Other debt instruments and Money Market Instruments with average maturity less than equal to 12 months: 0% - 100%; Debt Instruments* including Government Securities, Corporate Debt and other debt Instruments with average maturity greater than 12 months: 0% - 50% *Securitized debt upto 60% of the corpus.	
<b>Differentiation</b>	This fund is managed as a low maturity ultra short term fund which invests predominantly in Money Market Assets comprising of CPs, CDs, T bills and Cash & Cash equivalents and Corporate bonds of up to one year. The fund manager endeavors to provide a moderate yield pick up over the liquid funds, with relatively lower re-investment risks. The average maturity of the portfolio would hover between 175 days to 200 days. The ideal investment horizon for the fund would be around 3 months – 6 months.	
<b>Quarterly AAUM as on 31/03/2015</b>	Rs. 9,529.97 Crore	
<b>No of Folios as on 31st May, 2015</b>	112739	
<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, monitoring of rating transitions, and effective implementation of various norms prescribed by SEBI from time to time.	
<b>Investment Strategy</b>	The fund management team will endeavor to maintain a consistent performance in the scheme by maintaining a balance between safety, liquidity and profitability aspects of various investments. The fund manager will try to achieve an optimal risk return balance for management of the fixed income portfolios. The investments in debt instruments carry various risks like interest rate risk, liquidity risk, default risk, purchasing power risk etc. While they cannot be done away with, they can be minimized by diversification and effective use of hedging techniques. The fund management team will take an active view of the interest rate movement by keeping a close watch on various parameters of the Indian economy, as well as developments in global markets.	
<b>Plans and Options</b>	<b>a) Growth Plan</b> (i) Growth Option <b>b) Dividend Plan</b> i. Dividend Plan (Payout Option and Reinvestment Option) ii. Daily Dividend Plan (Reinvestment Option only) iii. Weekly Dividend Plan (Payout Option and Reinvestment Option) iv. Monthly Dividend Plan (Payout Option and Reinvestment Option) v. Quarterly Dividend Plan (Payout Option and Reinvestment Option) <b>c) Direct Plan - Growth Plan</b> (i) Growth Option <b>d) Direct Plan - Dividend Plan</b> i. Dividend Plan (Payout Option and Reinvestment Option) ii. Daily Dividend Plan (Reinvestment Option only) iii. Weekly Dividend Plan (Payout Option and Reinvestment Option) iv. Monthly Dividend Plan (Payout Option and Reinvestment Option) v. Quarterly Dividend Plan (Payout Option and Reinvestment Option)	
<b>Dividend Frequency</b>	For both Dividend Payout & Reinvestment option - Weekly, Monthly & Quarterly. For Dividend Reinvestment Option only - Daily	
<b>Minimum Application Amount</b>	Rs. 500 and in multiples of Re 1 thereafter	
<b>Minimum Additional Purchase Amount</b>	Rs. 100 & in multiples of Re. 1 thereafter	
<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>Amit Tripathi &amp; Anju Chhajer</b>	
<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>	Nil 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. vi in common information to all schemes.	
<b>Actual expenses</b> (For the previous financial year (2014-2015) Year to date Ratio to Average AUM)	<b>Direct Plan - 0.31%</b>	<b>Other than Direct Plan - 0.77%</b>
	<b>Retail Plan* - 0.99%</b>	

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

# KEY SCHEME FEATURES

NAME OF THE SCHEME	Reliance Medium Term Fund	
<b>TYPE</b>	<b>An open ended Income Scheme with no assured returns</b>	
<b>Investment objective</b>	The primary investment objective of the scheme is to generate regular income in order to make regular dividend payments to unitholders and the secondary objective is growth of capital.	
<b>Asset Allocation Pattern</b>	Money Market Instruments/Short Term debt Instruments/Floating Rate Notes with maturity/interest rate reset period not exceeding 3 months: 0%- 80%; Money Market Instruments (CPs, T-Bills, CDs) and/or other Short Term debt instruments (Floating Rate Notes, Short Tenor NCDs, Securitized debt*) and any other instrument with duration of more than 3 months but not exceeding 3 years: 20% - 100%. *Securitized debt upto 80% of the corpus.	
<b>Differentiation</b>	A longer maturity variant Ultra Short Term fund, which invests in Money Market and debt instruments, with higher allocation to CDs, PSU bonds and AAA HFI (housing finance) assets. . This ultra short term fund endeavors to give relatively better returns to liquid funds with moderate volatility over an investment horizon of 3- 6 months. Maturity between 250-365 days depending upon the interest rate scenario.	
<b>Quarterly AAUM as on 31/03/2015</b>	Rs. 2,373.15 Crore	
<b>No of Folios as on 31st May, 2015</b>	12671	
<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, monitoring of rating transitions, and effective implementation of various norms prescribed by SEBI from time to time.	
<b>Investment Strategy</b>	The fund management team will endeavor to maintain a consistent performance in the scheme by maintaining a balance between safety, liquidity and profitability aspects of various investments. The fund manager will try to achieve an optimal risk return balance for management of the fixed income portfolios. The investments in debt instruments carry various risks like interest rate risk, liquidity risk, default risk, purchasing power risk etc. While they cannot be done away with, they can be minimized by diversification and effective use of hedging techniques. Income may be generated through the receipt of coupon payments, the amortisation of the discount on debt instruments, receipt of dividends or the purchase and sale of securities in the underlying portfolio. The Scheme will, under normal market conditions, invest its net assets primarily in fixed income securities, money market instruments, cash and cash equivalents, while at the same time maintaining a small exposure to the equity market. The fund management team will take an active view of the interest rate movement by keeping a close watch on various parameters of the Indian economy, as well as developments in global markets.	
<b>Plans and Options</b>	<b>i. Growth Plan</b> a. Growth Option <b>ii. Dividend Plan</b> a. Dividend Plan (Payout Option and Reinvestment Option) b. Daily Dividend Plan (Reinvestment Option only) c. Weekly Dividend Plan (Payout Option and Reinvestment Option) d. Monthly Dividend Plan (Payout Option and Reinvestment Option) e. Quarterly Dividend Plan (Payout Option and Reinvestment Option) <b>iii. Direct Plan - Growth Plan</b> a. Growth Option <b>iv. Direct Plan - Dividend Plan</b> a. Dividend Plan (Payout Option and Reinvestment Option) b. Daily Dividend Plan (Reinvestment Option only) c. Weekly Dividend Plan (Payout Option and Reinvestment Option) d. Monthly Dividend Plan (Payout Option and Reinvestment Option) e. Quarterly Dividend Plan (Payout Option and Reinvestment Option)	
<b>Dividend Frequency</b>	For both Dividend Payout & Reinvestment option - Weekly, Monthly & Quarterly. For Dividend Reinvestment Option only - Daily	
<b>Minimum Application Amount</b>	Rs. 5,000 & in multiples of Re. 1 thereafter	
<b>Minimum Additional Purchase Amount</b>	Rs. 1,000 & in multiples of Re. 1 thereafter	
<b>Minimum Redemption</b>	Redemptions can be for any amount or any number of units.	
<b>Benchmark</b>	Crisil Short Term Bond Fund Index	
<b>Fund Manager</b>	<b>Amit Tripathi &amp; Anju Chhajjer</b>	
<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>	0.50%, if units are redeemed/switched out on or before completion of 7 days from the date of allotment of units, Nil Thereafter 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. vi in common information to all schemes.	
<b>Actual expenses</b> (For the previous financial year (2014-2015) Year to date Ratio to Average AUM)	<b>Direct Plan - 0.32%</b>	<b>Other than Direct Plan - 0.67%</b>

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

# KEY SCHEME FEATURES

NAME OF THE SCHEME	Reliance Banking & PSU Debt Fund
<b>TYPE</b>	An open ended income scheme
<b>Investment objective</b>	To generate income over short to medium term horizon through investments in debt and money market instruments of various maturities, consisting predominantly of securities issued by entities such as Banks, Public Sector Undertakings (PSUs) and Public Financial Institutions (PFIs). However, there is no assurance that the investment objective of the Scheme will be achieved.
<b>Asset Allocation Pattern</b>	Debt* and Money Market Instruments issued by Banks, Public Sector Undertakings (PSUs) and Public Financial Institutions (PFIs): 80% - 100%; Debt* and Money Market Instruments issued by other Entities, Gilt securities & State Development Loans (SDLs): 0% - 20%
<b>Differentiation</b>	This is a debt fund which will invest in various maturities, consisting predominantly of securities issued by entities such as Banks, Public Sector Undertakings (PSUs) and Public Financial Institutions (PFIs).
<b>Quarterly AAUM as on 31/03/2015</b>	NA
<b>No of Folios as on 31st May, 2015</b>	380
<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 Fund Management Team will endeavor to maintain a consistent performance in the Scheme by maintaining a balance between safety, liquidity & profitability aspects of various investments. The scheme, under normal conditions, will be managed with investments focused on debt and money market instruments consisting predominantly of securities issued by entities such as Banks, Public Sector undertakings and Public Financial Institutions (PFIs). The fund may also seek exposure in Gilt Securities and State Development Loans in order to maintain an optimum balance of yield, safety and liquidity. The fund will follow an active investment strategy within the overall mandate, depending on opportunities available at various points in time.
<b>Plans and Options</b>	<b>i. Growth Plan :</b> <ul style="list-style-type: none"> <li>•Growth Option</li> </ul> <b>ii. Dividend Plan</b> <ul style="list-style-type: none"> <li>• Dividend Payout Option &amp; Reinvestment Option</li> <li>• Weekly Dividend Payout Option &amp; Reinvestment Option</li> <li>• Monthly Dividend Payout Option &amp; Reinvestment Option</li> <li>• Quarterly Dividend Payout Option &amp; Reinvestment Option</li> </ul>
<b>Dividend Frequency</b>	Under both dividend payout & reinvestment option: Weekly, Monthly & Quarterly.
<b>Minimum Application Amount</b>	For all the Plans & Options Rs.5,000/- and in multiples of Re. 1 thereafter
<b>Minimum Additional Amount</b>	Rs.1,000/- and in multiples of Re. 1 thereafter
<b>Minimum Redemption</b>	Redemptions can be of any amount or any number of units
<b>Benchmark</b>	Crisil Short Term Bond Fund Index
<b>Fund Manager</b>	Anju Chhajjar & Assistant Fund Manager: Vivek Sharma
<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>	Nil 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. vi in common information to all schemes.
<b>Actual expenses</b> (For the previous financial year (2014-2015) Year to date Ratio to Average AUM)	NA

\*Including investments in securitized debt which may be upto 50% of the net assets of the scheme.



# KEY SCHEME FEATURES

NAME OF THE SCHEME	Reliance Floating Rate Fund – Short Term Plan (Formerly Reliance Floating Rate Fund)	
TYPE	An open ended income scheme	
Investment objective	The primary investment objective of the scheme is to generate regular income through investment in a portfolio comprising substantially of Floating Rate Debt Securities (including floating rate securitised debt, Money Market Instruments and Fixed Rate Debt Instruments swapped for floating rate returns). The scheme shall also invest in Fixed Rate Debt Securities (including fixed rate securitised debt, Money Market Instruments and Floating Rate Debt Instruments swapped for fixed returns).	
Asset Allocation Pattern	Money market instruments and Floating Rate Debt Securities (including floating rate securitised debt & Fixed rate debt instruments swapped for Floating Rate returns) with tenure exceeding 3 months upto a maturity of 3 years: 25% - 100%; Fixed Rate Debt Securities (including securitized debt*, Money Market Instruments & Floating Rate Debt Instruments swapped for fixed rate returns): 0% - 75% *Securitized debt will a part of debt securities upto 50% of the corpus.	
Differentiation	The portfolio would predominantly be invested in banks / PSU / financial institutions assets The rating profile of the portfolio would be in the range of 80: 20 i.e. AAA/AA. The ideal investment horizon for the fund would be around 3 years and is ideal for investors who are looking for high accrual with low volatility by investing in a portfolio of debt and money market.	
Quarterly AAUM as on 31/03/2015	Rs. 2,573.36 Crore	
No of Folios as on 31st May, 2015	6121	
Risk Mitigation Factors	Robust measures implemented to mitigate Risk include, adoption of internal policies on investments and valuations, rigorous procedures for monitoring investment restrictions, monitoring of rating transitions, and effective implementation of various norms prescribed by SEBI from time to time.	
Investment Strategy	The fund management team will endeavor to maintain a consistent performance in the scheme by maintaining a balance between safety, liquidity and profitability aspects of various investments. The fund manager will try to achieve an optimal risk return balance for management of the fixed income portfolios. The investments in debt instruments carry various risks like interest rate risk, liquidity risk, default risk, purchasing power risk etc. While they cannot be done away with, they can be minimized by diversification and effective use of hedging techniques. The fund management team will take an active view of the interest rate movement by keeping a close watch on various parameters of the Indian economy, as well as developments in global markets.	
Plans and Options	<b>i. Growth Plan</b> a. Growth Option <b>ii. Dividend Plan</b> a. Dividend Payout Option and Dividend Reinvestment Option b. Daily Dividend Plan (Reinvestment Option only) c. Weekly Dividend Plan (Payout Option and Reinvestment Option) d. Monthly Dividend Plan (Payout Option and Reinvestment Option) e. Quarterly Dividend Plan (Payout Option and Reinvestment Option) <b>iii. Direct Plan - Growth Plan</b> a. Growth Option <b>iv. Direct Plan - Dividend Plan</b> a. Dividend Payout Option and Dividend Reinvestment Option b. Daily Dividend Plan (Reinvestment Option only) c. Weekly Dividend Plan (Payout Option and Reinvestment Option) d. Monthly Dividend Plan (Payout Option and Reinvestment Option) e. Quarterly Dividend Plan (Payout Option and Reinvestment Option)	
Dividend Frequency	Under Payout Option (Weekly, Monthly, Quarterly), Under Reinvestment Option (Daily, weekly, Monthly, Quarterly)	
Minimum Application Amount	Rs. 5,000 and in multiples of Re 1 thereafter	
Maximum Investment Amount		
Minimum Additional Purchase Amount	Rs. 1,000 & in multiples of Re. 1 thereafter	
Minimum Redemption	Redemptions can be for any amount or any number of units.	
Benchmark	Crisil Liquid Fund Index	
Fund Manager	Amit Tripathi & Assistant Fund Manager : Vivek Sharma	
Performance	Please refer Scheme Performance Snapshot	
Expenses of the Scheme		
(i) Load Structure		
Entry Load	Nil In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.	
Exit Load	0.50%, if units are redeemed/switched out on or before completion of 1 month from the date of allotment of units, Nil thereafter. If charged, the same shall be credited to the scheme immediately net of service tax, if any.	
(ii) Recurring Expenses	Please refer to point no. vi in common information to all schemes.	
Actual expenses (For the previous financial year (2014-2015) Year to date Ratio to Average AUM)	Direct Plan - 0.20%	Other than Direct Plan - 0.72%

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

# KEY SCHEME FEATURES

NAME OF THE SCHEME	Reliance Short Term Fund	
<b>TYPE</b>	<b>An open ended Income Scheme</b>	
<b>Investment objective</b>	The primary investment objective of the scheme is to generate stable returns for investors with a short term investment horizon by investing in fixed income securities of a short term maturity.	
<b>Asset Allocation Pattern</b>	Debt & Money market instruments with a duration up to 3 years: 65% - 100%; Debt instruments with a duration above 3 years and up to 5 years: 0% - 35% The scheme will not invest in securitized debt. The scheme also intends to invest in foreign debt securities which can be upto 25% of the corpus. The investment in these securities would be as permitted by SEBI and in accordance with the Regulations then prevailing. The scheme would have a maximum weighted average duration between 0.75 - 2.75 years.	
<b>Differentiation</b>	The fund belongs to the family of income funds. It is suitable for investors with short to medium term investment horizon of 12 - 15 months and medium appetite for risk. The fund predominantly invests in various debt instruments like Government and Corporate bonds, , Money Market Instruments etc . The scheme would have a maximum weighted average duration between 0.75 - 2.75 years.	
<b>Quarterly AAUM as on 31/03/2015</b>	Rs. 6,440.67 Crore	
<b>No of Folios as on 31st May, 2015</b>	7085	
<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, monitoring of rating transitions, and effective implementation of various norms prescribed by SEBI from time to time.	
<b>Investment Strategy</b>	Reliance Short Term Fund is positioned as an intermediate product positioned between the long term Income Fund (Reliance Income Fund) and the very short term liquid Fund (Reliance Liquid Fund). Accordingly, investments will be made mainly in short to medium term maturity debt instruments in line with the investment objective of the Scheme of achieving stable returns. The fund management team will endeavor to maintain a consistent performance in the scheme by maintaining a balance between safety, liquidity and profitability aspects of various investments. The fund manager will try to achieve an optimal risk return balance for management of the fixed income portfolios. The investments in debt instruments carry various risks like interest rate risk, liquidity risk, default risk, purchasing power risk etc. While they cannot be done away with, they can be minimized by diversification and effective use of hedging techniques.	
<b>Plans and Options</b>	<b>i. Growth Plan</b> a. Growth Option <b>ii. Dividend Plan</b> a. Dividend Payout Option and Dividend Reinvestment Option b. Monthly Dividend Plan (Payout Option and Reinvestment Option) c. Quarterly Dividend Plan (Payout Option and Reinvestment Option) <b>iii. Direct Plan - Growth Plan</b> a. Growth Option <b>iv. Direct Plan - Dividend Plan</b> a. Dividend Payout Option and Dividend Reinvestment Option b. Monthly Dividend Plan (Payout Option and Reinvestment Option) c. Quarterly Dividend Plan (Payout Option and Reinvestment Option)	
<b>Dividend Frequency</b>	Under both dividend payout & Dividend reinvestment option: Monthly, Quarterly	
<b>Minimum Application Amount</b>	Rs. 5,000 and in multiples of Re. 1 thereafter	
<b>Minimum Additional Purchase Amount</b>	Rs. 1,000 & in multiples of Re. 1 thereafter	
<b>Minimum Redemption</b>	Redemptions can be for any amount or any number of units.	
<b>Benchmark</b>	Crisil Short Term Bond Fund Index	
<b>Fund Manager</b>	<b>Prashant Pimple</b>	
<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>	0.25% of the applicable NAV if redeemed or switched out on or before completion of 1 months from the date of allotment of units. Nil, if redeemed after 1 months 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. vi in common information to all schemes.	
<b>Actual expenses</b> (For the previous financial year (2014-2015) Year to date Ratio to Average AUM)	<b>Direct Plan - 0.50%</b>	<b>Other than Direct Plan - 1.08%</b>

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

# KEY SCHEME FEATURES

NAME OF THE SCHEME	Reliance Regular Savings Fund - Debt Option	
<b>TYPE</b>	An open ended scheme	
<b>Investment objective</b>	The primary investment objective of this option is to generate optimal returns consistent with a moderate level of risk. This income may be complemented by capital appreciation of the portfolio. Accordingly, investments will predominantly be made in Debt & Money Market Instruments.	
<b>Asset Allocation Pattern</b>	Debt Instruments (including securitised debt*) with maturity of more than 1 year: 65% -100%; Money Market Instruments (including Cash/ Call Money & Reverse Repo) and Debentures with maturity of less than 1 year: 0% - 35% *Securitized debt will be a part of the debt securities and investment can be upto 25% of the corpus.	
<b>Differentiation</b>	This fund also belongs to the family of income funds. This fund is positioned towards the retail/HNI/SME kind of fixed income investors. The fund basically seeks to benefit from any opportunity available in the debt market space at different points in time. Therefore, this fund invests based on short to medium term interest rate view and shape of the yield curve. It typically maintains a moderate duration between 1 – 2 years and invests in well researched credits/structures for yield enhancement. The fund is intended towards ensuring that the investors have a healthy holding period return over 1 - 2 years.	
<b>Quarterly AAUM as on 31/03/2015</b>	Rs. 5,061.63 Crore	
<b>No of Folios as on 31st May, 2015</b>	49154	
<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, monitoring of rating transitions, and effective implementation of various norms prescribed by SEBI from time to time.	
<b>Investment Strategy</b>	The Fund Management Team will endeavor to maintain a consistent performance in the Scheme by maintaining a balance between safety, liquidity & profitability aspects of various investments. The Scheme will, under normal market conditions, invest its net assets in fixed income securities like Central Government securities, Treasury Bills, Corporate Bonds, and CBLO etc. The scheme may also invest its net assets in Derivatives like Interest rate swaps, Forward Rate agreements and other such instruments as permitted by RBI / SEBI. To reduce the volatility, the fund will keep a low government security exposure. The exposure in government securities will generally not exceed 50% of the corpus of the scheme. Some of the Debt Instruments may not be listed and investments will be made through public offer or private placement or secondary market open fund. The average maturity of the debt portfolio may normally be maintained between 1 and 7 years.	
<b>Plans and Options</b>	<b>i. Growth Plan / Direct Plan</b> - Growth Plan <b>ii. Dividend Plan / Direct Plan</b> - Dividend Plan <ul style="list-style-type: none"> <li>• Dividend Payout Option</li> <li>• Dividend Reinvestment Option</li> <li>• Quarterly Dividend Payout Option</li> <li>• Quarterly Dividend Reinvestment Option</li> </ul>	
<b>Dividend Frequency</b>	Under both dividend payout & Dividend reinvestment option: Quarterly	
<b>Minimum Application Amount</b>	Rs. 500 per option & in multiples of Re. 1 thereafter	
<b>Minimum Additional Purchase Amount</b>	Rs. 500 & in multiples of Re. 1 thereafter	
<b>Minimum Redemption</b>	Redemptions can be for any amount or any number of units.	
<b>Benchmark</b>	Crisil Composite Bond Fund Index	
<b>Fund Manager</b>	Prashant Pimple	
<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>	1% if redeemed/switched out on or before completion of 1 year Nil, if redeemed/switched out after completion of 1 year. 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. vi in common information to all schemes.	
<b>Actual expenses</b> (For the previous financial year (2014-2015) Year to date Ratio to Average AUM)	<b>Direct Plan</b> - 0.99%	<b>Institutional Plan*</b> - 1.63%
	<b>Other than Direct Plan</b> - 1.86%	

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

# KEY SCHEME FEATURES

NAME OF THE SCHEME	Reliance Corporate Bond Fund
<b>TYPE</b>	An Open Ended Income Scheme
<b>Investment objective</b>	To generate income through investments in a range of debt and money market instruments of various maturities with a view to maximizing income while maintaining the optimum balance of yield, safety and liquidity. The scheme would focus its investments predominantly in corporate bonds of various maturities and across ratings for the purpose of achieving regular income and capital appreciation.
<b>Asset Allocation Pattern</b>	Investments in Corporate Bonds: 80% -100%; Money market instruments including but not limited to CDs, T-Bills, CBLO, Repo/ Reverse Repo: 0% - 20%.
<b>Differentiation</b>	This fund also belongs to the family of income funds. This fund is positioned towards the retail/HNI/SME kind of fixed income investors. The fund basically seeks to benefit from any opportunity available in the debt market space at different points in time. Therefore, this fund invests based on short to medium term interest rate view and shape of the yield curve. It typically maintains a moderate duration between 2.5 - 3.5 years and invests in well researched credits/structures for yield enhancement. The fund is intended towards ensuring that the investors have a healthy holding period return over 3 years.
<b>Quarterly AAUM as on 31/03/2015</b>	Rs. 614.34 Crore
<b>No of Folios as on 31st May, 2015</b>	5037
<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 Fund Management Team will endeavor to maintain a consistent performance in the Scheme by maintaining a balance between safety, liquidity & profitability aspects of various investments. The scheme under normal market conditions will primarily invests into debt and money market instruments issued by various body corporate, along with other fixed income securities including but not limited to Central and state government securities, T-Bills, Usance Bills, fixed deposits, CBLOs, Repo (Repos including repo in corporate bonds and other cash and cash equivalent instruments. The scheme would focus its investments predominantly in corporate bonds of various maturities and across rating for the purpose of achieving regular income and capital appreciation. The scheme may also invest its net assets in Derivatives like Interest rate swaps, Forward Rate agreements and other such instruments as permitted by RBI / SEBI.. Some of the Debt Instruments may not be listed and investments will be made through public offer or private placement or secondary market open fund. The duration of the portfolio may normally be maintained between 2 to 7 years and it may change from time to time.
<b>Plans and Options</b>	<b>i. Growth Plan :</b> <ul style="list-style-type: none"> <li>• Growth Option</li> <li>• Direct Plan – Growth Option</li> </ul> <b>ii. Dividend Plan</b> <ul style="list-style-type: none"> <li>• Dividend Payout Option</li> <li>• Quarterly Dividend Payout Option</li> <li>• Dividend Reinvestment Option</li> <li>• Quarterly Dividend Reinvestment Option</li> <li>• Direct Plan - Dividend Payout Option</li> <li>• Direct Plan - Quarterly Dividend Payout Option</li> <li>• Direct Plan - Dividend Reinvestment Option</li> <li>• Direct Plan - Quarterly Dividend Reinvestment Option</li> </ul>
<b>Dividend Frequency</b>	Under both dividend payout & reinvestment option: Quarterly
<b>Minimum Application Amount</b>	For all the Plans & Options Rs.5,000 and in multiples of Re. 1 thereafter
<b>Minimum Additional Amount</b>	Rs.1,000 & in multiples of Re. 1 thereafter
<b>Minimum Redemption</b>	The redemption proceeds will be despatched to the unitholders within the statutory time limit of 10 business days of the receipt of the redemption request at the authorized centre of Reliance Mutual Fund
<b>Benchmark</b>	Crisil Composite Bond Fund Index
<b>Fund Manager</b>	<b>Prashant Pimple</b>
<b>Expenses of the scheme</b>	
<b>(i) Load Structure</b>	
<b>Entry Load</b>	Not Applicable In accordance with the requirements specified by the SEBI circular no. SEBI/IMD/ CIR No.4/168230/09 dated June 30, 2009 no entry load will be charged for purchase / additional purchase / switch-in accepted by RMF with effect from August 01, 2009
<b>Exit Load</b>	-1% if redeemed within 12 months from the date of allotment of units -Nil, thereafter 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. vi in common information to all schemes.
<b>Actual expenses</b> (For the previous financial year (2014-2015) Year to date Ratio to Average AUM)	<b>Direct Plan - 0.84%</b>  <b>Other than Direct Plan - 1.59%</b>

\*Including investments in securitized debt which may be upto 50% of the net assets of the scheme

# KEY SCHEME FEATURES

NAME OF THE SCHEME	Reliance Income Fund	
<b>TYPE</b>	<b>An open ended Income Scheme</b>	
<b>Investment objective</b>	The primary investment objective of the scheme is to generate optimal returns consistent with moderate level of risk. This income may be complemented by capital appreciation of the portfolio. Accordingly, investments shall predominantly be made in Debt & Money Market Instruments.	
<b>Asset Allocation Pattern</b>	Debt Instruments: 50% - 100%; Money Market Instruments: 0% - 50% The Fund will normally endeavor to keep Securitised Debt upto 40% of the corpus.	
<b>Differentiation</b>	This fund belongs to the family of income funds. It is suitable for investors with medium to longer term investment horizon of 12 months and more and medium to high appetite for risk. Income funds mainly invest in debt securities of varying maturity periods, i.e. both in short term and long term debt instruments like Government and Corporate bonds, Securitised Debt, Money Market Instruments etc, depending on the fund manager's view of the market.	
<b>Quarterly AAUM as on 31/03/2015</b>	Rs. 2,633.48 Crore	
<b>No of Folios as on 31st May, 2015</b>	7111	
<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, monitoring of rating transitions, and effective implementation of various norms prescribed by SEBI from time to time.	
<b>Investment Strategy</b>	The fund management team will endeavor to maintain a consistent performance in the scheme by maintaining a balance between safety, liquidity and profitability aspects of various investments. The fund manager will try to achieve an optimal risk return balance for management of the fixed income portfolios. The investments in debt instruments carry various risks like interest rate risk, liquidity risk, default risk, purchasing power risk etc. While they cannot be done away with, they can be minimized by diversification and effective use of hedging techniques. The fund management team will take an active view of the interest rate movement by keeping a close watch on various parameters of the Indian economy, as well as developments in global markets.	
<b>Plans and Options</b>	<b>i. Growth Plan</b> a. Growth Option <b>ii. Dividend Plan</b> a. Monthly Dividend Plan (Payout Option & Reinvestment Option) b. Quarterly Dividend Plan (Payout Option & Reinvestment Option) c. Half Yearly Dividend Plan (Payout Option & Reinvestment Option) d. Annual Dividend Plan (Payout Option & Reinvestment Option) <b>iii. Direct Plan - Growth Plan</b> a. Growth Option <b>iv. Direct Plan - Dividend Plan</b> a. Monthly Dividend Plan (Payout Option & Reinvestment Option) b. Quarterly Dividend Plan (Payout Option & Reinvestment Option) c. Half Yearly Dividend Plan (Payout Option & Reinvestment Option) d. Annual Dividend Plan (Payout Option & Reinvestment Option)	
<b>Dividend Frequency</b>	Dividend payout: Monthly, Quarterly, Half yearly, Annual & Dividend Reinvestment option: Monthly, Quarterly, Half yearly, Annual	
<b>Minimum Application Amount</b>	For Growth Plan (Growth Option): Rs. 5,000 & in multiples of Re. 1 thereafter; Monthly Dividend option: Rs 25,000 & in multiples of Re. 1 thereafter; Quarterly Dividend option: Rs 10,000 & in multiples of Re. 1 thereafter; Half Yearly Dividend option: Rs 5,000 & in multiples of Re. 1 thereafter ; Annual Dividend option: Rs 5,000 & in multiples of Re. 1 thereafter.	
<b>Minimum Additional Purchase Amount</b>	Rs. 1,000 & in multiples of Re. 1 thereafter	
<b>Minimum Redemption</b>	Redemptions can be for any amount or any number of units.	
<b>Benchmark</b>	Crisil Composite Bond Fund Index	
<b>Fund Manager</b>	<b>Prashant Pimple</b>	
<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>	Nil	
<b>(ii) Recurring Expenses</b>	Please refer to point no. vi in common information to all schemes.	
<b>Actual expenses</b> (For the previous financial year (2014-2015) Year to date Ratio to Average AUM)	<b>Direct Plan - 1.20%</b>	<b>Other than Direct Plan - 1.97%</b>

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

# KEY SCHEME FEATURES

<b>NAME OF THE SCHEME</b>	<b>Reliance Dynamic Bond Fund (Formerly Reliance NRI Income Fund)</b>	
<b>TYPE</b>	<b>An open ended Income Scheme</b>	
<b>Investment objective</b>	The primary investment objective of the scheme is to generate optimal returns consistent with moderate levels of risk. This income may be complemented by capital appreciation of the portfolio. Accordingly, investments shall predominantly be made in Debt and Money Market Instruments.	
<b>Asset Allocation Pattern</b>	Debt instruments: 0%-100%. Investment in securitised debt up to 40% may be undertaken.	
<b>Differentiation</b>	The fund has a dynamic asset allocation structure enabling complete flexibility in investment in debt instruments which may include investments in corporate and PSU bonds, Government Securities, money market instruments, securitized debt etc of varying tenors and the quantum of investments in any of the above mentioned categories is also flexible. Therefore, the fund intends to take medium term calls on interest rates and take significant bets on the same. A significant portion of the fund's pie shall be invested in higher rate corporate bonds, money market instruments and gilts. Credit call, if at all, will be taken on low duration securities	
<b>Quarterly AAUM as on 31/03/2015</b>	Rs. 5,024.21 Crore	
<b>No of Folios as on 31st May, 2015</b>	20437	
<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, monitoring of rating transitions, and effective implementation of various norms prescribed by SEBI from time to time.	
<b>Investment Strategy</b>	The fund management team will endeavor to maintain a consistent performance in the scheme by maintaining a balance between safety, liquidity and profitability aspects of various investments. The fund manager will try to achieve an optimal risk return balance for management of the fixed income portfolios. The investments in debt instruments carry various risks like interest rate risk, liquidity risk, default risk, purchasing power risk etc. While they cannot be done away with, they can be minimized by diversification and effective use of hedging techniques. The fund management team will take an active view of the interest rate movement by keeping a close watch on various parameters of the Indian economy, as well as developments in global markets.	
<b>Plans and Options</b>	<b>i. Growth Plan</b> a. Growth Option <b>ii. Dividend Plan</b> a. Dividend Payout option b. Dividend Reinvestment option c. Quarterly Dividend Payout Option d. Quarterly Dividend Reinvestment Option <b>iii. Direct Plan - Growth Plan</b> a. Growth Option <b>iv. Direct Plan - Dividend Plan</b> a. Dividend Payout option b. Dividend Reinvestment option c. Quarterly Dividend Payout Option d. Quarterly Dividend Reinvestment Option	
<b>Dividend Frequency</b>	Dividend Payout: Quarterly	
<b>Minimum Application Amount</b>	Rs. 5000 and in multiples of Re 1 thereafter	
<b>Minimum Additional Purchase Amount</b>	Rs. 1000 & in multiples of Re. 1 thereafter	
<b>Minimum Redemption</b>	Redemptions can be for any amount or any number of units.	
<b>Benchmark</b>	Crisil Composite Bond Fund Index	
<b>Fund Manager</b>	<b>Prashant Pimple</b>	
<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>	<ul style="list-style-type: none"> <li>1%, if the units are redeemed within 12 months from the date of allotment of units.</li> <li>Nil, if units are redeemed after 12 months 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. vi in common information to all schemes.	
<b>Actual expenses</b> (For the previous financial year (2014-2015) Year to date Ratio to Average AUM)	<b>Direct Plan - 1.12%</b>	<b>Other than Direct Plan - 1.77%</b>

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

# KEY SCHEME FEATURES

NAME OF THE SCHEME	Reliance Gilt Securities Fund	
TYPE	An open ended Government Securities Scheme	
Investment objective	The primary investment objective of the scheme is to generate optimal credit risk-free returns by investing in a portfolio of securities issued and guaranteed by the Central Government and State Government.	
Asset Allocation Pattern	Gilts: 70% - 100%; Money Market Instruments: 0% - 30%.	
Differentiation	This fund belongs to the family of Gilt Funds. It predominantly invests in a portfolio comprising of securities issued and guaranteed by the Central Government and State Government, hence has a higher credit profile. It has a very low credit risk profile. However, it can run extremely long durations and therefore, have a higher interest rate risk profile. It is suitable for investors with an investment horizon of 12 months and longer who have a positive view on falling interest rates.	
Quarterly AAUM as on 31/03/2015	Rs. 842.85 Crore	
No of Folios as on 31st May, 2015	2466	
Risk Mitigation Factors	Robust measures implemented to mitigate Risk include, adoption of internal policies on investments and valuations, rigorous procedures for monitoring investment restrictions, monitoring of rating transitions, and effective implementation of various norms prescribed by SEBI from time to time.	
Investment Strategy	The fund management team will endeavor to maintain a consistent performance in the scheme by maintaining a balance between safety, liquidity and profitability aspects of various investments. The fund manager will try to achieve an optimal risk return balance for management of the fixed income portfolios. The investments in debt instruments carry various risks like interest rate risk, liquidity risk, default risk, purchasing power risk etc. While they cannot be done away with, they can be minimized by diversification and effective use of hedging techniques. The fund management team will take an active view of the interest rate movement by keeping a close watch on various parameters of the Indian economy, as well as developments in global markets.	
Plans and Options	<b>i. Growth Option</b> <b>ii. Dividend Plan</b> a. Monthly Dividend Payout Option b. Monthly Dividend Reinvestment Option <b>iii. Provident Fund Option</b> a. Automatic Capital Appreciation Payout Option b. Defined Maturity Date Option c. Automatic Annual Reinvest Option <b>iv. Direct Plan - Growth Option</b> <b>v. Direct Plan - Dividend Plan</b> a. Monthly Dividend Payout Option b. Monthly Dividend Reinvestment Option <b>vi. Direct Plan - Provident Fund Option</b> a. Automatic Capital Appreciation Payout Option b. Defined Maturity Date Option c. Automatic Annual Reinvest Option	
Dividend Frequency	For both Dividend payout and reinvestment option - Monthly	
Minimum Application Amount	Rs. 5,000 & in multiples of Rs. 1 thereafter	
Minimum Additional Purchase Amount	Rs. 1,000 & in multiples of Re. 1 thereafter	
Minimum Redemption	Redemptions can be for any amount or any number of units.	
Benchmark	I-Sec Li-Bex	
Fund Manager	Prashant Pimple	
Performance	Please refer Scheme Performance Snapshot	
Expenses of the Scheme		
(i) Load Structure		
Entry Load	Nil In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.	
Exit Load	Nil If charged, the same shall be credited to the scheme immediately net of service tax, if any.	
(ii) Recurring Expenses	Please refer to point no. vi in common information to all schemes.	
Actual expenses (For the previous financial year (2014-2015) Year to date Ratio to Average AUM)	Direct Plan - 0.56%	Institutional Plan# - 1.66%
	Other than Direct Plan - 1.76%	

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

# KEY SCHEME FEATURES

NAME OF THE SCHEME	Reliance Monthly Income Plan											
<b>TYPE</b>	<b>An open ended Fund. Monthly Income is not assured &amp; is subject to the availability of distributable surplus</b>											
<b>Investment objective</b>	The primary investment objective of the scheme is to generate regular income in order to make regular dividend payments to unitholders and the secondary objective is growth of capital.											
<b>Asset Allocation Pattern</b>	Equity and Equity related Securities: 0% - 20%; Fixed Income Securities (Debt & Money Market Instruments): 80% - 100% Securitized debt will be a part of debt Securities up to 25% of corpus.											
<b>Differentiation</b>	This is a hybrid fund with a marginal allocation to equity which may go up to maximum 20%. This is ideal for a predominantly fixed income investor with a marginal appetite for equity risk. The investment horizon in this fund should typically be 2 years or more so that the long term benefit of having a marginal exposure to equity pays off. The fund intends to offer a predominantly fixed income investor the power of equity along with the stability of debt.											
<b>Quarterly AAUM as on 31/03/2015</b>	Rs. 2,541.04 Crore											
<b>No of Folios as on 31st May, 2015</b>	98300											
<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, monitoring of rating transitions, and effective implementation of various norms prescribed by SEBI from time to time.											
<b>Investment Strategy</b>	The fund management team will endeavor to maintain a consistent performance in the scheme by maintaining a balance between safety, liquidity and profitability aspects of various investments. The fund manager will try to achieve an optimal risk return balance for management of the fixed income portfolios. The investments in debt instruments carry various risks like interest rate risk, liquidity risk, default risk, purchasing power risk etc. While they cannot be done away with, they can be minimized by diversification and effective use of hedging techniques. The fund management team will take an active view of the interest rate movement by keeping a close watch on various parameters of the Indian economy, as well as developments in global markets.											
<b>Plans and Options</b>	<b>i. Dividend Plan</b> a. Monthly Dividend Payout Option b. Monthly Dividend Reinvestment Option c. Quarterly Dividend Payout Option d. Quarterly Dividend Reinvestment Option <b>ii. Growth Plan</b> <b>iii. Direct Plan - Dividend Plan</b> a. Monthly Dividend Payout Option b. Monthly Dividend Reinvestment Option c. Quarterly Dividend Payout Option d. Quarterly Dividend Reinvestment Option <b>iv. Direct Plan - Growth Plan</b>											
<b>Dividend Frequency</b>	Under both dividend payout & reinvestment option: Monthly, Quarterly											
<b>Minimum Application Amount</b>	Rs. 5000 and in multiples of Re. 1 thereafter.											
<b>Minimum Additional Purchase Amount</b>	Rs. 1000 & in multiples of Re. 1 thereafter											
<b>Minimum Redemption</b>	Redemptions can be for any amount or any number of units.											
<b>Benchmark</b>	Crisil MIP Blended Index											
<b>Fund Manager</b>	<b>Amit Tripathi &amp; Sanjay Parekh</b>											
<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>	10% of the units allotted shall be redeemed without any exit load, each year, for the first three years from the date of allotment. However if the 10% limit is not utilized in any of the year, same shall be carried forward to the subsequent year. Any redemption in excess of such limit in any three years shall be subject to the following exit load. Redemption of units would be done on First in First out Basis (FIFO): <table border="1" data-bbox="418 1440 1516 1619"> <thead> <tr> <th>Redemption/switch out in excess of prescribed limit</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td>On or before 12 months from the date of allotment of units</td> <td>1.50%</td> </tr> <tr> <td>After 12 months till, on or before 24 months from the date of allotment of units</td> <td>1.00%</td> </tr> <tr> <td>After 24 months till, on or before 36 months from the date of allotment of units</td> <td>0.50%</td> </tr> <tr> <td>After 36 months from the date of allotment of units</td> <td>Nil</td> </tr> </tbody> </table> Exit Load, if charged to the unit holders shall be credited to the scheme immediately net of service tax, if any.		Redemption/switch out in excess of prescribed limit	Exit Load	On or before 12 months from the date of allotment of units	1.50%	After 12 months till, on or before 24 months from the date of allotment of units	1.00%	After 24 months till, on or before 36 months from the date of allotment of units	0.50%	After 36 months from the date of allotment of units	Nil
Redemption/switch out in excess of prescribed limit	Exit Load											
On or before 12 months from the date of allotment of units	1.50%											
After 12 months till, on or before 24 months from the date of allotment of units	1.00%											
After 24 months till, on or before 36 months from the date of allotment of units	0.50%											
After 36 months from the date of allotment of units	Nil											
<b>(ii) Recurring Expenses</b>	Please refer to point no. vi in common information to all schemes.											
<b>Actual expenses</b> (For the previous financial year (2014-2015) Year to date Ratio to Average AUM)	<b>Direct Plan - 1.14%</b>	<b>Other than Direct Plan - 2.08%</b>										

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



# KEY SCHEME FEATURES

NAME OF THE SCHEME	Reliance Interval Fund																								
<b>TYPE</b>	A Debt Oriented Interval Scheme																								
<b>Investment objective</b>	The primary investment objective of the scheme is to seek to generate regular returns and growth of capital by investing in a diversified portfolio of Central and State Government securities and Other fixed income/ debt securities.																								
<b>Asset Allocation Pattern</b>	<p><b>For Monthly &amp; Quarterly Series-</b> Money Market instruments: 30% -100%; Government Securities issued by Central &amp;/or State Govt &amp; other fixed income/ debt securities* including but not limited to Corporate bonds and securitised debt: 0% - 70%</p> <p><b>For Annual Series-</b> Money Market instruments: 0% - 70%; Government Securities issued by Central &amp;/or State Govt &amp; other fixed income/ debt securities** including but not limited to Corporate bonds and securitised debt: 30% - 100%</p> <p>*Debt Securities will also include Securitised Debt, which may go up to 70% of the portfolio.</p> <p>**Debt securities will also include securitised debt, which may go up to 100% of the portfolio.</p>																								
<b>Differentiation</b>	Interval Fund is a debt oriented interval fund which opens for subscriptions/redemptions on specified transaction days without any load. On days other than the specified transaction day, the scheme remains closed for subscription. Moreover, the tenure each interval scheme is different from existing interval schemes. There are interval funds of different frequencies, viz. monthly, quarterly, half yearly annual etc. The Specified Transaction Period would be generally for 2 working days of every month, quarter, half year or year and shall commence after the expiry of the respective frequency (one month, quarter, half year or a year) from the date of allotment.																								
<b>Quarterly AAUM as on 31/03/2015</b>	Monthly Interval Series I-Rs. 29.27 Crore, Monthly Interval Series II- Rs.24.75 Crore, Quarterly Interval Series I- Rs.17.84 Crore, Quarterly Interval Series II- Rs.233.54 Crore, Quarterly Interval Series III- Rs.12.28 Crore, Annual Interval Series I- Rs.157.73 Crore.																								
<b>No of Folios as on 31st May, 2015</b>	Monthly Interval Series I- 415, Monthly Interval Series II- 340, Quarterly Interval Series I- 137, Quarterly Interval Series II- 353, Quarterly Interval Series III- 197, Annual Interval Series I- 72																								
<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, monitoring of rating transitions, and effective implementation of various norms prescribed by SEBI from time to time.																								
<b>Investment Strategy</b>	The fund management team will endeavor to maintain a consistent performance in the scheme by maintaining a balance between safety, liquidity and profitability aspects of various investments. The fund manager will try to achieve an optimal risk return balance for management of the fixed income portfolios. The investments in debt instruments carry various risks like interest rate risk, liquidity risk, default risk, purchasing power risk etc. While they cannot be done away with, they can be minimized by diversification and effective use of hedging techniques. The fund management team will take an active view of the interest rate movement by keeping a close watch on various parameters of the Indian economy, as well as developments in global markets.																								
<b>Plans and Options</b>	i. Growth Plan - Growth Option ii. Dividend Plan - Dividend Payout Option																								
<b>Minimum Application Amount</b>	Rs. 5,000 and in multiples of Re. 1 thereafter																								
<b>Minimum Additional Amount</b>	Rs. 1,000 & in multiples of Re. 1 thereafter																								
<b>Minimum Redemption</b>	Redemptions can be for any amount or any number of units.																								
<b>Benchmark</b>	For Monthly and Quarterly: Crisil Liquid Fund Index & For Annual Series: Crisil Short Term Bond Fund Index																								
<b>Fund Manager</b>	<b>Amit Tripathi</b>																								
<b>Performance</b>	Please refer Scheme Performance Snapshot																								
<b>Expenses of the scheme (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>	a. During the specified transaction period : Nil b. Other than specified transaction period : Not Applicable The Units under the respective scheme(s) cannot be directly redeemed with the Fund as the units will be listed on the Stock Exchange(s). These units can be sold on a continuous basis on the Stock Exchange(s) where the units are listed during the trading hours on all trading days. The AMC reserves the right to change/ alter the "Specified Transaction Period" and/or "Load Structure" depending upon the prevailing market conditions and in the interest of the unit holders. If charged, the same shall be credited to the scheme immediately net of service tax, if any.																								
<b>Specified Transaction Period</b>	<p>The Specified Date(s)/ Period on /during which subscription/ Redemption / Switch-out/ Switch-in may be made in the scheme without Load provided such a day is a 'Working Day'. In case such a day is a non-working day, then the immediate next working day shall be considered as the "Specified Transaction Period".</p> <p>The Specified Transaction Period is different for Monthly / Quarterly / Annual Interval Funds and will generally be two working days of every month / quarter/ year respectively. The Specified Transaction Period shall be as follows:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 30%;">Fund</th> <th style="width: 20%;">Frequency</th> <th style="width: 50%;">Specified Transaction Period</th> </tr> </thead> <tbody> <tr> <td>Monthly Interval Fund - Series I</td> <td>Once every month</td> <td>15th &amp; 16th of every month</td> </tr> <tr> <td>Monthly Interval Fund - Series II</td> <td>Once every month</td> <td>29th &amp; 30th of every month</td> </tr> <tr> <td>Quarterly Interval Fund - Series I</td> <td>Once every quarter</td> <td>3rd &amp; 4th day of every 3rd month from the date of allotment. Hence the transaction periods shall be 3rd &amp; 4th July, 3rd &amp; 4th October, 3rd &amp; 4th January etc.</td> </tr> <tr> <td>Quarterly Interval Fund - Series II</td> <td>Once every quarter</td> <td>7th &amp; 8th day of every third month from the date of allotment. Hence the transaction periods shall be 7th &amp; 8th August, 7th &amp; 8th November, 7th &amp; 8th February etc.</td> </tr> <tr> <td>Quarterly Interval Fund - Series III</td> <td>Once every quarter</td> <td>6th &amp; 7th day of every third month from the date of allotment. Hence the transaction periods shall be 6th &amp; 7th September, 6th &amp; 7th December, 6th &amp; 7th March etc.</td> </tr> <tr> <td>Annual Interval Fund - Series I</td> <td>Once every year</td> <td>370th &amp; 371th day after every Specified Transaction Period</td> </tr> </tbody> </table> <p>In case one or both of the specified transaction days is a non-business day(s), then the immediate next business day(s) shall be considered for the "Specified Transaction Period" However, the AMC reserves the right to change/ alter the "Specified Transaction Period", depending upon the prevailing market conditions and to protect the interest of the investors.</p>				Fund	Frequency	Specified Transaction Period	Monthly Interval Fund - Series I	Once every month	15th & 16th of every month	Monthly Interval Fund - Series II	Once every month	29th & 30th of every month	Quarterly Interval Fund - Series I	Once every quarter	3rd & 4th day of every 3rd month from the date of allotment. Hence the transaction periods shall be 3rd & 4th July, 3rd & 4th October, 3rd & 4th January etc.	Quarterly Interval Fund - Series II	Once every quarter	7th & 8th day of every third month from the date of allotment. Hence the transaction periods shall be 7th & 8th August, 7th & 8th November, 7th & 8th February etc.	Quarterly Interval Fund - Series III	Once every quarter	6th & 7th day of every third month from the date of allotment. Hence the transaction periods shall be 6th & 7th September, 6th & 7th December, 6th & 7th March etc.	Annual Interval Fund - Series I	Once every year	370th & 371th day after every Specified Transaction Period
Fund	Frequency	Specified Transaction Period																							
Monthly Interval Fund - Series I	Once every month	15th & 16th of every month																							
Monthly Interval Fund - Series II	Once every month	29th & 30th of every month																							
Quarterly Interval Fund - Series I	Once every quarter	3rd & 4th day of every 3rd month from the date of allotment. Hence the transaction periods shall be 3rd & 4th July, 3rd & 4th October, 3rd & 4th January etc.																							
Quarterly Interval Fund - Series II	Once every quarter	7th & 8th day of every third month from the date of allotment. Hence the transaction periods shall be 7th & 8th August, 7th & 8th November, 7th & 8th February etc.																							
Quarterly Interval Fund - Series III	Once every quarter	6th & 7th day of every third month from the date of allotment. Hence the transaction periods shall be 6th & 7th September, 6th & 7th December, 6th & 7th March etc.																							
Annual Interval Fund - Series I	Once every year	370th & 371th day after every Specified Transaction Period																							
<b>Recurring Expenses</b>	Please refer to point no. vi in common information to all schemes.																								
<b>Actual expenses</b> (For the previous financial year (2014-2015) Year to date Ratio to Average AUM)	Reliance Interval Fund-Annual Interval Fund-Series I	<b>Direct Plan - 0.15%</b>	<b>Retail Plan - 0.22%</b>	<b>Other than Direct Plan - 0.23%</b>																					
	Reliance Interval Fund-Monthly Interval Fund-Series I	<b>Direct Plan - 0.14%</b>	<b>Institutional Plan# - 0.13%</b>	<b>Other than Direct Plan - 0.17%</b>																					
	Reliance Interval Fund-Monthly Interval Fund-Series II	<b>Direct Plan - 0.10%</b>	<b>Institutional Plan# - 0.11%</b>	<b>Other than Direct Plan - 0.14%</b>																					
	Reliance Interval Fund-Quarterly Interval Fund-Series I	<b>Direct Plan - 0.10%</b>	<b>Institutional Plan# - 0.25%</b>	<b>Other than Direct Plan - 0.23%</b>																					
	Reliance Interval Fund-Quarterly Interval Fund-Series II	<b>Direct Plan - 0.16%</b>	<b>Institutional Plan# - 0.21%</b>	<b>Other than Direct Plan - 0.27%</b>																					
	Reliance Interval Fund-Quarterly Interval Fund-Series III	<b>Direct Plan - 0.04%</b>	<b>Institutional Plan# - 0.40%</b>	<b>Other than Direct Plan - 0.27%</b>																					

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

# KEY SCHEME FEATURES

## KEY SCHEME FEATURES

Name of the Scheme	Reliance Liquid Fund - Treasury Plan	Reliance Liquid Fund - Cash Plan	Reliance Liquidity Fund
Cut off Time for Subscription & redemption	Subscription - 2:00 p.m.* Redemption - 3:00 p.m.	Subscription - 2:00 p.m.* Redemption - 3:00 p.m.	Subscription - 2:00 p.m.* Redemption - 3:00 p.m.
SIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
STP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
SWP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

\*For further details please refer to Applicable NAV under COMMON INFORMATION TO ALL SCHEMES

**Asset allocation For all Liquid Schemes:** Pursuant to Circular SEBI/IMD/CIR No.13/150975 / 09 dated January 19, 2009, issued by SEBI, the asset allocation pattern of all the Liquid Schemes (Reliance Liquid Fund - Treasury Plan, Reliance Liquid Fund - Cash Plan, Reliance Liquidity Fund ) of Reliance Mutual Fund shall be as mentioned below: I. With effect from February 01, 2009 all Liquid Fund Schemes shall make investment in /purchase debt and money market securities with maturity of upto 182 days only. II. With effect from May 01, 2009 all Liquid Fund Schemes shall make investment in /purchase debt and money market securities with maturity of upto 91 days only.

Name of the Scheme	Reliance Gilt Securities Fund	Reliance Monthly Income Plan	Reliance Income Fund	Reliance Dynamic Bond Fund	Reliance Medium Term Fund	Reliance Floating Rate Fund - Short Term Plan
Cut off Time for Subscription & redemption	3:00 p.m.	3:00 p.m.	3:00 p.m.	3:00 p.m.	3:00 p.m.	3:00 p.m.
SIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
STP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
SWP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

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

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

Fund Manager	Amit Tripathi					
Performance of the Scheme as on 29/05/2015	Reliance Interval Fund - Annual Interval Fund - Series I Inception date- 26.05.11		Reliance Interval Fund - Monthly Interval Fund - Series I Inception date- 15.03.07		Reliance Interval Fund - Monthly Interval Fund - Series II Inception date- 29.03.07	
Period	Compounded Annualised Returns		Compounded Annualised Returns		Compounded Annualised Returns	
	Scheme Returns %	Benchmark Returns %	Scheme Returns %	Benchmark Returns %	Scheme Returns %	Benchmark Returns %
1 Year	8.81	9.83	8.58	8.81	8.55	8.81
3 Years	8.98	9.35	8.83	8.85	8.93	8.85
5 Years	NA	NA	8.62	8.42	8.71	8.42
Since Inception	9.24	9.22	8.10	7.68	8.18	7.67

Performance of the Scheme as on 31/03/2015	Absolute returns for each Financial Year					
	<b>Reliance Interval Fund - Annual Interval Fund - Series I vs Crisil Composite Short Term Bond Fund Index</b> 		<b>Reliance Interval Fund - Monthly Interval Fund - Series I vs Crisil Liquid Fund Index</b> 		<b>Reliance Interval Fund - Monthly Interval Fund - Series II vs Crisil Liquid Fund Index</b> 	

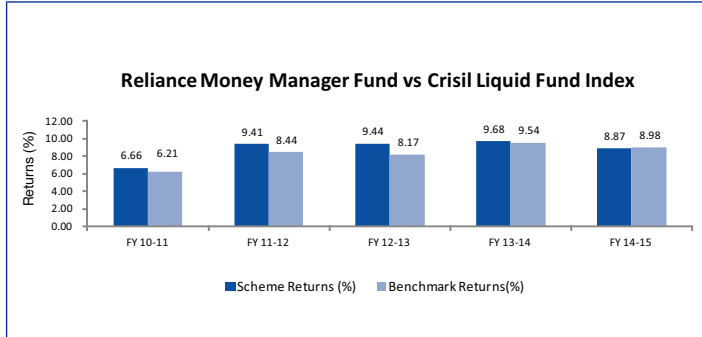
Performance of the Scheme as on 29/05/2014	Reliance Interval Fund - Quarterly Interval Fund - Series I Inception date- 03.04.07		Reliance Interval Fund - Quarterly Interval Fund - Series II Inception date- 07.05.07		Reliance Interval Fund - Quarterly Interval Fund - Series III Inception date- 06.06.07	
Period	Compounded Annualised Returns		Compounded Annualised Returns		Compounded Annualised Returns	
	Scheme Returns %	Benchmark Returns %	Scheme Returns %	Benchmark Returns %	Scheme Returns %	Benchmark Returns %
1 Year	8.70	8.81	9.18	8.81	8.73	8.81
3 Years	8.94	8.85	9.36	8.85	9.15	8.85
5 Years	8.71	8.42	8.97	8.42	9.00	8.42
Since Inception	8.42	7.64	8.55	7.60	8.52	7.57

Performance of the Scheme as on 31/03/2015	Absolute returns for each Financial Year					
	<b>Reliance Interval Fund - Quarterly Interval Fund - Series I vs Crisil Liquid Fund Index</b> 		<b>Reliance Interval Fund - Quarterly Interval Fund - Series II vs Crisil Liquid Fund Index</b> 		<b>Reliance Interval Fund - Quarterly Interval Fund - Series III vs Crisil Liquid Fund Index</b> 	

## SCHEME PERFORMANCE SNAPSHOT

<b>Fund Manager</b>	Amit Tripathi & Anju Chhajer			
<b>Reliance Money Manager Fund</b>				
<b>Performance of the Scheme as on 29/05/15</b>	Based on NAV of Growth Plan - Growth Option. Date of Inception 21/03/2007			
Compounded Annualised Returns				
<b>Period</b>	<b>1 Year</b>	<b>3 Years</b>	<b>5 Years</b>	<b>Since Inception</b>
Scheme Returns %	8.69	9.18	8.90	8.40
Benchmark Returns %	8.81	8.85	8.42	7.67

**Performance of the Scheme as on 31/03/2015**  
**Absolute returns for each Financial Year for the last 5 years**

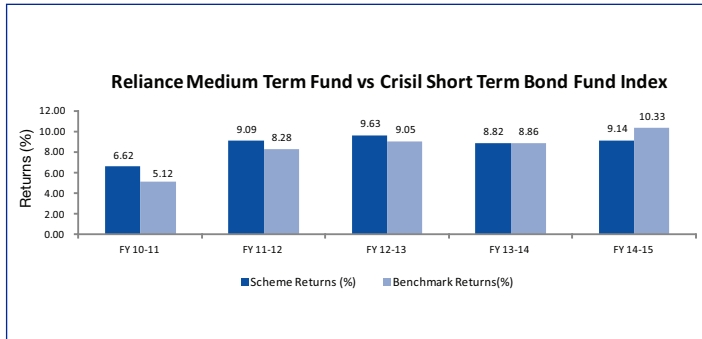


Calculation assume that all payout during the period have been re-invested in the units of the scheme at the then prevailing NAV. All the returns are of Growth Plan - Growth Option.

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

<b>Fund Manager</b>	Amit Tripathi & Anju Chhajer			
<b>Reliance Medium Term Fund</b>				
<b>Performance of the Scheme as on 29/05/2015</b>	Based on NAV of Growth Plan - Growth Option. Date of Inception 25/09/2000			
Compounded Annualised Returns				
<b>Period</b>	<b>1 Year</b>	<b>3 Years</b>	<b>5 Years</b>	<b>Since Inception</b>
Scheme Returns %	9.03	9.09	8.77	7.56
Benchmark Returns%	9.83	9.35	8.38	NA

**Performance of the Scheme as on 31/03/15**  
**(Absolute returns for each Financial Year for the last 5 years)**



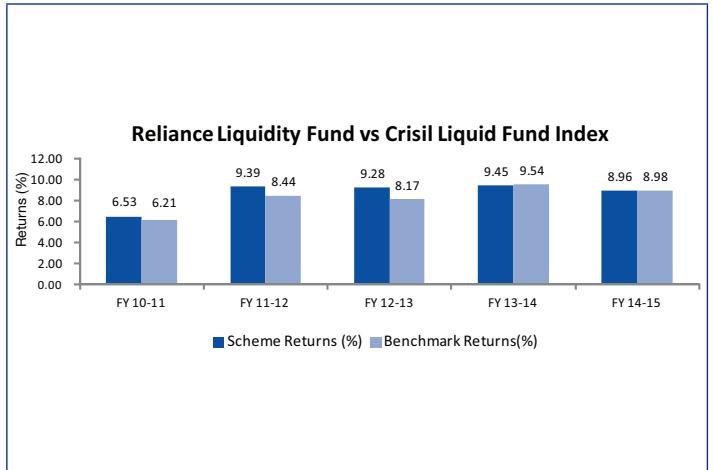
Calculation assume that all payout during the period have been re-invested in the units of the scheme at the then prevailing NAV. All the returns are of Growth Plan - Growth Option.

\*No comparable index available for benchmark returns since inception.

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

<b>Fund Manager</b>	Amit Tripathi & Assistant Fund Manager - Vivek Sharma			
<b>Reliance Liquidity Fund</b>				
<b>Performance of the Scheme as on 31/05/2015</b>	Based on NAV of Growth Plan-Growth Option. Date of Inception 16/06/2005			
Compounded Annualised Returns				
<b>Period</b>	<b>1 Year</b>	<b>3 Years</b>	<b>5 Years</b>	<b>Since Inception</b>
Scheme Returns %	8.87	9.12	8.85	7.91
Benchmark Returns%	8.80	8.85	8.43	7.31

**Performance of the Scheme as on 31/03/2015**  
**(Absolute returns for each Financial Year for the last 5 years)**



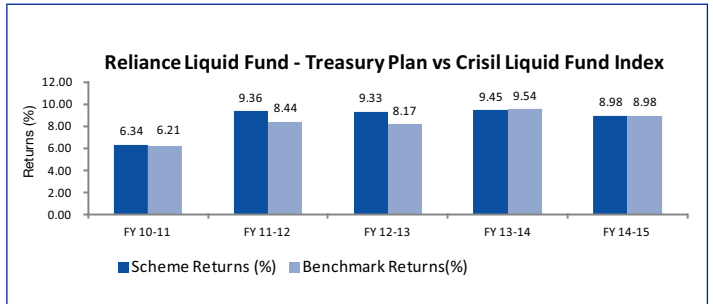
Calculation assume that all payout during the period have been re-invested in the units of the scheme at the then prevailing NAV. All the returns are of Growth Plan - Growth Option.

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

<b>Fund Manager</b>	Anju Chhajer			
<b>Reliance Liquid Fund-Treasury Plan</b>				
<b>Performance of the Scheme as on 31/05/2015</b>	Based on NAV of Growth Plan - Growth option. Date of Inception 09/12/03 (Launch date of existing plan which was institutional plan)			
Compounded Annualised Returns				
<b>Period</b>	<b>1 Year</b>	<b>3 Years</b>	<b>5 Years</b>	<b>Since Inception</b>
Scheme Returns %	8.89	9.14	8.82	7.41
Benchmark Returns%	8.80	8.85	8.43	6.90

Compounded Annualised Returns				
<b>Period</b>	<b>1 Year</b>	<b>3 Years</b>	<b>5 Years</b>	<b>Since Inception</b>
Scheme Returns %	8.89	9.14	8.82	7.41
Benchmark Returns%	8.80	8.85	8.43	6.90

**Performance of the Scheme as on 31/03/2015**  
**(Absolute returns for each Financial Year for the last 5 years)**



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

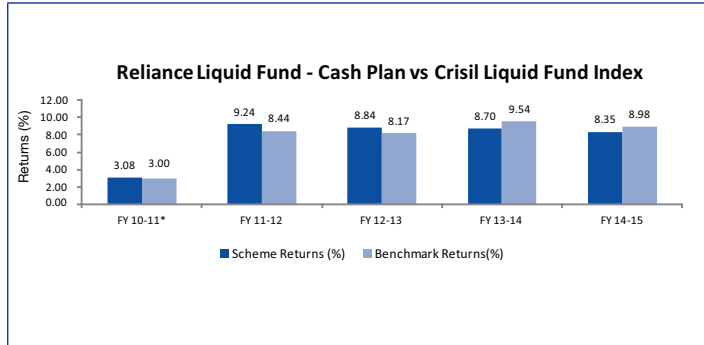
**Past performance may or may not be sustained in future.**

# SCHEME PERFORMANCE SNAPSHOT

<b>Fund Manager</b>	<b>Anju Chhajer &amp; Assistant Fund Manager - Vivek Sharma</b>
<b>Reliance Liquid Fund-Cash Plan</b>	
<b>Performance of the Scheme as on 31/05/2015</b>	Based on NAV of Growth Plan - Growth Option. Date of Inception 9/11/2010*

Compounded Annualised Returns				
<b>Period</b>	<b>1 Year</b>	<b>3 Years</b>	<b>5 Years</b>	<b>Since Inception</b>
Scheme Returns %	8.20	8.49	NA	8.69
Benchmark Returns%	8.80	8.85	NA	8.69

**Performance of the Scheme as on 31/03/2015**  
(Absolute returns for the Financial Year)



\*Since Inception (9/11/2010-31/03/2011)  
Calculation assume that all payout during the period have been re-invested in the units of the scheme at the then prevailing NAV. All the returns are of Growth Plan - Growth Option.

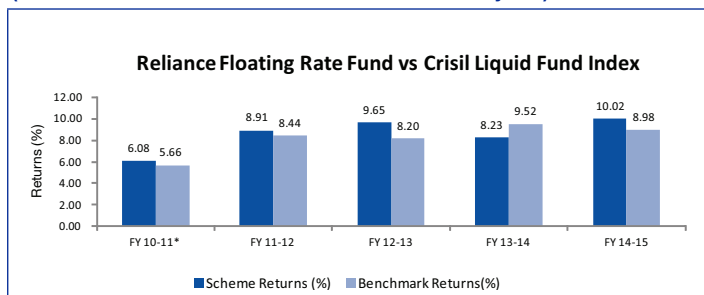
Reliance Liquid Fund - Cash Plan was launched on Dec 7,2001. Subsequently the key features of the Scheme have been changed w.e.f Nov 9, 2010. Accordingly, performance is calculated from November 9, 2010.

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

<b>Fund Manager</b>	<b>Amit Tripathi</b>
<b>Asst. Fund Manager</b>	<b>Vivek Sharma</b>
<b>Reliance Floating Rate Fund - Short Term Plan</b> (Formerly Reliance Floating Rate Fund)	
<b>Performance of the Scheme as on 29/05/2015</b>	Based on NAV of Growth Plan - Growth Option. Date of inception 24/05/2010

Compounded Annualised Returns				
<b>Period</b>	<b>1 Year</b>	<b>3 Years</b>	<b>5 Years</b>	<b>Since Inception</b>
Scheme Returns %	9.85	9.21	8.83	8.83
Benchmark Returns%	8.81	8.85	8.42	8.41

**Performance of the Scheme as on 31/03/2015**  
(Absolute returns for each Financial Year for the last 5 years)



\*Since Inception (24/05/2010-31/03/2011)  
Calculation assume that all payout during the period have been re-invested in the units of the scheme at the then prevailing NAV. All the returns are of Growth Plan - Growth Option.

The Original inception date of the Scheme was September 02, 2004. The key features of Reliance Floating Rate Fund - Short Term Plan have been changed with effect from May 24, 2010. Consequently the Scheme has changed into an Income scheme from a Liquid Scheme. Accordingly, performance has been provided from 24th May 2010.

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

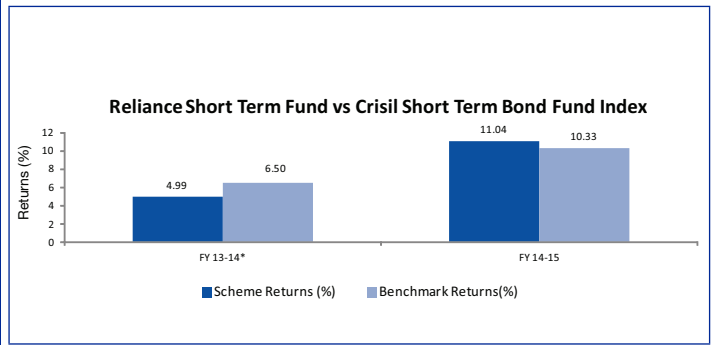
<b>Fund Manager</b>	<b>Prashant Pimple</b>
<b>Reliance Short Term Fund</b>	
<b>Performance of the Scheme as on 29/05/2015</b>	Based on NAV of Growth Plan - Growth Option. Date of Inception 1/6/13

Compounded Annualised Returns				
<b>Period</b>	<b>1 Year</b>	<b>3 Years</b>	<b>5 Years</b>	<b>Since Inception</b>
Scheme Returns %	9.99	NA	NA	8.61
Benchmark Returns% (Crisil Short Term Bond Fund Index)	9.83	NA	NA	9.19

**Performance of the Scheme as on 31/05/13**  
Based on NAV of Growth Plan - Growth Option. Date of Inception 23/12/02

Compounded Annualised Returns				
<b>Period</b>	<b>1 Year</b>	<b>3 Years</b>	<b>5 Years</b>	<b>Since Inception</b>
Scheme Returns %	7.67	8.43	7.64	8.03
Benchmark Returns% (Crisil Liquid Fund Index)*	7.29	7.50	7.65	6.25

**Performance of the Scheme as on 31/03/2015**  
(Absolute returns for each Financial Year for the last 5 years)



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

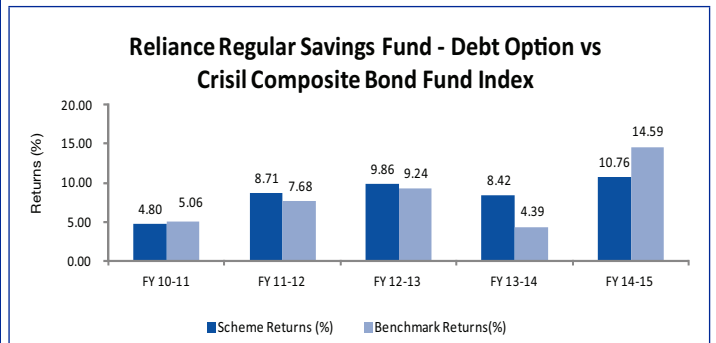
**Past performance may or may not be sustained in future.**

\*Please note benchmark of scheme has been changed to Crisil Short Term Bond Fund Index w.e.f. 1st June 2013 as per the notice addendum No.4 dated 24/04/2013

<b>Fund Manager</b>	<b>Prashant Pimple</b>
<b>Reliance Regular Savings Fund- Debt Option</b>	
<b>Performance of the Scheme as on 29/05/2015</b>	Based on NAV of Growth Plan-Debt Option. Date of Inception 09/06/2005

Compounded Annualised Returns				
<b>Period</b>	<b>1 Year</b>	<b>3 Years</b>	<b>5 Years</b>	<b>Since Inception</b>
Scheme Returns %	10.16	9.67	8.55	6.76
Benchmark Returns %	12.23	9.13	8.04	6.83

**Performance of the Scheme as on 31/03/2015**  
(Absolute returns for each Financial Year for the last 5 years)



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

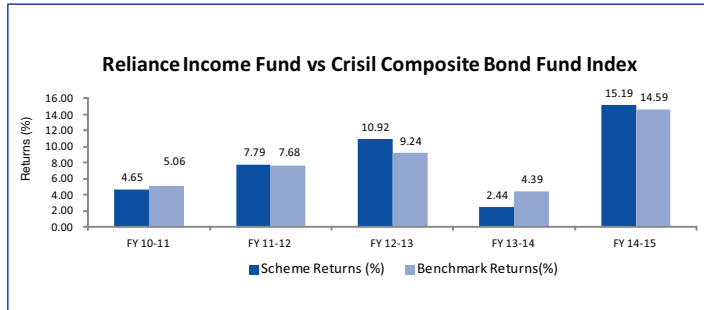
**Past performance may or may not be sustained in future.**

## SCHEME PERFORMANCE SNAPSHOT

<b>Fund Manager</b>	<b>Prashant Pimple</b>
<b>Reliance Income Fund</b>	
<b>Performance of the Scheme as on 29/05/2015</b>	Based on NAV of Growth Plan - Growth Option. Date of Inception 01/01/98

Compounded Annualised Returns				
<b>Period</b>	<b>1 Year</b>	<b>3 Years</b>	<b>5 Years</b>	<b>Since Inception</b>
Scheme Returns %	12.06	8.79	7.78	9.11
Benchmark Returns%	12.23	9.13	8.04	NA

**Performance of the Scheme as on 31/03/2015**  
(Absolute returns for each Financial Year for the last 5 years)



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

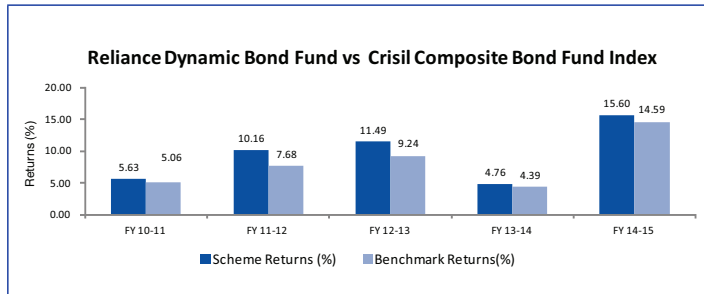
\*No benchmark returns available since inception.

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

<b>Fund Manager</b>	<b>Prashant Pimple</b>
<b>Reliance Dynamic Bond Fund</b> (Formerly Reliance NRI Income Fund)	
<b>Performance of the Scheme as on 29/05/2015</b>	Based on NAV of Growth Plan-Growth Option. Date of Inception 16/11/2004

Compounded Annualised Returns				
<b>Period</b>	<b>1 Year</b>	<b>3 Years</b>	<b>5 Years</b>	<b>Since Inception</b>
Scheme Returns %	12.48	9.94	9.38	6.26
Benchmark Returns%	12.23	9.13	8.04	6.90

**Performance of the Scheme as on 31/03/2015**  
(Absolute returns for each Financial Year for the last 5 years)



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

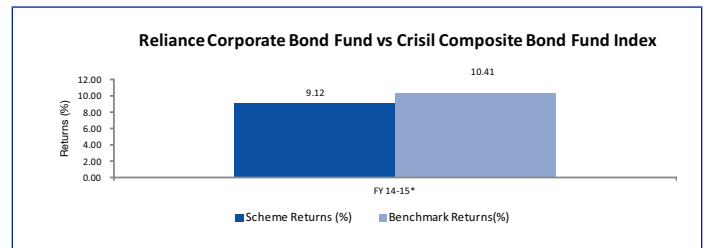
**Past performance may or may not be sustained in future.**

<b>Fund Manager</b>	<b>Prashant Pimple</b>
<b>Reliance Corporate Bond Fund</b>	
<b>Performance of the Scheme as on 29/05/2015</b>	Based on NAV of Growth Plan - Growth Option. Date of Inception 30/06/2014

Compounded Annualised Returns				
<b>Period</b>	<b>1 Year</b>	<b>3 Years</b>	<b>5 Years</b>	<b>Since Inception</b>
Scheme Returns %	NA	NA	NA	11.28
Benchmark Returns %	NA	NA	NA	11.35

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

**Performance of the Scheme as on 31/03/2015**  
(Absolute returns for each Financial Year for the last 1 years )



\*Since Inception (30/06/2014 to 31/03/2015)

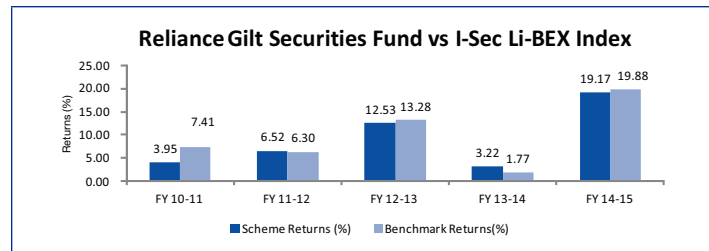
Calculation assume that all payout during the period have been re-invested in the units of the scheme at the then prevailing NAV. All the returns are of Growth Plan - Growth Option.

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

<b>Fund Manager</b>	<b>Prashant Pimple</b>
<b>Reliance Gilt Securities Fund</b>	
<b>Performance of the Scheme as on 29/05/2015</b>	Based on the NAV of Growth Plan - Growth Option. Date of Inception 22/08/08

Compounded Annualised Returns				
<b>Period</b>	<b>1 Year</b>	<b>3 Years</b>	<b>5 Years</b>	<b>Since Inception</b>
Scheme Returns %	15.32	10.70	8.63	9.05
Benchmark Returns %	15.51	10.78	9.11	10.70

**Performance of the Scheme as on 31/03/2015**  
(Absolute returns for each Financial Year for the last 3 years )



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

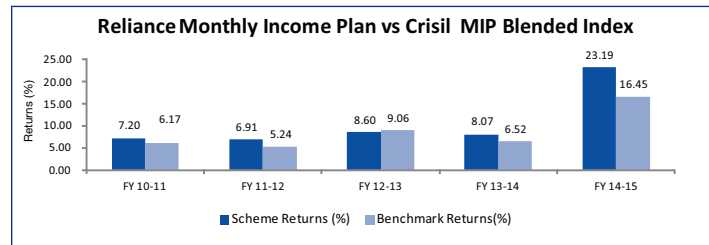
Reliance Gilt Securities Fund - Short Term Plan and Reliance Gilt Securities Fund - Long Term Plan was launched on 10/7/2003. The Key features of Reliance Gilt Securities Fund - Short Term Plan and Reliance Gilt Securities Fund - Long Term Plan has been changed w.e.f 22/08/2008. Accordingly performance is calculated from 22.08.2008.

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

<b>Fund Manager</b>	<b>Amit Tripathi &amp; Sanjay Parekh</b>
<b>Reliance Monthly Income Plan</b>	
<b>Performance of the Scheme as on 29/05/2015</b>	Based on NAV of Growth Plan - Growth Option. Date of Inception 13/01/2004

Compounded Annualised Returns				
<b>Period</b>	<b>1 Year</b>	<b>3 Years</b>	<b>5 Years</b>	<b>Since Inception</b>
Scheme Returns %	17.38	12.86	10.40	11.20
Benchmark Returns %	13.02	10.77	8.62	7.71

**Performance of the Scheme as on 31/2015**  
(Absolute returns for each Financial Year for the last 5 years)



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

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

## SCHEME PERFORMANCE SNAPSHOT

<b>Fund Manager</b>	<b>Anju Chhajer &amp; Assistant Fund Manager Vivek Sharma</b>			
<b>Reliance Banking &amp; PSU Debt Fund</b>				
<b>Performance of the Scheme as on 29/05/2015</b>	Based on NAV of Growth Plan - Growth Option. Date of Inception 18/05/2015			
<b>Absolute Returns</b>				
<b>Period</b>	<b>1 Year</b>	<b>3 Years</b>	<b>5 Years</b>	<b>Since Inception</b>
Scheme Returns %	NA	NA	NA	0.46
Benchmark Returns%	NA	NA	NA	0.36

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

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

## COMMON INFORMATION TO ALL SCHEMES

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

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

### i) Applicable NAV :

#### For Liquid Schemes

#### 1. For Purchases:

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

- For valid applications received upto 2.00 p.m. on a day and funds for the entire subscription/purchase as per the application are credited to the bank account of the respective liquid scheme and are available for utilization before the cut-off time, the closing NAV of the day immediately preceding the day of receipt of application;
- In respect of valid applications received after 2.00 p.m. on a day and funds for the entire subscription/purchase as per the application are credited to the bank account of the respective liquid scheme and are available for utilization on the same day, the closing NAV of the day immediately preceding the next business day; and
- Irrespective of the time of receipt of application, where the funds for the entire subscription/purchase as per the application are not credited to the bank account of the respective liquid scheme and are not available for utilization before the cut-off time, the closing NAV of the day immediately preceding the day on which the funds are available for utilization.

#### 2. For switch-in to Liquid Schemes/Plans from other Schemes of RMF:

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

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

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

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

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

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

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

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

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

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

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

#### 4. Uniform process for aggregating split transactions for NAV applicability:

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

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

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

**Redemptions including Switch – outs:** In respect of valid applications received upto 3.00 pm on a working day – the closing NAV of the day immediately preceding the next business day and In respect of valid applications received after 3.00 pm on a working day – the closing NAV of the next business day.

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

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

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

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

#### vi) Annual Scheme Recurring Expenses :

- The total expenses of the scheme including the investment management and advisory fee shall not exceed the limits (i.e. % of the daily net assets) stated in Regulation 52(6) of SEBI (Mutual Funds) Regulations, 1996. (i) On the first Rs. 100 crore - 2.25%; (ii) On the next Rs. 300 crore - 2.00%; (iii) On the next Rs. 300 crore - 1.75%; (iv) Balance 1.50%;

2. Mutual funds /AMCs may charge service tax on investment and advisory fees to the scheme in addition to the maximum limit as prescribed in regulation 52 of the SEBI Regulations.

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

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

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

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

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

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

- (c) additional expenses, incurred towards different heads mentioned under sub-regulations (2) and (4), not exceeding 0.20 per cent of daily net assets of the scheme.”.

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

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

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

RCAM will ensure that total exposure of the debt schemes in a particular sector (excluding investments in Bank CDs, CBLO, G-Secs, T-Bills and AAA rated securities issued by Public Financial Institutions and Public Sector Banks and such other instruments if any, as may be specified by SEBI from time to time) shall not exceed 30% or such other percentage of the net assets of the scheme, as prescribed by SEBI from time to time, unless the scheme has specifically been exempted from the requirement by SEBI.

An additional exposure to financial services sector (over and above the limit of 30%) not exceeding 10% of the net assets of the scheme shall be allowed by way of increase in exposure to Housing Finance Companies (HFCs) rated AA and above and registered with National Housing Bank (NHB). However, such total investment/ exposure in HFCs shall not exceed 30% of the net assets of the scheme or such other percentage of the net assets of the scheme, as prescribed by SEBI from time to time.

In case of existing schemes as on September 13, 2012, if the total exposure in a particular sector is above 30%, it will be ensured that the total exposure in

those sectors shall comply with the aforesaid requirement within a period of one year from the date of issuance of the SEBI Circular dated September 13, 2012. During this one year, total exposure of existing schemes in a particular sector shall not increase from the levels existing (if above 30%) as on the date of issuance of the aforesaid circular.

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

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

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

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

**xii) Load Structure:**

**■ Inter Scheme Switch:**

At the applicable loads in the respective schemes.

**■ Inter plan Switch:**

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

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

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

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

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

**xv) For Investor Grievances Please Contact**

**Name and Address of Registrar : Karvy Computershare Private Limited,** (Formerly known as Karvy Consultants Limited), Karvy Selenium Tower B, Plot number 31 & 32, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad - 500032, India

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

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

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







**9. 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 (OneTimeBankMandate)  Cheque  DD  FundsTransfer  RTGS/NEFT  Cash<sup>§</sup>(Refer Instruction No. XIV)

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

Instrument No/Cash Deposit Slip No. \_\_\_\_\_ Dated  D | D | M | M | Y | Y | Y | Y | 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. <sup>§</sup> 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></tr></table>		I	N					Target ID No. <table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>										
	I		N																
Beneficiary Account No. <table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>																			

Enclosures(Pleasetickanyonebox):  ClientMasterList(CML)  TransactioncumHoldingStatement  CancelledDeliveryInstructionSlip(DIS)

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

First Applicant POA Name	<input type="text" value="Mr./Ms./M/s"/>	PAN*	<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>										
Second Applicant POA Name	<input type="text" value="Mr./Ms./M/s"/>	PAN*	<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>										
Third Applicant POA Name	<input type="text" value="Mr./Ms./M/s"/>	PAN*	<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>										

**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 RELIANCE ANY TIME MONEY CARD ("THE CARD")** Yes  No  (Please refer Instructions)

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

2) Mother's maiden name in full\*

**16. 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)

**17. 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"/> First / Sole Applicant / Guardian	<input type="checkbox"/> OR <input type="checkbox"/> Second Applicant	<input type="checkbox"/> Third Applicant
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**SIP ENROLLMENT DETAILS**

(Use this form if One Time Bank Mandate Form is registered in the folio)

Mutual Fund

APP No.

**DISTRIBUTOR / BROKER INFORMATION**

Name & Broker Code / ARN	Sub Broker / Sub Agent ARN Code	*Employee Unique Identification Number	Sub Broker / Sub Agent Code
ARN- 48012 (p 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.

**SIGN HERE** →

Sole / 1st Applicant / Guardian  
Authorised Signatory

2nd Applicant Authorised Signatory

3rd Applicant Authorised Signatory

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.

**APPLICANT DETAILS**

APPLICANT DETAILS		FOLIO NO.	
Name of Sole/1st holder	PAN No / PEKRN.	<input type="checkbox"/> MANDATORY	<input type="checkbox"/> KYC Acknowledgement Copy
Name of 2nd holder	PAN No / PEKRN.	<input type="checkbox"/> MANDATORY	<input type="checkbox"/> KYC Acknowledgement Copy
Name of 3rd holder	PAN No / PEKRN.	<input type="checkbox"/> MANDATORY	<input type="checkbox"/> KYC Acknowledgement Copy

**INITIAL INVESTMENT DETAILS**

Cheque/ DD No./Cash Deposit Slip No. \_\_\_\_\_ Cheque / DD / Cash Deposition Date \_\_\_\_\_ DD Charge Rs. \_\_\_\_\_  
 Net Amount Rs. \_\_\_\_\_ Bank Name: \_\_\_\_\_ Branch: \_\_\_\_\_ City \_\_\_\_\_

**UNITHOLDING OPTION -  Demat Mode  Physical Mode (Ref. Instruction No. 24) Demat Account details are compulsory if demat mode is opted.)**

National Securities Depository Limited	Depository participant Name _____ DP ID No. _____ Beneficiary Account No. _____	Central Depository Securities Limited	Depository participant Name _____ Target ID No. _____
Enclosures (Please tick any one box) : <input type="checkbox"/> Client Master List (CML) <input type="checkbox"/> Transaction cum Holding Statement <input type="checkbox"/> Cancelled Delivery Instruction Slip (DIS)			

**Invest Easy Registration for Transaction over SMS, Call, Mobile, Internet etc (Applicable for individual investor only)**

Email ID \_\_\_\_\_ Mobile no. + (Country Code) \_\_\_\_\_ (For Receiving Transaction Alerts via SMS)

Email id & Mobile no. provided in this form will supercede the existing details in our records. Please register your Mobile No & Email Id to get instant alerts via SMS & Email.

By providing Email-id, I understand that IPIN will be issued to me by default, unless I have already opted for IPIN in the past and have created a username.

I wish to receive the IPIN through below selected mode:  Physical Mode (Default)  Online Mode

**SIP DETAILS (Refer Instruction No. 14. 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)**

Scheme / Plan / Option	Frequency (Please/ any one)	Enrollment Period (Please/ any one)	SIP Date (Please/ any one)	SIP Amount (in figures)	Reliance STEP-UP Facility (Optional)		
					Amount	Frequency	Count
	<input type="checkbox"/> Monthly (Default) <input type="checkbox"/> Quarterly <input type="checkbox"/> Yearly	<input type="checkbox"/> REGULAR From: M M / Y Y To: M M / Y Y <input type="checkbox"/> PERPETUAL (Default) (Refer Instruction No. 5) From: M M / Y Y To: 1 2 / 9 9	<input type="checkbox"/> 2 <input type="checkbox"/> 10 (Default) <input type="checkbox"/> 18 <input type="checkbox"/> 28	Rs. _____	Rs. _____ (Multiples of Rs. 100 only)	<input type="checkbox"/> Half-yearly <input type="checkbox"/> Yearly (Default)	Increase SIP amount time(s) (Default 1time)

**DECLARATION:** 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. By filling up this form I understand that the amount towards my lumpsum / systematic investment plan (SIP) transaction will be debited from bank account details provided in my One Time Bank Mandate Form. 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.

**SIGNATURE**

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

<input checked="" type="checkbox"/> First / Sole Applicant / Guardian	<input checked="" type="checkbox"/> Second Applicant	<input checked="" type="checkbox"/> Third Applicant
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Investors are requested to note that the amount mentioned in One Time Bank Mandate should be the maximum amount that you would like to invest in schemes of RMF on any transaction day.

**ONE TIME BANK MANDATE**

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

Mutual Fund

APP No.

UMRN \_\_\_\_\_ (For Office Use Only) \_\_\_\_\_ D D M M Y Y Y Y

Sponsor Bank Code \_\_\_\_\_ (For Office Use Only) Utility Code \_\_\_\_\_ (For Office Use Only)

Create  Modify  Cancel I/We hereby authorize **Reliance Mutual Fund** to debit (tick ✓)  SB  CA  CC  SB-NRE  SB-NRO  Other

Bank A/c no: \_\_\_\_\_ Destination Bank Account Number \_\_\_\_\_

With Bank \_\_\_\_\_ (Name of Destination Bank with Branch) IFSC \_\_\_\_\_ or MICR \_\_\_\_\_

an amount of Rupees \_\_\_\_\_ ₹

FREQUENCY:  Monthly  Quarterly  Half Yearly  Yearly  as & when presented **DEBIT TYPE**  Fixed Amount  Maximum Amount

Reference / Folio No. \_\_\_\_\_ Email ID: \_\_\_\_\_

Scheme / Plan reference Number : All schemes of Reliance Mutual Fund Phone No: \_\_\_\_\_

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

PERIOD		1	2	3
From :	D D M M Y Y Y Y	_____	_____	_____
To :	3 1 1 2 2 0 9 9	Signature of Account Holder	Signature of Account Holder	Signature of Account Holder
Or	<input type="checkbox"/> Until Cancelled	Name of Account Holder	Name of Account Holder	Name of Account Holder

**INSTRUCTIONS eum TERMS AND CONDITIONS**

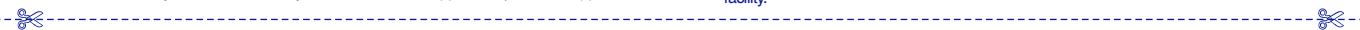
- (1) Auto Debit facility is offered only to the investors maintaining their bank accounts with Bank of Baroda / Bank of India / Andhra Bank / Kotak Mahindra Bank / ING Vysya Bank / HDFC Bank / ICICI Bank / AXIS Bank / HSB/ IDBI Bank / State Bank of India / Union Bank Of India / Corporation Bank / Allahabad 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

joint names, each of the applicants), the applicants shall attach along with the purchase application, a photocopy of the PAN card duly self-certified along with the original PAN Card. The original PAN Card will be returned immediately across the counter after verification. Micro SIP & Investors residing in the state of Sikkim are exempted from the mandatory requirement of PAN proof submission however they are required to mandatorily submit KYC Acknowledgement copy. Applications not complying with the above requirement may not be accepted/processed. Additionally, in the event of any Application Form being subsequently rejected for mismatch / non-verification of applicant's PAN details with the details on the website of the Income Tax Department, the investment transaction will be cancelled and the amount may be redeemed at the applicable NAV, subject to payment of exit load, if any. Please contact any of the Investor Service Centres/Distributors or visit our website www.relianceemutual.com for further details.

- (22) **Prevention of Money Laundering and Know Your Client (KYC):** SEBI has prescribed uniform uniform KYC compliance procedure for all the investors dealing with them. SEBI also issued KYC Registration Agency ("KRA") Regulations 2011 and the guidelines in pursuance of the said Regulations and for In-Person Verification ("IPV"). All investors (individual and non- individual) are required to be KYC compliant. However, applicants should note that minors cannot apply for KYC and any investment in the name of minors should be through a Guardian, who should be KYC compliant for the purpose of investing with a Mutual Fund. Should the applicant desire to change KYC related information, POS will extend the services of effecting such changes. In case of an existing investor of RMF who is already KYC Compliant under the erstwhile centralized KYC with CVL (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- (48012 p 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:

**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

If the entity is financial institution,  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"/> (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>5</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: 15%;" type="text"/> State: <input style="width: 20%;" type="text"/> Country: <input style="width: 20%;" 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>5</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: 15%;" type="text"/> State: <input style="width: 20%;" type="text"/> Country: <input style="width: 20%;" 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>5</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: 15%;" type="text"/> State: <input style="width: 20%;" type="text"/> Country: <input style="width: 20%;" 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: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" 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: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" 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: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" type="text"/> <input style="width: 15%;" 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>5</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>	<input style="width: 100%;" type="text"/>
<b>Designation</b>	<input style="width: 100%;" type="text"/>
Signature	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

**TERMS AND CONDITIONS FOR TRANSACTING OVER INTERNET & TELEPHONE**

These Terms and Conditions for Transacting Over Internet and Telephone ("Terms and Conditions") are a binding contract between yourself and Reliance Capital Asset Management Limited ("RCAM") (as asset manager of Reliance Mutual Fund ("RMF")) for use of Personal Identification Number ("PIN") for transacting through Internet on Website & through telephone at call centre, using the PIN facility offered by RCAM.

Please read these Terms and Conditions carefully. By signing these Terms and Conditions you acknowledge that you have read, understood and agree to be legally bound by them.

[DETAILS OF THE UNITHOLDER TO BE INSERTED AS EARLIER CONTAINED IN THE PIN AGREEMENT FORMAT]

These Terms and Conditions are agreed on this.....day of..... 201....., by the above-mentioned persons, hereinafter referred to as the "Unitholder", for availing the Online Facility and Call Center Facility (as hereinafter defined) from Reliance Capital Asset Management Limited (as asset manager of Reliance Mutual Fund), a company incorporated under the Companies Act,1956, having its registered office at 'Reliance House', Near Marcia Plaza, Off C. G. Road, Ahmedabad 380006 and corporate office at One Indiabulls Centre, Tower One, 12th Floor, Jupiter Mill Compound, 841 Senapati Bapat Marg, Elphinstone Road, Mumbai - 400013 (hereinafter referred to as, "RCAM", which expression shall unless repugnant to the context or meaning thereof, mean and include its successors, administrators, executors and permitted assigns).

(The Unitholder and RCAM are hereinafter individually referred to as 'Party' and collectively as 'Parties')

**WHEREAS:**

- a) RCAM is constituted as an asset management company and has obtained approval from the Securities and Exchange Board of India ("SEBI") to act as an asset manager of Reliance Mutual Fund (hereinafter referred to as "RMF / Fund"), a mutual fund set up and existing under the laws of India and registered with SEBI;
- b) RCAM has website(s) hosted on various domains, which contains various information and data relating to RCAM and the Fund and its various schemes; and provide online facility to the investors of undertaking various types of transactions including subscription / redemptions of units of various schemes of the Fund and various other services/ facilities as are detailed hereinafter ("Online Facility") and such other services as may be introduced from time to time. RCAM also has a call centre which provides information and various customer support services to the investors over the telephone and also enables the customer to undertake various types of transactions including subscription / redemptions of units of various schemes over the telephone ("Call Center Facility") and such other services as may be introduced from time to time.
- c) RCAM offers its investors the Online Facility and Call Center Facility for their convenience, to help them gain access to their portfolio of investments in the Fund, for administering, managing and transacting the same effectively and efficiently, using a unique Personal Identification Number (hereinafter referred to as "PIN");
- d) The Unitholder is desirous of using the Online Facility and Call Center Facility for availing the services / facilities available through the Website and call centre and RCAM is willing to provide such services / facilities to the Unitholders subject to the following terms and conditions.

NOW FOR GOOD AND VALUABLE CONSIDERATION, THE RECEIPT AND SUFFICIENCY OF WHICH IS HEREBY ACKNOWLEDGED, THE UNITHOLDER(S) HERETO AGREE AS UNDER:

**1. DEFINITION:**

"Call Center Facility" means the facility made available by RCAM to the Unitholder whereby the Unitholder can gain access to various information and other customer support services over the telephone and also enables the customer to undertake various types of transactions including subscription / redemptions of units of various schemes over the telephone, through the call center of RCAM, at 30301111 or toll free number 1800-300-11111 or such other telephone number(s), as RCAM may specify / intimate from time to time.

"Designated Account(s)" or "Folio Number" or "Master Account" means the account number allocated to the Unitholder by RCAM, under which the units held by the Unitholder are held and maintained.

"Online Facility" means the facility provided by RCAM to the Unitholder of undertaking various types of transactions including subscription / redemptions of units of various schemes of the Fund and various other services / facilities of non-commercial in nature, through its Website on the internet;

"PIN Facility" means the facility being offered by RCAM to the Unitholder whereby the Unitholder can gain access to and / or undertake various types of commercial transactions including subscription / redemptions of units of various schemes of the Fund and various other services / facilities of non-commercial in nature, through the Online Facility or the Call Center Facility, using the Personal Identification Number issued by RCAM to the Unitholder or through such other authentication means, as may be specified by RCAM from time to time.

"Unitholder" means a person which holds unit(s) in any of the scheme(s) of Reliance Mutual Fund.

"Website" shall mean the website(s) of RCAM hosted on various domains including but not limiting to www.reliancecapital.com, www.reliancecmf.com, http://m.reliancecmf.com or such other website(s) as may be specified / notified by RCAM from time to time.

**2. TERMS OF SERVICES:**

The Unitholder hereby authorises RCAM to extend the PIN Facility for the Designated Account(s) of the Unitholder and irrevocably authorises RCAM to act upon any electronic or telephonic instructions received by RCAM, in respect of the Designated Account(s), through the use of the PIN Facility, in connection with the online transactions, including undertaking any commercial or non commercial transactions in respect of the Designated Account(s) through Website or over telephone through the call centre, and as may be permitted by RCAM under the PIN Facility from time to time and the Unitholder hereby agrees and consents that all acts done by RCAM on the basis of such instructions received by RCAM shall be irrevocably binding upon the Unitholder.

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

RCAM shall not be responsible for any errors in the process of conducting any transaction using the Online Facility or the Call Center Facility or for error or failure of the transaction over internet / telephone due to any network problems. The Unitholder shall make only one application for each transaction, either in physical or electronic form using the Online Facility / the Call Center Facility.

**3. PROCEDURE:**

A Unitholder registering for the Online Facility / Call Center Facility shall be issued a PIN against each Folio Number, subject to necessary verification / validation processes / procedures as may be prescribed by RCAM from time to time. A Unitholder having multiple Foliros with the Fund shall be issued a separate PIN for each Folio Number.

If a Folio Number is held by more than one Unitholder, separate PINs shall be issued to the each joint Unitholder under the Folio Number. If the basis for undertaking the transactions in the Folio Number is "joint", PIN of each joint Unitholder will be required to be entered for undertaking any transaction.

If the basis for undertaking any transaction in the Folio Number is "anyone or survivor", PIN of any one joint Unitholder will be sufficient for undertaking any transaction in such Folio Number.

The Unitholder agrees that pursuant to these Terms and Conditions, RCAM will dispatch the PIN allotted to the Unitholder(s), by courier or post or through such other mean(s) as may be deemed appropriate by RCAM, entirely and solely at the risk of the Unitholder(s). An email will be sent on the registered email-id within 7 working days.

The Unitholder(s) will be responsible to confirm receipt of the PIN to RCAM and forthwith notify RCAM, in the event of any evidence of tampering with the PIN in the course of post, or non-receipt of the PIN, as the case may be. In any such event or in the event of loss of PIN by the Unitholder or due to Unitholder having forgotten the PIN, a request for issuance of a duplicate PIN shall be considered only on receipt of a request from the Unitholder(s), subject to necessary verification / validation processes / procedures as may be prescribed by RCAM from time to time.

The Unitholder shall use the PIN at the time of first logging in on the Website with his email id (as registered with RCAM) (hereinafter referred to as "Username") and will himself generate his password, with which he will log in the Website and shall keep the PIN, Username and password confidential at all times. The Unitholder shall use the PIN to carry out various transactions, using the services provided by RCAM, through the Website as well as through telephone by calling the Call Center Facility, in respect of his Folio Numbers. After the first logging, the Unitholder can access his Folio Number by entering his Username and password on the Website / Telephone and carry out the transaction thereafter by using his PIN.

Upon receipt of the PIN from RCAM, the Unitholder shall have a facility / choice to change the PIN allotted by RCAM to a PIN of his choice.

It shall be the sole responsibility of the Unitholder to ensure adequate protection, confidentiality and secrecy of the Username and password as well as the PIN and any disclosure thereof to any other person shall be entirely at the Unitholder's sole risk. RCAM neither accepts nor shall be liable for any loss, damage or harm that the Unitholder may suffer and it does not accept any kind of responsibility that may arise out of the loss / disclosure of the Username, password and the PIN of the Unitholder.

**4. SERVICES AVAILABLE:**

The Unitholder may avail the following services using the PIN Facility, after entering the Username and password and the PIN, as and when required,

- Subscription and Additional Subscription to various schemes of the Fund, including any new Schemes launched by the Fund from time to time and which are tagged with the existing Schemes by the Fund for the purpose of conducting such online transactions.
- Switching units from one scheme to another.
- Redemption of units.
- Change of password
- Viewing Portfolio and transaction history
- Printing of account statements, including facility to request for email / Fax back thereof.
- Systematic transfer plan
- Systematic withdrawal plan
- Account balance & current portfolio value
- Details of past transactions
- Changing Unitholder's PIN

The Unitholder hereby agrees and confirms that the list of services mentioned hereinabove is only indicative in nature, and RCAM may introduce or withdraw any services at any time, with or without notice to the Unitholder, as it may deem fit in its absolute discretion. As and when any new service(s) are introduced by RCAM, the Unitholder shall be entitled to and can use the PIN Facility to access and avail of any such services through the Website or by telephone through the Call Center.

The Unitholder shall be required to furnish his Username, password, PIN and various other transaction specific details before any transaction request is accepted by RCAM.

RCAM may, at its absolute discretion and in the interest of the Unitholder, request a fax confirmation of the instructions and any additional information as it may require. In such an event, RCAM shall not be bound to act on request received by it from the Unitholder until the aforesaid fax confirmation and additional information is received from the Unitholder, in a form and manner acceptable to RCAM.

RCAM may at any time, in its sole and absolute discretion, decide not to act on any transaction request of the Unitholder, where it has reason to believe that the instructions are not genuine, are unclear, are such as to raise a doubt, are otherwise improper or there is reason to believe that the same is in contravention of any statute/laws in India and cannot be put into effect.

RCAM shall make efforts to keep the Website updated so as to provide most current information to the Unitholder. The Unitholder acknowledges that the look and feel of the web screen and output(s) there from may differ based on the nature of the software used by the Unitholder to access the Website.

RCAM shall make efforts to protect security and privacy of the data provided by the Unitholder(s) in accordance with its privacy policy.

RCAM may at any time, in its sole and absolute discretion, amend or supplement any of the terms and conditions contained herein and will endeavor to give prior notice of the same to the Unitholder on the Website / through email / through any other means deemed appropriate by RCAM, wherever feasible. The Unitholder agrees to be bound by such amendment(s) or supplement(s), as and when made by RCAM.

**5. RCAM DISCLAIMERS:**

RCAM presupposes, and the same is acknowledged by the Unitholder, that log-in using appropriate user-id and password is a valid session initiated by none other than the Unitholder. RCAM shall rely solely upon all electronic communications, orders or messages received by RCAM through the Websites/Call Centre and RCAM shall take it for granted that the originator of the communication is the Unitholder.

RMF / RCAM shall not be liable, in any manner whatsoever, for any direct, indirect, incidental, special or consequential damages arising out of or in any way connected with the availing of the Online Facility / Call Center Facility using the PIN Facility or the usage of the PIN or due to the delay or inability to use the PIN Facility, or otherwise arising out of the use of the PIN Facility.

RCAM shall not be liable for any direct, indirect, special, incidental or consequential loss or damage sustained by the Unitholder by any direct or indirect use of the Online Facility / Call Centre Facility or the usage of the PIN or due to the delay or inability to use the PIN Facility, or otherwise arising out of the use of the PIN Facility or RCAM shall not be liable for any direct, indirect, special, incidental or consequential loss or damage sustained by the Unitholder on account of reliance by RCAM on the electronic communication, orders or messages received by it through the Online Facility / Call Centre Facility. RCAM shall also not be liable to the Unitholder for any loss or damage caused to or arising in connection with the Online Facility / Call Centre Facility and/or these Terms and Condi-

## TERMS AND CONDITIONS FOR TRANSACTING OVER INTERNET & TELEPHONE

tions, on any account whatsoever, including but not limiting to interruption or stoppage of the access to and/or use of this Online Facility / Call Centre Facility.

Without prejudice to any other provisions of these Terms and Conditions, RCAM shall not be liable for any loss or damage whatsoever caused arising directly or indirectly in connection with availing the services using the Online Facility / Call Centre Facility and/or these Terms and Conditions, including without limitation:

- (a) Loss of data;
- (b) Interruption or stoppage to the Unitholder's access to and/or use of the Call Center

Without prejudice to any other provision of this Agreement, RCAM / RMF do not warrant to the Unitholder that the Online Facility / Call Centre Facility will be provided uninterrupted or free from errors or that any identified defect will be corrected; or the Online Facility / Call Centre Facility shall provide any function not set out or described in any associated documentation provided by the RCAM.

Though RCAM shall strive to maintain the quality of service, timely delivery and execution of the instructions by the Unitholder, the same is not guaranteed by RCAM and RCAM does not accept any responsibility for not effecting or not completing any transaction entered into through the Online Facility / Call Centre Facility due to any break-down in computer hardware or software systems including any break-down of internet or telephone services or any delay or default of service providers from whom RCAM has availed of the services for providing the Online Facility / Call Centre Facility.

To the maximum extent permitted by applicable law, RCAM disclaims all warranties, express or implied, including but not limited to implied warranties and representations.

Further, RCAM does not undertake any liability whatsoever, in contract or tort (including liability for negligence) or otherwise, towards and / or for the acts or omissions of any third party equipment and service providers or for faults or failures of such third party provider's, equipment and/or services.

RCAM shall not be responsible for any failure on part of the Unitholder to utilize the Online Facility / Call Centre Facility, including but not limiting to, the Unitholder not being within the geographical limits within which Online Facility / Call Centre Facility is offered.

The rules, regulations and conventions applicable to the Mutual Fund transactions in the physical channel will be applicable mutatis mutandis for the transactions done through the Invest Easy Online Transaction service and RMF may for valid reasons refuse to execute any instructions placed by the Unitholder.

Notwithstanding anything contained herein, where RCAM has reason to believe that any transaction(s) to be fraudulent (hereinafter referred to as a "suspect transaction"), RCAM shall be entitled to withhold execution of such suspect transaction.

### 6. UNITHOLDER'S COVENANTS AND UNDERTAKINGS:

Unit holder hereby agrees to fully indemnify and hold RCAM, its officers, employees, successors and assigns indemnified and harmless against any action, suit, proceedings, demand and claims, of whatsoever nature, initiated against it or any loss, cost, charge or damage incurred by it as a result of usage of Online Facility and / or Call Center Facility using the PIN Facility or the PIN by the Unitholder. Further, neither the Fund nor RCAM shall be liable at all for any misuse, if any, of any data of the Unitholder.

The Unitholder hereby agrees that access of any facility by use of the PIN Facility will be deemed acceptance by the Unitholder of the all terms and conditions, including any modifications / variations thereof, as posted on the Website and the Unitholder unequivocally agrees to be bound by such terms and conditions.

The Unitholder agrees and authorises RCAM to execute, comply with all or any instruction(s) given to RCAM through the PIN Facility, either through the Online Facility or through the Call Center Facility. Any instruction given to RCAM through the PIN Facility shall be deemed to have been given by the Unitholder/s to RCAM and RCAM shall be entitled to assume that the said instructions are given by the Unitholder/s and RCAM shall at all time be protected from acting thereon. The Unitholder agrees that if any unauthorized person gains access to the Unitholder's PIN, Username or password and issues any instructions to RCAM using the PIN Facility and RCAM accordingly acts thereon, the Unitholder agrees to indemnify and keep indemnified, at all times, RCAM, its officers, employees, successors and assigns from and against all actions, proceedings, claims and demands of whatsoever nature, for or on account of or in relation to any unauthorized use of the PIN, Username, password, PIN Facility and from and against all damages, costs, charges and expenses in respect thereof.

It shall be the sole responsibility of the Unitholder to ensure adequate protection, confidentiality and secrecy of the PIN, Username and password and all of its personal information and any disclosure thereof to any other person shall be entirely at the sole risk of the Unitholder. The Unitholder shall take all possible care to prevent discovery of the PIN, Username and password and all of its personal information by any other person. RCAM does not accept any kind of responsibility or liability for any loss, damage or harm that the Unitholder might suffer in such cases. The Unitholder must change his PIN and password after the disclosure of the same to any third party. The PIN, Username and password shall be kept secret/ safe and the Unitholder shall ensure that the joint Unitholders do not disclose their PIN, Username or password to any unauthorized person(s).

RCAM should be immediately notified, if a record of the PIN, Username or password, is lost or stolen or if the Unitholder is aware or suspects that any unauthorized person has come to know of or has used his PIN, Username or password. Upon receiving a written request from the Unitholder in such an event, RCAM will cancel/block the PIN, Username or password and arrange to generate and issue a new PIN, in the interest of the Unitholder.

The Unitholder hereby absolves RCAM, its officers, directors, agents, employees, etc from any liability, of whatsoever nature, against misuse of the PIN, Username or password. Further, RCAM shall never be liable for any misuse of any data placed on the Website or communicated through the Call Center, by third party activities like hacking or unauthorized accessing the server. RCAM will not be liable for any failure to act upon instructions or to provide any facility for any cause that is beyond RCAM's control.

The Unitholder hereby takes responsibility for all the transactions undertaken by using the PIN Facility and will abide by the record of the transactions generated by RCAM. Further such records generated by RCAM shall be conclusive proof and binding for all purposes and may be used as conclusive evidence in any proceedings.

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

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

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

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

prone to risk of any loss of or interception of information over internet / telephone, notwithstanding the secure method of transmitting information adopted by RCAM, and that such a risk will be borne by the Unitholder and that RCAM shall not be liable for the same.

RCAM, alongwith its directors, employees, agents, executors, successors and assigns shall not be liable for any damages or injuries arising out of or in connection with the use of the Online Facility and Call Centre Facility or its non-use including non-availability or failure of performance, loss or corruption of data, loss of or damage to property (including profit and goodwill), work stoppage, computer failure or malfunctioning, or interruption of business; error, omission, interruption, deletion, defect, delay in operation or transmission, communication line failure or for any failure to act upon electronic or telephonic instructions or to provide any facility for any cause.

All records of RCAM, whether in electronic form, magnetic medium, documents or any other with respect to instructions received pursuant to the use of the PIN Facility or instructions received through use of the PIN Facility shall be conclusive evidence of such instructions and shall be binding on the Unitholder.

Should any Unitholder notice that any information relating to the Unitholder's account(s) appearing on Website is incorrect or discrepant; the same should be immediately brought to the notice of RCAM.

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

### 7. NO WAIVER:

No forbearance, delay or failure on part of RCAM to exercise any power or right shall operate as a waiver of such power or right, nor shall any single or partial exercise of such power or right preclude any further exercise of that or any other power or right.

### 8. DISCLAIMER:

The Scheme Information Documents ("SID") made available by RCAM set forth concisely, the information about the Schemes that an investor should know before investing. The particulars of the Schemes have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations, 1996 as amended till date and filed with Securities and Exchange Board of India ("SEBI") and the Units being offered for public subscription have not been approved or disapproved by SEBI nor has SEBI certified the accuracy and adequacy of the SID. The SIDs shall remain effective till a "Material Change" (other than a change in the fundamental attributes and within the purview of the SIDs) occurs and thereafter the changes shall be filed with the SEBI and circulated to the Unitholders alongwith the quarterly / half-yearly reports. All Unitholders using the Online Facility / Call Center Facility are notified that any information made available by RCAM should be used in conjunction with traditional investment techniques, which may include obtaining applicable legal, accounting, tax or other professional advice or services. RCAM excludes any liability arising out of any omissions, errors or investment consequences arising from the use of the PIN Facility on the Website by any Unitholder.

### 9. CONFIDENTIALITY:

RCAM shall keep the information relating to the transactions of the Unitholder confidential. Provided however that RCAM is entitled to disclose any information or particulars pertaining to the Unitholder to any authority, statutory or otherwise as may be required by law or to its service providers / agents for the discharge of its obligations.

### 10. PRIVACY:

RCAM shall not sell or market any personal information or personalized data of the Unitholder to unaffiliated organizations. RCAM shall maintain the Unitholder's personal information and data according to strict standards of security and confidentiality, in accordance with its privacy policy.

### 11. TERMINATION:

The Unitholder may terminate the PIN Facility by making an application to RCAM in writing and signed by him along with other joint Unitholders and disable the PIN. RCAM shall disable the Username and the PIN provided to the Unitholder (including joint Unitholders) within a period of ten (10) business days from the date of receipt of the said request. RCAM may terminate the PIN Facility of the Unitholder without prior notice on the occurrence of any event, which in the sole opinion of RCAM, may have a material adverse impact (as may be solely determined by RCAM) on the Designated Account or on RCAM / RMF, including but not limited to:

- (a) non-compliance of these Terms and Conditions;
- (b) death, insolvency, bankruptcy or liquidation of the Unitholder(s).
- (c) any other cause arising out of operation of law.
- (d) closing of Unitholder's Designated Account.
- (e) such other reason(s) as RCAM may, in its sole and absolute discretion deem proper.
- (f) receipt of a written application from a joint Unitholder for termination.

### 12. GOVERNING LAW AND JURISDICTION:

These Terms and Conditions are governed by and construed in accordance with the laws of India. The Courts of Mumbai shall have exclusive jurisdiction over any disputes arising out of or in connection with these terms and conditions. All the transactions carried out through the PIN Facility are subject to the terms and conditions of the SID of the relevant schemes of Reliance Mutual Fund, as amended from time to time.

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

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

### 13. NOTICE:

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

- a) If to RCAM:  
Reliance Capital Asset Management Limited,  
One Indiabulls Centre, Tower 1, 12th Floor, Jupiter Mill Compound,  
841, Senapati Bapat Marg Elphinstone Road, Mumbai - 400 013  
Telephone: +91 22 30994600, Fax: + 91 22 30994699
- b) If to the Unitholder: At the address of the Unitholder as recorded with RCAM.  
The notice, communication or document shall be deemed to be effective if given by personal delivery when so delivered, if given by post on expiration of seven days after the notice, communication or document is delivered to the post office for onward dispatch, if given by fax or telex upon transmission thereof. Provided that any notice, communication or document given by fax, shall be followed by a confirmation in writing.

## INSTRUCTIONS TO HELP YOU COMPLETE THE MAIN APPLICATION FORM

### I. GENERAL INSTRUCTION:

1. Please read the Key Information Memorandum (KIM), Statement of Additional Information(SAI) and the Scheme Information Document(SID) carefully before investing. All applicants are deemed to have read, understood and accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the Application Form and tendering payment.
2. The application form must be filled in English in BLOCK letters using Black or Dark Blue colored ink. Incomplete applications are liable to be rejected. Please ensure that the requisite details and documents have been provided. This will help in avoiding processing delays and / or rejection of your Application Form. All subscription application forms should be submitted only at the designated Investor Service Center of Reliance Mutual Fund.
3. The Applicant's name and address must be given in full (P.O. Box No. alone is not sufficient). In case of multiple applicants, all communication and payments towards redemption will be made in the name of / favoring first applicant only. If the first applicant is a minor, the name of the Guardian who will sign on behalf of the minor should be filled in the space provided. Please fill in your date of birth as this may be required for validating your identity for certain transactions/ communication. Also, please provide Telephone No./E-mail Id. of the first applicant, so as to facilitate faster and efficient communication.
4. All applicants must sign the form, (quoting existing Folio no, if any). Thumb impressions must be attested by a Judicial Magistrate/Notary Public under his/her official seal. In case of HUF, the Karta should sign on behalf of the HUF. Authorised signatories, signing on behalf of a Co./Body Corp./Society/Trust etc should sign under their official seal, designation. A list of Authorised Signatories with their names & designations duly certified / attested by the bankers should be attached with the application form.
5. Please note that if no Plan is ticked / indicated in the Application form, the units will, by default, be allotted under the Growth Plan of the Scheme. Similarly, Growth Option of the Growth Plan and Dividend Reinvestment Option of the Dividend Plan shall be the default sub-options.
6. In case of Mode of Holding is not mentioned for Joint Holder's the default mode of holding would be Joint.
7. If the investment is done on behalf of the minor then the minor shall be the sole holder in the folio /account. Joint holding will not be allowed in the folio/account opened on behalf of the minor.
8. Guardian in the folio on behalf of the minor should either be a Natural Guardian (i.e. father or mother) or a court appointed Guardian.
9. If you have invested through a distributor kindly specify the Name and ARN Code of the distributor else for Direct Investment please Mention "Direct" in the Column "Name & Broker Code/ARN". In case nothing is specified then by default the Broker Code will be treated as Direct. In case the subscription amount is ₹ 10,000 or more and your Distributor has opted to receive Transaction Charges, ₹ 100 will be deductible from the purchase / subscription amount and payable to the Distributor. Units will be issued against the balance amount invested.
10. 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.
11. Investors can opt for Special facilities like Systematic Investment Plan, Systematic Transfer Plan, Reliance Smart STEP, Trigger, Systematic Withdrawal Plan, Dividend Transfer Plan, Reliance SIP Insure and Invest Easy available in selected Schemes. Please fill separate Transaction / Enrolment Form available on our website and at our DISCs.
12. The guardian cannot undertake any financial and non-financial transactions including fresh registration of Systematic Transfer Plan (STP), Systematic Investment Plan (SIP) and Systematic Withdrawal Plan (SWP) after the date of the minor attaining majority till the documents for the change in status are provided.
13. In case the new investor wishes to opt for SIP through Auto debit/NACH mode then a separate OTM + SIP Form as applicable has to be submitted along with Common Application Form. In case an existing investor wishes to opt for Auto debit/NACH mode for SIP then only OTM + SIP Form as applicable has to be submitted.
14. Politically Exposed Persons (PEP) are defined as individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior Government/ judicial/military officers, senior executives of state owned corporations, important political party officials, etc.
15. If the Scheme name on the application form and on the payment instrument are different, the application may be processed and units allotted at applicable NAV of the scheme mentioned in the application / transaction slip duly signed by investor(s), given that the same constitutes a valid legal document between the investor and the AMC.
16. If the investor has opted for Invest Easy facility IPIN will be issued to the investor which can be used to transact through Online mode on RMF website, transact through Call Centre & Reliance Mutual Fund Application. Further, in order to transact through Call Centre and / or Transact through Mobile / SMS investor has to mandatorily fill and submit "One Time Bank Mandate Registration form". The form is available on RMF website / DISC of RMF.

### II. APPLICANT'S INFORMATION:

1. In case of application(s) made by individual investors under a Power of Attorney, the original Power of Attorney or a duly notarized copy should be submitted alongwith the subscription application form. In case of applications made by non-individual investors, the authorized signatories of such nonindividual investors should sign the application form in terms of the authority granted to them under the Constitutional Documents/Board resolutions / Power of Attorneys, etc. A list of specimen signatures of the authorized signatories, duly certified / attested should also be attached to the Application Form. The Mutual Fund/AMC/Trustee shall deem that the investments made by such non individual investors are not prohibited by any law/Constitutional documents governing them and they possess the necessary authority to invest.
2. Application made by a limited company or by a body corporate or a registered society or a trust, should be accompanied by a copy of the relevant resolution or authority to make the application, as the case may be, alongwith a certified copy of the Memorandum and Articles of Association or Trust Deed / Bye Laws / Partnership Deed, whichever is applicable.
3. In case of non-individual applicants, i.e. HUF / Companies / AOP / BOI / Trusts / Societies / FIs etc. the name, email-ID and telephone number of the contact person to should be provided.
4. Date of Birth of the minor is mandatory while opening the account/folio.
5. In case the investment is done on behalf of the minor the relationship/status of the guardian as father, mother or legal guardian and Date of birth of the minor shall be specified in the application form and following documents shall be submitted alongwith the application form as evidence:
  - i. Birth certificate of the minor, or
  - ii. School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc., or
  - iii. Passport of the minor, or
  - iv. Any other suitable proof evidencing the date of birth of the minor.
  - v. In case of court appointed legal guardian, supporting documentary evidence shall be provided.
  - vi. In case of natural guardian a document evidencing the relationship if the same is not available as part of the documents submitted as per point. i - iv above.

### 6. Permanent Account Number (PAN)

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

### 7. Prevention of Money Laundering and Know Your Client (KYC)

In order to reduce hardship and help investors dealing with SEBI intermediaries, SEBI issued three circulars - MIRSD/SE/Cir-21/2011 dated October 05, 2011, MIRSD/Cir-23/2011 dated December 02, 2011 and MIRSD/Cir-26/2011 dated December 23, 2011 informing SEBI registered intermediaries as mentioned therein to follow, with effect from January 01, 2012, a uniform KYC compliance procedure for all the investors dealing with them on or after that date. SEBI also issued KYC Registration Agency ("KRA") Regulations 2011 and the guidelines in pursuance of the said Regulations and for In-Person Verification ("IPV"). All investors (individual and non-individual) are required for KYC compliance. However, applications should note that minors cannot apply for KYC compliance and any investment in the name of minors should be through a Guardian, who should be KYC compliant for the purpose of investing with a Mutual Fund. Also applicants/ unit holders intending, to apply for units currently holding units and operating their Mutual Fund folios through a Power of Attorney (PoA) must ensure that the issue of PoA and the holder of the PoA must mention their KYC compliance status at the time of investment. PoA holders are not permitted to apply for KYC compliance on behalf of the issuer of the PoA. Separate procedures are prescribed for change in name, address, and other KYC related details, should the applicant desire to change such information, POS will extend the services of effecting such changes.

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

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

Update of 'missing / not available' KYC information along with IPV is currently a one-time requirement and needs to be completed with any one of the mutual funds i.e. need not be done with all the mutual funds where investors have existing investments. Once the same is done then the KYC status at CVL-KRA will be changed to 'Verified by CVL KRA' after due verification. In such a scenario, where the KYC status changes to 'Verified by CVL KRA', investors need not submit the 'missing/not available' KYC information to mutual funds again. Individual Investors are required to submit 'KYC Details Change Form' issued by CVL-KRA available on their website www.cvlkra.com.

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

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

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

### III. BANK DETAILS:

As per the SEBI guidelines, it is mandatory for investors to mention their bank account details in the application form. In the absence of the bank details the application form will be rejected.

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

2. Direct Credit of Redemption / Dividend Proceeds / Refund if any -RMF will endeavor to provide direct / electronic credit for dividend / redemption payments into the investors bank account directly. In case the direct credit is not affected by the unitholder's banker for any reason then RMF reserves the right to make the payment to the investor by a cheque / DD. If the electronic credit is delayed or not affected or credited to a wrong account, on account of incomplete or incorrect information, RMF will not be held responsible. Please provide the MICR Code/ IFSC code on the right bottom of your Cheque for us to help you in future for ECS/NEFT credit of dividend and redemption payout.

3. RMF offers facility to register multiple bank accounts in the folio and designate one of the bank account as "Default Bank account". Default bank account will be used for all dividend and redemption payouts unless investor specifies one of the existing registered bank account in the redemption request for receiving redemption proceeds. A new non-registered bank account specified in the redemption request for receiving redemption proceeds will not be considered and the redemption proceeds will by default be credited into the default Bank account. The investor will have to initially get the non registered bank account registered in the folio and then apply for the redemption request. Also if no registered bank account is mentioned at the time of redemption then by default the redemption proceeds will be credited into the default Bank account.

4. In accordance with the AMFI Best Practice Guideline Circular No. 17/2010-11 dated October 22, 2010 and Circular No. 39/ 2013-14 dated August 23, 2013 and to reduce operational risk, Investor(s) are requested to note that any one of the following documents shall be required to submit as a proof of Bank Account Details (for Redemption/Dividend), in case the cheque provided along with fresh subscription/new folio creation does not belong to the Bank Account Details specified in the application form for redemption / dividend paymentsw.e.f. March 1, 2014.

- a) Cancelled original cheque of the Bank Account Details with first unit holdernamend bank account number printed on the face of the cheque; (or)
- b) Self attested copy of bank statement with current entries not older than 3 months; (or)
- c) Self attested copy of bank passbook with current entries not older than 3 months; (or)
- d) Bank Letter duly signed by branch manager/authorized personnel.

### IV. INVESTMENT & PAYMENT DETAILS:

1. Payment should be made by crossed cheques, /Demand Draft/payorder, favouring the scheme name and marked "Account Payee" payable locally in the city where the application is submitted. Post dated or outstation cheques/draft are not permitted. Application received with outstation cheque/demand draft shall be rejected. With a view to avoid fraudulent practices, it is recommended that investors may also make the payment instrument (cheque, demand draft, pay order, etc.) favoring either of the following: (a) "XYZ Scheme A/c Permanent Account Number" (b) "XYZ Scheme A/c First Investor Name" (Investors are urged to follow the order of preference in making the payment instrument).

Investors from such centers, who do not have a facility to pay by local cheque, as there are no Collection Centres of RMF, will be permitted to deduct the actual DD commission's charges. Documentary proof, thereof is to be attached, if not attached the AMC reserves the right to call for the same at a later date. The amount of the DD commission charges will be limited to the actual charges paid or DD charges of State Bank of India, whichever is lower. (Separate application form is required for investment in each plan/option.)

2. Please mention the application serial no. on the reverse of the cheque/demand draft tendered with the application.
3. In case the payment is made through Demand Draft or Bankers Cheque or Indian Rupee draft purchased abroad or from FCNR or NRE A/c, an Account Debit Certificate from the Bank issuing the draft, confirming the debit should be submitted. For subscription made by NRE / FCNR Account cheques, the application forms must be accompanied with a photocopy of the cheque or Account Debit Letter / Certificate from the bankers.

4. One time Bank mandate (OTM) facilitates the investor to register a debit Mandate with his banker which will contain a pre defined upper limit for the amount to be debited from his bank account for every Purchase Transaction done. If the investor is making payment through OTM facility registered in the folio, then he has to tick the relevant box and not attach any cheque along with the purchase request. The subscription amount will be debited from the bank account details as mentioned in the OTM facility opted by the investor.

### 5. TRANSACTION CHARGES

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

The transaction charge shall be deducted from the subscription amount and paid to the distributor/agent, as

## INSTRUCTIONS TO HELP YOU COMPLETE THE MAIN APPLICATION FORM

the case may be and the balance shall be invested. The statement of account shall clearly state that the net investment as gross subscription less transaction charge and give the number of units allotted against the net investment.

In case of investments through Systematic Investment Plan (SIP) the transaction charges shall be deducted only if the total commitment through SIP (i.e. amount per SIP installment x No. of installments) amounts to Rs. 10,000/- and above. In such cases, the transaction charges shall be deducted in 3-4 installments. Transaction charges shall not be deducted if:

- (a) The amount per purchases/subscriptions is less than Rs. 10,000/-;
  - (b) The transaction pertains to other than purchases/subscriptions relating to new inflows such as Switch/STP/DTP/, etc.
  - (c) Purchases/Subscriptions made directly with the Fund through any mode (i.e. not through any distributor/agent).
  - (d) Subscription made through Exchange Platform irrespective of investment amount.
- 2) RCAM will endeavor to check if the investor is an existing or a new investor to Mutual Fund. In case the investor is found to be an existing investor then transaction charges of Rs 100 will be applicable else the investor declaration will be considered and transaction charges will be levied accordingly.
- 3) If the investor has not ticked / not signed the declaration then by default investor will be treated as an existing investor and transaction charges of Rs 100 will be deducted for investment of Rs. 10000 and above.

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

1. Nomination facility is available to individuals applying on their own behalf i.e. singly or jointly. Nomination is mandatory for folios opened by individuals with single mode of holding.
2. Multiple nominee (Resident, NRI, Including Minor) can be nominated. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.
3. Nomination of an NRI is subject to requirements, if any, prescribed by RBI and SEBI from time to time.
4. Nomination can be changed at any time during the currency of the investment by the same persons who have made the nominations.
5. Unitholder being either parent or lawful guardian on behalf of a minor and an eligible institution, societies, bodies corporate, HUF, AOPs, BOPs and partnership firms shall have no right to make any nomination.
6. The nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, karta of HUF or power of attorney holder.
7. On registration of nomination a suitable endorsement shall be made on the statement of account or in the form of a separate letter.
8. The facility of nomination is available to a unitholder under SEBI (MFs) Regulations and guidelines issued by SEBI from time to time.
9. Nomination in respect of units stands rescinded, upon the transfer of units.
10. On cancellation of nominations, the nomination shall stand rescinded and RMF shall not be under any obligation to transfer the units in favour of the nominee.
11. Where a nomination in respect of any unit has been made, the units shall, on the death of the unitholder(s), vest in the nominee and on compliance of necessary formalities the nominee shall be issued a SOA in respect of the units so vested subject to any charge or encumbrance over the said units. Nominee would be able to hold the units provided he is otherwise eligible to become a unitholder of the scheme.
12. Where there are two or more unitholders one of whom has expired the title to units shall vest in the surviving unitholder(s) who may retain the nomination or change or cancel the same. However, non-expression of desire to change or substitute the nominee by surviving unitholder shall be deemed to be the consent of surviving unitholder for the existing nomination.
13. Transmission made by the AMC as aforesaid, shall be a full discharge to the AMC from all liabilities in respect of the said units. For further details please refer SA1.
14. In case of a Zero Balance Folio Holder, nomination mentioned in Zero Balance Folio form shall be taken as default unless Scheme specific nomination has been made.
15. Where a folio has joint holders, all joint holders should sign the request for Nomination/cancellation of nomination, even if the mode of holding is not "joint"
16. Power of Attorney (POA) holder cannot sign the Nomination form.
17. Nomination is not allowed in a folio held on behalf of a minor.
18. If the investor does not fill in the nomination details under Point no - 11 of the Application form then by default it shall be treated as his consent not to register the nomination in the folio/account.
19. Nomination is maintained at the folio level and not at the scheme level. If the investor fills in a fresh application form with new Nominee Name than the same shall supercede the existing nominee details in the folio.

### VI. Communication for the investors. :

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

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

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

CAS shall not be received by the Unit holders for the folio(s) wherein the PAN details are not updated. The Unit holders are therefore requested to ensure that the 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.

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

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

### VIII. Benefits

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

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

In line with SEBI letter no. OW/16541/2012 dated July 24, 2012 addressed to AMFI, Investments in the mutual fund schemes (including investments through Systematic Investment Plans (SIPs)) up to Rs. 50,000/- per investor per year shall be exempted from the requirement of PAN.

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

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

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

Lumpsum Investments / Systematic Investments Plan (SIP) / Switch / lump should be considered for tracking the above exemption limit. Investors are requested to note that, in case where a lump sum investment is made during the financial year and subsequently a fresh SIP mandate request is given where the total investments for that financial year exceeds Rs. 50,000/-, such SIP application shall be rejected.

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

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

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

### X. Units held in the dematerialised form

1. With effect from October 1, 2011, in accordance with SEBI Circular No. IMD/DF/9/2011 dated May 19, 2011, an option to subscribe/hold the units of the Scheme(s)/Plan(s) of RMF in dematerialized (demat) form is being provided to the investors in terms of the guidelines/procedural requirements as laid by the Depositories (NSDL/CDSL) / Stock Exchanges (NSE / BSE) from time to time.
2. The Unit holders are given an Option to hold the units by way of an Account Statement (Physical form) or in Dematerialized ("Demat") form. Unit holders opting to hold the units in demat form must provide their Demat Account details in the specified section of the application form. The Unit holder intending to hold the units in Demat form are required to have a beneficiary account with the Depository Participant (DP) (registered with NSDL / CDSL as may be indicated by RMF) and will be required to indicate in the application the DP's name, DP ID Number and the beneficiary account number of the applicant with the DP. Applicants must ensure that the sequence of names and other details like Client ID, Address and PAN details as mentioned in the application form matches that of the account held with the Depository Participant. Only those applications where the details are matched with the depository data will be treated as valid applications. If the details mentioned in the application are incomplete/ incorrect, not matched with the depository data, then units will be allotted in the physical mode and an Account Statement shall be sent to them. Such investors will not be able to trade on the stock exchange till the holdings are converted in to demat form.
3. Unit Holders opting the units in the demat mode , can submit redemption/switch only through DP or through stock exchange platform.
4. Unit holders opting for investment in demat mode can not opt for facilities like STP, DTP, SWP, Trigger, ATM, Salary Advantage & Smart Step.
5. In case, the Unit holder desires to hold the Units in a Dematerialized /Rematerialized form at a later date, the request for conversion of units held in non-demat form into Demat (electronic) form or vice-versa should be submitted alongwith a Demat/Remat Request Form to their Depository Participants.
6. Units held in demat form will be transferable (except in case of Equity linked Savings Schemes).
7. Demat facility will not be available for Daily, Weekly & Fortnightly Dividend plans / options for all the schemes of RMF except Reliance Liquid Fund-Treasury Plan, Reliance Liquid Fund-Cash Plan, Reliance Liquidity Fund & Reliance Money Manager Fund.

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

- XII. **Ultimate Beneficial Owners (UBOs):** Pursuant to SEBI Master Circular No. CIR/ISD/AML/3/2010 dated December 31, 2010 on Anti Money Laundering Standards and Guidelines on identification of Beneficial Ownership issued by SEBI vide its Circular No. CIR/MIRSD/2/2013 dated January 24, 2013, investors (other than Individuals) are required to provide details of 'Ultimate Beneficial Owner(s) (UBO(s))' and submit proof of identity (viz. PAN with photograph or any other acceptable proof of identity prescribed in common KYC form) of UBO(s). Further, the Prevention of Money Laundering Rules, 2005 also require that every banking company, financial institution (including Mutual Funds) and intermediary, as the case may be, shall identify the beneficial owner. In case the investor or owner of the controlling interest is a company listed on a stock exchange or is a majority owned subsidiary of such a company, the details of shareholders or beneficial owners are not required to be provided. Non-individual applicants/investors are mandated to provide the details on 'Ultimate Beneficial Owner(s) (UBO(s))' by filling up the declaration form for 'Ultimate Beneficial Ownership'.

Providing information about beneficial ownership will be applicable to the subscriptions received from all categories of investors except Individuals and a Company listed on a stock exchange or is a majority owned subsidiary of such a Company. Proof of Identity of the UBO such as Name/s, Address & PAN/Passport together with self attested copy' alongwith the declaration form for 'Ultimate Beneficial Ownership' are required submitted to Reliance AMC/its RTA. (Original to be shown for verification and immediate return). In case of any change in the beneficial ownership, the investor should immediately intimate Reliance AMC / its Registrar / KRA, as may be applicable, about such changes. Please contact the nearest Investor Service Centre (ISC) of Reliance Mutual Fund or log on to our website [www.reliancecmul.com](http://www.reliancecmul.com) for the Declaration Form.

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

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

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

### d. Declaration under FATCA

- a) the information provided in the Form is in accordance with section 285BA of the Income Tax Act, 1961 read with Rules 114F to 114H of the Income tax Rules, 1962.
- b) the information provided by me/us in the Form, its supporting Annexures as well as in the documentary evidence provided by me/us are, to the best of our knowledge and belief, true, correct and complete and that I/ we have not withheld any material information that may affect the assessment/categorization of the account as a Reportable account or otherwise.
- c) I/we permit/authorise the Company to collect, store, communicate and process information relating to the Account and all transactions therein, by the Company and any of its affiliates wherever situated including sharing, transfer and disclosure between them and to the authorities in and/or outside India of any confidential information for compliance with any law or regulation whether domestic or foreign.
- d) I / We undertake the responsibility to declare and disclose within 30 days from the date of change, any changes that may take place in the information provided in the Form, its supporting Annexures as well as in the documentary evidence provided by us or if any certification becomes incorrect and to provide fresh self certification alongwith documentary evidence.
- e) I / We also agree that our failure to disclose any material fact known to us, now or in future, may invalidate our application and the Company would be within its right to put restrictions in the operations of my/our account or close it or report to any regulator and/or any authority designated by the Government of India (GOI) /RBI for the purpose or take any other action as may be deemed appropriate by the Company if the deficiency is not remedied by us within the stipulated period.
- f) I / We hereby accept and acknowledge that the Company shall have the right and authority to carry out investigations from the information available in public domain for confirming the information provided by me / us to the Company.
- g) It shall be my / our responsibilities to educate myself / ourself and to comply to all times with all relevant laws relating to reporting under section 285BA of the Act read with the Rules thereunder.
- h) I/we also agree to furnish such information and/or documents as the Company may require from time to time on account of any change in law either in India or abroad in the subject matter herein.
- i) I/we shall indemnify the Company for any loss that may arise to the Company on account of providing incorrect or incomplete information.

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

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

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

- Resident Individuals.
- Minors (investing through Guardian)
- Sole Proprietorships.

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

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

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

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

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

copy to the investor along with the acknowledgement of cash deposition.

#### NAV Applicability:

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

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

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

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

**a. Subscription Limit is Exhausted:** The amount of subscription through cash (including the subscriptions made through cash during the financial year) exceeds Rs. 50,000/-.

**b. Application is incomplete:** Unit allotment for transactions accepted as DISCs of RMF is subject to verification at the time of final processing. Application shall be liable for rejection if the same is found to be incomplete in any aspect.

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

#### Other important points:

**a. In case of mismatch in the amount mentioned in application form and cash deposited in bank, units shall be allotted as per credit received from bank.**

**b. Cash deposited but application not submitted:** If cash is deposited directly at branch of Axis Bank Limited and application is not submitted at DISC of RMF, amount shall be refunded to investor based on receipt of following documents:

- Existing investor: Request letter, Bank acknowledged deposit slip copy.
- New investor: Request letter containing the bank details in which the refund needs to be issued, bank acknowledged deposit slip copy and PAN card copy or any other valid id proof.

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

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

1. The Card issued / to be issued by RMF is a Co-Branded debit Card, called as "Reliance Any Time Money Card" (a mutual fund linked debit card), which will be / is facilitating instant cash withdrawal / Purchase by unit holders of the eligible schemes offering this facility, at all VISA enabled ATMs and Merchant Establishments / Point of Sale (PoS) terminals. This Co-Branded Card is issued / being issued by RMF in collaboration with HDFC Bank Ltd.
2. The card shall be issued only to Resident Individuals. The card shall not be issued to Minors, HUF, NRI, Pvt/Public Ltd Companies, Partnership Firms, Proprietorship Firms, Trusts etc. No card shall be issued for subscriptions through DDs/third party cheques.
3. Only one card shall be issued per folio / account. The card will be sent only after the realisation of the subscription cheque.
4. In order to avail the Reliance Any Time Money Card facility, at the time of lumpsum purchases the investor needs to mandatorily have investments in Reliance Liquid Fund-Treasury Plan, Reliance Money Manager Fund or Reliance Liquid Fund-Cash Plan. The investor can treat either of the schemes as Primary scheme account in the folio. In case of zero balance SIP, the card shall be issued before processing the first SIP installment (without investment balance being there in the primary scheme account i.e. Reliance Liquid Fund-Treasury Plan, Reliance Money Manager Fund or Reliance Liquid Fund-Cash Plan). The investor can also link other schemes to this folio. In case the investor has investments in Reliance Liquid Fund Treasury Plan, Reliance Money Manager Fund or Reliance Liquid Fund-Cash Plan and has not selected either of the schemes as the Primary Scheme Account then by default Reliance Liquid Fund Treasury Plan will become the Primary Scheme Account.
6. In case investor is KYC Compliant card will be despatched to the KYC address. For KYC Non Compliant cases card will be despatched to KYC address if address in KYC is made available within 15 days from CVL. If KYC address is not made available from CVL, On 16th day the card will be despatched to the address given in the application form.
7. The Reliance Any Time Money Card and all the communications pertaining to the Reliance Any Time Money Card will be despatched to the investor's address as updated in the KYC.
8. The card will offer instant liquidity to the unitholder upto a permissible limit as fixed/determined by the Bank for ATM/POS withdrawals or 50% of withdrawal limit as set by RMF, from time to time, whichever is lower.
9. Processing the redemptions through any Point of Service or ATM (other than HDFC Bank ATMs) the withdrawals would be made from Primary Scheme Account (Reliance Liquid Fund-Treasury Plan / Reliance Money Manager Fund / Reliance Liquid Fund-Cash Plan). If the balance is not available in the primary scheme, the withdrawal/POS transaction would be declined. Further, the investor will have an option to withdraw from any of the scheme of his choice linked to the card through HDFC Bank ATMs after knowing the consequences of such a withdrawal.
10. The card shall be issued only to the 1st holder where the mode of holding is Single or any one

11. or survivor. No card shall be issued where mode of operation is Joint.
12. Cash withdrawal & Balance Enquiry at ATM and Transaction at POS terminals are currently not chargeable. Please refer to the Tariff Card in the Welcome Kit for the applicable charges.
13. PIN is required to authorize all POS transactions also, this will be in addition to signature validation.
14. Redemption facility through this card will be purely optional and in addition to the conventional method of redemption i.e. physical redemption request to be submitted at the Designated Investor Service Centres of the Reliance Mutual Fund. Investor can opt for any mode of redemption as per his choice and convenience. SEBI guidelines on uniform cut off timings for redemption shall also be applicable to the aforesaid facility of alternative means of redemption.
15. Your Personal Identification Number (PIN) shall be mailed to you separately. Please ensure that you receive the PIN after you receive your card. In case you do not receive the same it please contact the RCAM / Karvy branch Investor Service Center or call 022 30301111 / 1800 300 11111 or send an e-mail to [customer\\_care@reliancecmf.com](mailto:customer_care@reliancecmf.com). Please change your PIN immediately on receipt.
16. Please sign on the reverse of the card on the signature panel.
17. Withdrawals through ATM or POS terminals can be stopped temporarily or permanently for want of any statutory compliance.
18. Please retain a copy of transaction slip generated by the ATM Machine after completion of transaction as confirmation of the transaction done.
19. If your card ever gets lost or stolen, please contact us immediately on toll free no. 1800 300 11111. We will not list your card (no transactions shall be possible thereafter through the hot listed card).
20. In order to receive the credit back on void transactions done on your card, you need to send/fax a copy of void transaction slip to the address mentioned at the back of the card.
21. Your card is valid in India only. You can not make any International Transactions via ATM & POS. Please read the terms and conditions carefully, which will be provided in the Welcome kit of the card.
22. RMF/RCAM reserve the right to discontinue/modify/alter the said facility on a prospective basis subject to compliance with the prevailing SEBI guidelines and Regulations.
23. Employee Unique Identification Number (EUID) would assist in tackling the problem of mis-selling even if the employee/relationship manager/sales person leave the employment of the distributor.
24. Mobile No, Email Id & Date of Birth of the First /Sole applicant is mandatory. In case the details are not provided then the Reliance Any Time Money Card request will be rejected.
25. Please refer respective SID/KIM for product labeling.

## Points to remember

#### Please ensure that:

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

## INSTRUCTIONS TO FILL THE STP ENROLMENT FORM

- (1) Systematic Transfer Plan (STP) is a special facility available in selected Schemes of RMF. It is a facility wherein unit holders of designated open ended schemes of Reliance Mutual Fund (RMF) can opt to transfer a fixed amount (capital) or variable amount (capital appreciation) at regular intervals to another designated open ended scheme of RMF.
- (2) Unit holders are advised to read the Statement of Additional Information (SAI), Scheme Information Document (SID) and Key Information Memorandum (KIM) of the respective Transferor & Transferee Scheme(s) available at all the Designated Investor Service Centers (DISC), brokers / distributors and on our website [www.reliancecmf.com](http://www.reliancecmf.com) carefully before investing.
- (3) New Unit holders are required to fill up Common Application Form for investing in Transferor Scheme alongwith STP Enrolment Form. Existing Unit holders in Transferor Scheme are required to provide their Folio No. and submit only STP Enrolment Form.
- (4) Please submit separate enrolment form for more than one Transferor and / or Transferee schemes.
- (5) An investor whether existing or new is required to select any one of the Transferor Scheme and any one of the Transferee Scheme. Unit holders should clearly mention from and to which scheme / option he / she wish to transfer their investment. Please note that if no Transferor Scheme or Transferee Scheme is mentioned or in case of an ambiguity the application is liable to be rejected.
- (6) An investor has to opt between the Fixed Systematic Transfer Plan & Capital Appreciation Systematic Transfer Plan. In case none of the plans or options are mentioned in the application form or in case of an ambiguity the application for enrolment will be rejected. Further in case plans are not mentioned but options are mentioned, the plan will be selected on the basis of sub - option selected.
- (7) Unit holders are required to select any one of the frequency option under Fixed Systematic Transfer Plan. The frequency options available are Daily Option - where STP will be executed on Daily basis, Weekly Option - where STP will be executed on 1st, 8th, 15th and 22nd of every month, Fortnightly Option - where STP will be executed on 1st and 15th of every month, Monthly Option - where STP will be executed on any pre-specified date of every month to be chosen by the unit holders, Quarterly Option - where STP will be executed on any pre-specified date of the first month of the quarter to be chosen by the unitholder. If an investor does not mention any frequency or ticks on multiple frequencies or the frequency is unclear on the STP application form, the default frequency shall be considered as monthly.
- (8) Unit holders are required to select any one of the option under Capital Appreciation Systematic Transfer Plan. The options available are Monthly Option - where STP will be executed on 1st of every month, Quarterly Option - where STP will be executed 1st of the starting month of every quarter. If an investor does not mention any frequency or ticks on multiple frequencies or the frequency is unclear on the STP application form, the default frequency shall be considered as monthly.
- (9) Under Fixed Systematic Transfer Plan, minimum of Rs. 100 and in multiples of Rs. 100 each will be transferred on execution date subject to applicable exit load of the transferor Scheme in case of Daily Option. Minimum of Rs. 1000 and in multiples of Rs 100 thereof in case of Weekly / Fortnight / Monthly option and Rs. 3000 and in multiples of Rs 100 thereof in case of Quarterly option can be transferred on STP execution date subject to applicable exit load. However applications not in multiple of Rs.100 will be processed for the nearest lower multiple of Rs.100, subject to minimum amount specified. However under Capital Appreciation STP, minimum of Rs. 500 and above thereof in case of Monthly option or Quarterly option can be transferred on STP execution date subject to applicable exit load. In case the capital appreciation amount is less than Rs.500 on any STP due date, the systematic transfer will not be processed for that due date.
- (10) Unit holders are required to mention date of execution in case of Monthly and Quarterly Option under both the plans. If an investor opts for Monthly or Quarterly frequency but does not mention the STP Date or mentions multiple STP dates or the STP date is unclear on the STP application form, the default STP date shall be treated as 10th of every month/quarter as per the frequency defined by the investor.
- (11) In case execution date mentioned is a non - transaction or non - working day, the STP will be executed on next business / transaction / working day.
- (12) Unitholder has to ensure to maintain minimum balance in accordance with Plans selected in the Transferor Scheme on the transfer date / execution date under Fixed Systematic Transfer Plan. In case of insuffi cient balance / unclear units on the date of transfer in the folio, STP for that particular due date will be processed based on the clear balance available in the scheme. However, future STPs will continue to be active. This will help the investor to continue his STP facility seamlessly. Also if the investor continues to have insuffi cient balance / unclear units for three consecutive months, RCAM will have the right to discontinue the future STPs at its own discretion.
- (13) Please note that no transfers will take place if there is no minimum capital appreciation amount (except for last transfer leading to closure of account). The capital appreciation, if any, will be calculated from the enrolment date of the STP under the folio, till the first transfer date. Subsequent capital appreciation, if any, will be the capital appreciation between the previous STP date (where transfer has been processed and paid) and the next STP date.
- (14) Minimum number of transfers required for a STP shall be two. In case of Daily STP, minimum number of transfer is one month.
- (15) In case the investor opts for Monthly STP and provides the enrolment period in MM/YYYY format, then the first execution date will be the 7th calendar day from the date of submission of the form (excluding date of submission).
- (16) An investor who opts for perpetual option, his STP will continue forever with no end date unless a written request for cancellation is given by the investor in this regard.



## INSTRUCTIONS TO FILL THE STP ENROLMENT FORM

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| <p>(17) If an investor does not mention STP start date, or the STP start date is unclear/not expressly mentioned on the STP Application form, then by default STP would start from the next subsequent cycle after meeting the minimum registration requirement of 7 working days as per the defined frequency by the investor. If an investor does not mention STP end date or the STP end date is unclear, it will be considered as perpetual STP.</p> <p>(18) The Enrolment form completed in all respects can be submitted at any of the Designated Investor Service Centre (DISC) of RCAM at least seven calendar days before the commencement of first execution date of STP. In case the required time of seven calendar days are not met then the STP will be processed from the next STP cycle.</p> <p>(19) In accordance with the requirements specified by the SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009 no entry load will be charged. Exit Load as applicable in the respective Transferor and Transferee Scheme at the time of enrolment / registration will be applicable.</p> <p>(20) STP facility is available for all sub options of the mentioned Transferor Scheme</p> <p>(21) Unit holders should note that Unit holders' details and mode of holding (single, joint, anyone or survivor) in the Transferee Scheme will be as per the existing folio number of the Transferor Scheme. Units will be allotted under the same folio number.</p> <p>(22) For Direct Investments, please mention "Direct" in the column "Name &amp; Broker Code / ARN".</p> <p>(23) 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.</p> <p>(24) All valid transfer requisitions would be treated as switch-out / redemption for the Transferor Scheme and switch-in/ subscription transactions for the Transferee scheme and would be processed at the applicable NAV (subject to applicable exit load) of the respective schemes. The difference between the NAVs of the two Schemes/ Plans will be reflected in the number of units</p> | <p>(25) allotted. All valid transactions would be processed as per the applicable cut off timing on the business days as mentioned in the respective SID.</p> <p>(26) The provision of 'Minimum Redemption Amount' as specified in the Scheme Information Document of the opted Transferor Schemes and 'Minimum Application Amount' specified in the Scheme Information Document of the opted Transferee Schemes will not be applicable.</p> <p>(27) This facility will not be available for units which are under any Lien / Pledged / lock-in period or DEMAT Mode.</p> <p>(28) The Unit holders may approach/ consult their tax consultants in regard to the treatment of the transfer of units from the tax point of view.</p> <p>(29) Unit holders can discontinue STP facility by providing a written notice to the DISC atleast 7 calendar days (excluding day of submission) prior to the due date of the next transfer date. The following information need to be mentioned while submitting a cancellation request (a) Folio holder Name (b) Folio Number (c) Transferor Scheme (d) Transferee Scheme (e) STP Amount (f) Frequency (g) Cancellation effective date.</p> <p>(30) STP will be automatically terminated if all the units are liquidated or withdrawn from the Transferor Scheme or pledged or upon receipt of intimation of death of the unit holder.</p> <p>(31) The application is subject to detailed scrutiny and verification. Applications which are not complete in all respect are liable for rejection either at the collection point itself or subsequently after detailed scrutiny / verification at the back office of the Registrar.</p> <p>(32) RCAM in consultation with Trustees reserves the right to withdraw this offering, modify the procedure, frequency, dates, load structure with prior notice in accordance with the SEBI (Mutual Funds) Regulations 1996 read with various amendments and circulars issued thereto and any such change will be applicable only to units transacted pursuant to such change on a prospective basis.</p> <p>(33) 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.</p> |
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