

Key Information Memorandum cum Application Form
Reliance Dual Advantage Fixed Tenure Fund - IX Plan F

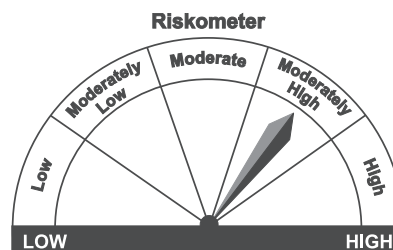
(A Close Ended Hybrid Scheme)

PRODUCT LABEL

This product is suitable for investors who are seeking*:

- Returns and growth over Long Term tenure of the Fund
- Limiting interest rate volatility by investment in debt, money market and G-sec instruments maturing on or before the date of maturity of the scheme

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



(Offer for Sale of Units at Rs.10/- per unit during the New Fund Offer period)

TRUSTEE

Reliance Capital Trustee Co. Limited

Corporate Office:

CIN : U65910MH1995PLC220528
 Reliance Centre, 7th Floor South Wing,
 Off Western Express Highway,
 Santacruz (East), Mumbai - 400 055.
 Tel No. - 022- 33031000,
 Fax No. - 022- 33037662

INVESTMENT MANAGER

Corporate Office:

Reliance Nippon Life Asset Management Limited,
 (formerly Reliance Capital Asset Management Limited)
 CIN : U65910MH1995PLC220793
 Reliance Centre, 7th Floor South Wing,
 Off Western Express Highway,
 Santacruz (East), Mumbai - 400 055.
 Tel No. - 022- 33031000,
 Fax No. - 022- 33037662

CUSTODIAN

Deutsche Bank A.G.

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

REGISTRAR

Karvy Computershare Pvt. Ltd.

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

AUDITORS TO THE SCHEME

Haribhakti & Co.LLP

Chartered Accountants

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

REGISTERED OFFICE

Reliance Nippon Life Asset Management Limited, (formerly Reliance Capital Asset Management Limited)/Reliance Capital Trustee Co. Limited
 'H' Block, 1st Floor, Dhirubhai Ambani Knowledge City, Koparkhairne,
 Navi Mumbai - 400 710, Maharashtra.
 E-mail : customer_care@reliancecmutual.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.reliancecmutual.com

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. **For further details of the scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document and Statement of Additional Information available free of cost at any of the Investor Service Centres or distributors or from the website www.reliancecmutual.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 July 11, 2016.

Disclaimer:

"As required, a copy of this Scheme Information Document has been submitted to National Stock Exchange of India Limited (hereinafter referred to as NSE). NSE has given vide its letter NSE/LIST/48778 Dated November 3, 2015 permission to the Mutual Fund to use the Exchange's name in this Scheme Information Document as one of the stock exchanges on which the Mutual Fund's units are proposed to be listed subject to, the Mutual Fund fulfilling the various criteria for listing. The Exchange has scrutinized this Scheme Information Document for its limited internal purpose of deciding on the matter of granting the aforesaid permission to the Mutual Fund. It is to be distinctly understood that the aforesaid permission given by NSE should not in any way be deemed or construed that the Scheme Information Document has been cleared or approved by NSE; nor does it in any manner warrant, certify or endorse the correctness or completeness of any of the contents of this Scheme Information Document; nor does it warrant that the Mutual Fund's units will be listed or will continue to be listed on the Exchange; nor does it take any responsibility for the financial or other soundness of the Mutual Fund, its sponsors, its management or any scheme of the Mutual Fund. Every person who desires to apply for or otherwise acquire any units of the Mutual Fund may do so pursuant to independent inquiry, investigation and analysis and shall not have any claim against the Exchange whatsoever by reason of any loss which may be suffered by such person consequent to or in connection with such subscription /acquisition whether by reason of anything stated or omitted to be stated herein or any other reason whatsoever."

Reliance Mutual Fund/Reliance Nippon Life Asset Management Limited, (formerly Reliance Capital Asset Management Limited) and its empanelled brokers has not given and shall not give any indicative portfolio and indicative yield in any communication, in any manner whatsoever. Investors are advised not to rely on any communication regarding indicative yield/portfolio with regard to the scheme.

Plan	Duration/ Tenure*	New Fund Offer Opens	New Fund Offer Closes
Reliance Dual Advantage Fixed Tenure Fund IX - Plan F	1150 days	July 21, 2016	August 02, 2016

*The maturity period will be calculated from the date of allotment of units. However if the maturity date falls on a non working day, the succeeding working day shall be considered for the purpose of maturity date in the Scheme.

INVESTMENT OBJECTIVE -

The Scheme seeks to generate returns and reduce interest rate volatility, through a portfolio of fixed income securities that are maturing on or before the maturity of the Scheme along with capital appreciation through equity exposure. However, there can be no assurance or guarantee that the investment objective of the Scheme will be achieved.

ASSET ALLOCATION PATTERN OF THE SCHEME :

Instrument	Asset Allocation		Risk Profile
	Minimum	Maximum	
Debt Securities ^{\$*}	70%	95%	Low to Medium
Money Market Instruments**	0%	25%	Low to Medium
Equities & Equity related Instruments / Securities (including options premium) ^{\$*}	5% ¹	30%	Medium to High

^{\$*}Investments in Derivatives could be made as per applicable Regulatory guidelines including investments in Options. The option premium shall be for the purpose of exposure to derivative instruments which shall be restricted to long call options. The options premium offers the actual equity market exposure. In such cases, the total exposure related to option premium paid shall not exceed 20% of the net assets of the scheme. Moreover, this upper limit of 20%, for investments in options premium, if any, shall be applicable only at the time of investment. If due to market actions the value of options appreciates/depreciates resulting in breach of the limit of 20%, the fund manager may or may not rebalance the portfolio and may run with the ongoing exposure. However, if the fund manager sells the option before maturity, the reinvestment will be subject to maximum 20% limit as per the applicable duration on option premium. In case of debt Derivatives, it may be used to create synthetic fixed rate bond/ floating rate bonds. The cumulative gross exposure through repo transactions in Corporate debt securities along with equity, debt and derivative positions should not exceed 100% of the net assets of the scheme or guidelines as may be specified by SEBI from time to time. The gross exposure to derivatives in the equity segment shall be restricted as per the individual equity asset allocation tables mentioned above, however the same shall not exceed 30% of the net assets of the Scheme. Moreover, it may be noted that the Debt derivatives would be used only for hedging and portfolio rebalancing”.

The maturity of the securities (as mentioned in the asset allocation) will be on or before the maturity of the scheme. The scheme may, in the mean time, take exposure in equity and equity related instruments based on market conditions with an endeavor to seek capital appreciation.

** The fund will try and invest in debt instruments of tenor closely matching the tenor of the scheme to maximize returns for investors and minimize reinvestment risk. However, on a temporary basis, allocation could be made to Money Market Instruments pending final deployment and based on the availability & attractiveness of matching maturity assets. Money Market Instruments may also be used for temporary deployment pending equity allocation and towards the end of the scheme tenor for deploying cash against maturing assets

¹The fund manager based on market conditions, may have a nil exposure in equities and equity related instruments. This would be done with the intent of capitalizing on the upside of equity returns and limit its downside. In case the Investment Manager is of the view that the risk-reward of investments in equity and equity related securities (including options premium & Equity Mutual Fund Units) is not in the best interest of the Unit holders at a given point in time, then the Investment Manager can deploy funds in Bank CDs (all not below the rating category AAA/A1+) / CBLs/ T-Bills / Government Securities /State Development Loans / Reverse Repos / Repo / Liquid schemes.

The Scheme will invest in Securitized Debt which may be upto 25% of the net assets of the scheme. The scheme will be engaging in repo in corporate debt subject to the provisions of the Intended Portfolio Allocation Table.

The Scheme shall not invest in Foreign Securities or engage in Short Selling. However scheme shall engage in securities lending for equity investments, in line with the SEBI (Mutual Funds) Regulations, 1996, Securities Lending Scheme, 1997, SEBI Circular No MFD/CIR/ 01/ 047/99 dated February 10, 1999, SEBI Circular no. SEBI / IMD / CIR No 14 / 187175/ 2009 dated December 15, 2009, SEBI circular No MRD/DOP/SE/Dep/ Cir-14/2007 dated December 20, 2007 notifying framework for short selling and borrowing and lending of securities and such other applicable guidelines as may be amended from time to time

The investment managers would have the flexibility to invest the debt component into floating rate debt securities in order to reduce the impact of rising interest rates in the economy. The scheme may invest in government securities, or securities which are supported by the Central or a State Government, up to the extent of its debt/ money market allocation. The equity component of the scheme will primarily focus on companies that have demonstrated characteristics such as market leadership, strong financials and quality management, and have the potential to create wealth for their shareholders by delivering steady performance through the ups and downs of the market. The scheme will not invest in debt securities that may have a coupon or payout linked to the performance of an equity/ equity index as an underlying (popularly known as 'equity related debentures'). Derivatives may be used to create synthetic fixed rate bond/ floating rate bonds. Gross investments in securities under the Scheme which includes equities & equity related instruments/ securities, debt securities Money Market Instruments and derivatives will not exceed 100% of the net assets of the Scheme.

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

been exempted from the requirement by SEBI.

An additional exposure to financial services sector (over and above the limit of 25%) not exceeding 5% of the net assets of the scheme shall be allowed by way of increase in exposure to Housing Finance Companies (HFCs) rated AA and above and registered with National Housing Bank (NHB). However, such total investment/ exposure in HFCs shall not exceed 25% of the net assets of the scheme or such other percentage of the net assets of the scheme, as prescribed by SEBI from time to time.

Further, to clarify please note that all the above mentioned provisions and investments made in line with the above mentioned circumstances/variations are independent of this scenario.

Note : The sector classification shall be basis the data provided by Association of Mutual Fund in India

Please note the above sectoral limit is not applicable for equity and equity related securities.

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

The asset allocation tables given above should be read in conjunction with the detailed intended portfolio allocation tables and related conditions given for the scheme.

WHERE WILL THE SCHEME INVEST?

- Under the Scheme, the investment managers would have the flexibility to invest the debt component into both fixed rate debt securities and floating rate debt securities in order to reduce the impact of rising interest rates in the economy.
- Derivatives (interest rate swaps and interest rate futures) may be used to create synthetic fixed rate bond/ floating rate bonds and to hedge the risk of changes in interest rates. The cumulative gross exposure through equity, debt and derivative positions should not exceed 100% of the net assets of the scheme. Subject to the limits as contained in Schedule VII to the SEBI (Mutual Funds) Regulations, 1996, the scheme reserves the right to invest its entire allocation in debt and money market securities in any one of the fixed income security classes. Investments in rated fixed income securities will be in securities rated by at least one recognized rating agency. Investments in unrated securities will be made with the approval of the Investment Committee of RNLAM, within the parameters laid down by the Board of Directors of the AMC & the Trustees.
- Money Market instruments includes commercial papers, commercial bills, treasury bills, Corporate Debt, Government Securities / State Development Loans having residual maturity up to one year, call or notice money certificate of deposit and any other like instruments as specified by the Reserve Bank of India from time to time. Short-term debt considerations for this Scheme includes maintaining an adequate float to meet anticipated levels of redemptions, expenses, and other liquidity needs.
- The Fund may also enter into “Repo”, hedging or such other transactions as may be allowed to Mutual Funds from time to time.

In line with SEBI circular dated November 11, 2011 investments in corporate bond repo shall be made basis the policy approved by the Board of RNLAM and RCTC. The significant features are as follows:

- As specified in the SEBI Circular dated November 15, 2012, the base of eligible securities for mutual funds to participate in repo in corporate debt securities, is from AAA rated to AA and above rated corporate debt securities.
- Category of counterparty & Credit rating of counterparty RMF schemes shall enter in lending via Repo only with Investment Grade counterparties (as required by SEBI Regulations) which are part of the approved debt universe (i.e. on which we have limits).
- Restriction pertaining to tenor of Collateral For FMPs, the tenor of the collateral should expire before the maturity of the scheme. For other schemes, the collateral should comply with the maturity restrictions placed, if any, for those schemes in the Debt Investment Policy.
- The Gross exposure of the scheme to repo transactions in corporate debt securities shall not be more than 10% of the net asset scheme. All investment restrictions stated above shall be applicable at the time of making investment
- Applicable haircut RBI in its circular dated November 09, 2010 had indicated the haircut to be applied for such transactions as follows:

S.No	Rating	Minimum Haircut
1	AAA	10%
2	AA+	12%
3	AA	15%

The above haircuts are minimum stipulated haircuts where the repo period is overnight or where the remargining frequency (in case of longer tenor repos) is daily. The RBI had earlier recommended a haircut of 25%. It is proposed that we maintain a minimum haircut of 15% for all repo contract of less than 3 months, and 25% for other contracts, unless a lower haircut is approved by the Investment Committee. The Fund Manager may refer to the rating-haircut matrix published by FIMMDA, to determine the appropriate haircut.

- The scheme does not intend to make any investments in Foreign/ Overseas Securities.
- The scheme intends to invest its assets in fixed income securities of Government of India and /or State Government to the extent of SEBI prescribed limits. Such

securities may be:

- i. Supported by the ability to borrow from the Treasury or
- ii. Supported by Sovereign guarantee or the State Government or
- iii. Supported by Government of India / State Government in some other way.

The above will depend upon the nature of securities invested.

7. The schemes may also enter into repurchase and reverse repurchase obligations in all securities held by them as per the guidelines and regulations applicable to such transactions. It is the intention of the scheme to trade in the derivatives market as per the Regulations.
8. Securitised debt, pass through obligations, various types of securitisation issuances including but not limited to Asset Backed Securitisation, Mortgage Backed Securitisation, single loan securitisation and other domestic securitisation instruments, as may be permitted by SEBI / RBI from time to time.
9. The Scheme will invest in Equity and Equity related instruments of domestic companies / corporation including but not limited to convertible bonds and debentures and warrants carrying the right to obtain equity shares, Stock futures/index futures and other such permitted derivative instruments including options. The above-mentioned securities could be listed, unlisted, secured, unsecured, rated or unrated and may be acquired through initial public offerings, secondary market offerings, private placements, rights offers etc. To avoid duplication of portfolios and to reduce expenses, the Scheme may invest in any other schemes of the Fund to the extent permitted by the Regulations. In such an event, the AMC will not charge management fees on the amounts of the Schemes so invested, unless permitted by the Regulations. While it is the intention of the Scheme to maintain the maximum exposure guidelines provided in the table above, there may be instances when these percentages may be exceeded. Typically, this may occur while the Scheme is new and the corpus is small thereby causing diversification issues.
10. Investments may be in listed or unlisted debt instruments, as permitted under SEBI Regulations. These would cover secondary market purchases, Initial Public Offers (IPOs), other public offers, placements, rights offers, etc., subject to SEBI Regulations.
11. Investments in debentures, bonds and other fixed income securities will usually be in instruments, which have been assigned investment grade ratings by an approved rating agency. The instruments may be rated / unrated and listed / unlisted. In cases where the debt instrument is unrated, specific approval from the Investment Committee of RNLAM shall be obtained.
12. The scheme may invest in liquid schemes that invest predominantly in money market instruments / securities launched by RNLAM
13. The scheme will invest in the Equity Mutual Fund Units
14. Any other domestic fixed income securities as permitted by SEBI from time to time

The Scheme will comply with the relevant investment restrictions mentioned in Schedule VII of SEBI (Mutual Funds) Regulations, 1996.

The final portfolio will depend on the availability and desirability of assets in terms of maturity profile, asset quality and yields. The portfolio formulation is a dynamic process and thus, an instrument which is attractive today may not be attractive tomorrow.

(i) CREDIT EVALUATION POLICY FOR INVESTMENTS IN DEBT SECURITIES

Credit evaluation is a continuous process. It applies not only for issuers where investments are being evaluated for the first time but also for those where we already have credit exposures.

In a detailed credit evaluation process, the following aspects are covered.

1. An in-depth review of the sector in which company operates. In this process, research team also measures the micro and macro risks associated with the sector and its possible impact on the overall business environment of the issuer. In addition, issuer's market position is evaluated vis-à-vis competition.
2. Issuer analysis involves both qualitative and quantitative aspects.
 - a. Qualitative analysis is related to quality of management, corporate governance, promoter background, parents support etc. Any synergy / cross dependence with any of the other promoter companies is also scrutinized.
 - b. Quantitative analysis is related with balance sheet management, profitability indicators, ratio analysis, capex programmes, growth plans, leverage and cash management policy etc.
3. The due diligence process involves both primary and secondary sources for research.
 - a. Secondary sources of information like publicly available data including annual reports and other public filings, rating and other research reports, industry research reports are studied in detail.
 - b. Primary research activities like direct interaction with the issuer at various levels, interaction with the rating agencies, the company's bankers, competitors in the industry and stock market participants (market intelligence), is given a very high weightage.
4. Both for plain vanilla transactions and especially for structured transactions, legal due diligence is an integral part of the overall risk evaluation policy. Depending on the scope and complexity of transactions both internal as well as external legal exercises are undertaken.

Based on the above analysis, the credit research team presents a case for investing / avoiding investments for any new issuer / structure. Post these discussions formal proposals are prepared for issuers / structures where limits are being sought.

The approval for such limits is sought, based on certain criterion that is laid out as part of the investment policy. Depending on the rating, tenor, and proposed exposures, approvals are taken at the Head of Fixed Income / Investment

Committee / Board levels.

As mentioned earlier, credit evaluation is a continuous exercise. For all issuers / structures where we have current exposures regular evaluation is carried out on a periodic basis. The periodicity of such evaluation depends on the exposure, credit comfort on the said issuer / structure and the overall credit environment.

Apart from regular credit updates both internally and at the Investment Committee levels, the board is also appraised on a periodic basis, on all the credit exposures, their performance and the credit department's views on them going forward.

(ii) LIST OF SECTORS WHERE RNLAM / RMF WOULD NOT BE INVESTING

The scheme will not invest in real estate sector and airline sector.

This negative sector exposure is applicable for fixed income securities.

(iii) TYPE OF INSTRUMENTS IN WHICH THE SCHEMES PROPOSE TO INVEST

For the type of instruments in which the schemes propose to invest is detailed in point no. D (where will the scheme invest - Point No. 1 to 13)

(iv) INTENDED PORTFOLIO ALLOCATION

As per SEBI Circular No IMD/ DF/12 /2011 dated August 1, 2011 on Indicative portfolio or yield in close ended debt oriented mutual fund, the intended allocation for Reliance Dual Advantage Fixed Tenure Fund IX - Plan F is as mentioned below. The floors and ceilings within a range of 5% of the intended allocation (in %) against each sub asset class/credit rating as mentioned below:

Rating Instruments \ Credit	A1+	AAA	AA	A	BBB	N.A
CDs						
CPs						
Government securities / State Development Loans (SDLs)						30% - 35%
NCDs / Bonds			50% - 55%			
Securitized Debt						
*CBLO/ Reverse Repos Repos including repo in corporate bonds/ T-Bills /Liquid schemes						0 - 5%

N.A – Not applicable

*Some of the instruments may also be rated.

Net long positions in Interest Rate Futures will be taken as exposure to Government securities / AAA NCDs.

Considering the long duration tenure of the plans, the portfolio mix shall be predominantly in NCDs.

While some of the above-mentioned instruments may be rated, some others such as CBLO, Repo, etc, are not rated. Hence we have combined all these instruments under one category in the intended asset allocation and mentioned that the rating is not applicable to these instruments along with a foot note explaining that some instruments within the group may also be rated.

In addition to the above fixed income allocation, the scheme would also have investments in equity & equity related instruments (including options premium & Equity Mutual Fund Units) in the range of 5% -30% in line with the details mentioned as a part of the Asset Allocation Pattern of the said document.

In case the Investment Manager is of the view that the risk-reward of investments in equity and equity related securities (including options premium) is not in the best interest of the Unit holders at a given point in time, then the Investment Manager can deploy funds in Bank CDs (all not below the rating category AAA/A1+) / CBLOs/ T-Bills / Government Securities / Reverse Repos (excluding repo in corporate bonds) / Repo (excluding repo in corporate bonds)/Liquid Schemes. The same will not form a part of the above intended portfolio allocation.

It may be noted that detailing of credit rating/instruments shall be made similar to the current format as indicated above.

There shall be no variations between intended portfolio allocation as may be issued at the time of launch and final portfolio except on account of the following:

1. The scheme shall endeavour to invest in instruments having credit rating as indicated above or higher.

As per SEBI circular CIR/MIRSD/4/2011 dated June 15, 2011, Modifier "+"(plus) or "-"(minus) can be used with the rating symbols as they reflect the comparative standing within the category. For eg: in case AA has been mentioned, it will include AA- as well as AA+. In case an instrument has more than one publicly available rating, the more conservative rating will be considered for the purpose of investment. If an instrument is rated A1+ it will be equivalent to AAA for the above matrix.

For external factors such as revision in credit rating of instruments, valuation of security, etc. It may be noted that

- All the investment rating etc will be considered at the time of making the investments only i.e at the time of deployment (for the purpose of comparison).
- Post deployment in case of subsequent rating action in any securities which leads to negative deviation from the intended asset allocation ,the fund manager shall rebalance the portfolio within time period of 30 days to align it with the intended portfolio allocation provided such rebalancing

does not adversely impact the interest of the investors.

2. In case desired maturity and credit quality CP/NCDs are not available or also on the basis of the risk reward analysis, the Plan(s) may invest in Bank CDs of highest rating (A1+ or equivalents) / CBLOs/ Reverse Repos (excluding repo in corporate bonds) / T-Bills. Such deviation may continue till suitable instruments of desired credit quality are not available.

3. Further, the above allocation may vary during the tenure of the Plan. Some of these instances are: (i) coupon inflow; (ii) the instrument is called or bought back by the issuer (iii) in anticipation of any adverse credit event (iv) cash flow/cash balance of less than Rs 5 Cr e.t.c. In case of such deviations, the Plans may invest in Bank CDs (A1+ or equivalents) / CBLOs/ Reverse Repos (excluding repo in corporate bonds) / G-sec / T-Bills / Liquid schemes. Such deviation may continue till suitable instruments of desired credit quality are available. In case where cash is generated in the above instances and is deployed in short term deposits, such deployment will only be for temporary parking in line with SEBI regulations.

4. In case of individual securities maturity prior to the maturity date of the scheme / Plan and at the time of construction of the portfolio, investments may be made in cash and cash equivalents such as CBLO, Repo (excluding repo in corporate bonds), T-Bills, Liquid Schemes, CDs and short term bank Deposits

5. In case where investments in any Unrated Instruments is indicated and if they are not available, the Plan(s) may invest in Bank CDs having credit rating indicated in the table above. The Plan shall not invest more than 10% of its NAV in unrated debt instruments issued by a single issuer and the total investment in unrated instruments shall not exceed 25% of the NAV of the Plan.

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

An additional exposure to financial services sector (over and above the limit of 25%) not exceeding 5% of the net assets of the scheme shall be allowed by way of increase in exposure to Housing Finance Companies (HFCs) rated AA and above and registered with National Housing Bank (NHB). However, such total investment/ exposure in HFCs shall not exceed 25% of the net assets of the scheme or such other percentage of the net assets of the scheme, as prescribed by SEBI from time to time.

Further, to clarify please note that all the above mentioned provisions and investments made in line with the above mentioned circumstances/variations are independent of this scenario.

Please note the above sectoral limit is not applicable for equity and equity related securities.

7. The range as indicated in the intended portfolio allocation depending on the risk return profile of the portfolio and subject to the availability of the securities, the fund manager may increase the allocation for AAA rated securities, while ensuring range of other securities is proportionately adjusted.

It may be noted that the intended portfolio allocation will be determined at the time of launch of individual plan whereas the final portfolio for the purpose of determining deviations, if any, will be considered after 30 days from the allotment of each plan. Basis the same, RNLAM will report in the next meeting of Board of Directors of Reliance Nippon Life Asset Management Limited, (formerly Reliance Capital Asset Management Limited) (RNLAM) and Reliance Capital Trustee Co Limited the publicized percentage allocation and final portfolio.

Barring the instances/scenario as mentioned above, in case of any deviation between the intended portfolio allocation and actual portfolio allocation the Fund Manger shall review and rebalance the portfolio within 30 days failing which such deviations would be recorded in the minutes of the Investment committee meeting to be placed before the Board of Director and Trustees.

For unlisted / non traded securities, where sector classification does not exist, RNLAM will have the discretion to decide the classification as per their best judgment.

Pursuant to the SEBI Circular No. SEBI/IMD/CIR No. 1/ 91171 /07 dated April 16, 2007, where the cash in the scheme is parked in short term deposits of Scheduled Commercial Banks pending deployment, the scheme shall abide by the following guidelines:

- "Short Term" for parking of funds shall be treated as a period not exceeding 91 days.
- Such short-term deposits shall be held in the name of the Scheme.
- The scheme shall not park more than 15% of the net assets in short term deposit(s) of all the scheduled commercial banks put together. However, such limit may be raised to 20% with prior approval of the Trustee.
- Parking of funds in short term deposits of associate and sponsors scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund in short term deposits.
- The scheme shall not park more than 10% of the net assets in short term deposit(s), with any one scheduled commercial bank including its subsidiaries.
- The scheme shall not park funds in short term deposit of a bank, which has invested in the Scheme.

RNLAM will not charge any investment management and advisory fees for parking of funds in short term deposits of scheduled commercial banks.

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.

Investment views / decisions will be taken on the basis of the following parameters:

1. Prevailing interest rate scenario
2. Quality of the security / instrument (including the financial health of the issuer)
3. Maturity profile of the instrument
4. Liquidity of the security
5. Growth prospects of the company / industry
6. Any other factors in the opinion of the fund management team

The equity portion of the scheme will invest in diversified portfolio of Equities & Equity Related Instruments (including options premium & Equity Mutual Fund Units) across market capitalisation. The fund manager may invest into equity & equity related instruments predominantly through long call options & Equity Mutual Fund Units

The funds will follow a bottom-up approach to stock-picking and choose companies across sectors. The Schemes will primarily focus on companies that have demonstrated characteristics such as market leadership, strong financials and quality management, and have the potential to create wealth for their shareholders by delivering steady performance through the ups and downs of the market. The Fund also expects to achieve the market linked appreciation (upside) by investing in premium of exchange traded options.

The Fund Manager may adopt different strategies considering the market scenario, and opportunities.

Risk Mitigation Factors /Risk Control: The Fund Management proposes to use analytic risk management tools like VAR / convexity/ modified duration for effective portfolio management.

RISK PROFILE OF THE SCHEME:

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

i) Schemes investing in Bonds:

Interest Rate Risk: As with all debt securities, changes in interest rates will affect the Scheme's Net Asset Value as the prices of securities generally increase as interest rates decline and generally decrease as interest rates rise.

Liquidity or Marketability Risk: This refers to the ease at which a security can be sold at or near its true value.

Credit Risk: Credit risk or default risk refers to the risk which may arise due to default on the part of the issuer of the fixed income security (i.e. will be unable to make timely principal and interest payments on the security).

Reinvestment Risk: This risk refers to the interest rate levels at which cash flows received from the securities in the Scheme or from maturities in the Scheme are reinvested.

(ii) Risks associated with investing in Equities

Equity and Equity related instruments on account of its volatile nature are subject to price fluctuations on daily basis. This may have adverse impact on individual securities /sector and consequently on the NAV of Scheme.

The inability of the Scheme to make intended securities purchases and the inability to sell securities held in the schemes portfolio may result, at times, in potential losses to the scheme. Trading volumes, settlement periods and transfer procedures may restrict the liquidity of the investments. The AMC may invest in unlisted securities that offer attractive yields within the regulatory limit. This may however increase the risk of the portfolio as these unlisted securities are inherently illiquid in nature and carry larger liquidity risk as compared to the listed securities or those that offer other exit options to the investors.

Investments in equity and equity related securities involve high degree of risks and investors should not invest in the Scheme unless they can afford to take the risk of losing their investment.

(iii) Risks associated with Investing in Derivatives

- Derivatives require the maintenance of adequate controls to monitor the transactions entered into, the ability to assess the risk that a derivative adds to the portfolio and the ability to forecast price or interest rate movements correctly. There is a possibility that a loss may be sustained by the portfolio as a result of the failure of another party (usually referred to as the "counterparty") to comply with the terms of the derivatives contract. Other risks in using derivatives include the risk of mispricing or improper valuation of derivatives and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.

- Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor.

- The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments.

(iv) Risk Associated with Securitised Debt

As with any other debt instrument, the following risk factors have to be taken into consideration while investing in PTCs:

a. Credit Risk

Since most of the PTCs are drawn from a cherry picked pool of underlying assets, the risk of delay / default due to poor credit quality is low. Further more most of the PTCs enjoy additional cashflow coverage in terms of subordination by another lower class of PTCs or in terms of excess cash collateralization.

b. Liquidity Risk

Historically the secondary market volume of securitised papers has been limited. This could limit the ability of the fund to resell them. Secondary market trades could be at a discount or premium depending upon the prevailing interest rates.

WHAT ARE THE INVESTMENT STRATEGIES?

c. Price Risk / Interest Rate Risk

The price risk of these instruments shall be in line with the maturity / duration of such instruments. Domestic Securitised debt can have different underlying assets and these assets have different risk characteristics. These may be as given in the following example:

Security 1 - Backed by receivables of personal loans originated by XYZ Bank
 Specific Risk Factors: Loss due to default and/or payment delay on Receivables, Premature Termination of Facility Agreements, Limited loss cover, Delinquency and Credit Risk,

Limited Liquidity and Price Risk, Originator/Collection Agent Risk, Bankruptcy of the Originator, Co-mingling of funds

Security 2 - Senior Series Pass Through Certificates backed by commercial vehicles and two-wheeler loan and loan receivables from ABC Bank Limited

(v) Risk factors associated with repo transactions in corporate bonds -

- The market for the aforesaid product is over the counter (OTC) and illiquid. Hence, repo obligations cannot be easily sold to other parties. If a counterparty fails, the scheme would have to take recourse to the collateral provided. If a counterparty fails to repay and the value of the collateral falls beyond the haircut, then the Scheme would be exposed to a loss of interest or principal
- Further, if the Scheme needs to take recourse to the debt securities provided as collateral, and the issuer of the debt securities makes a default, the scheme may lose the whole, or substantial portion of the amount. This risk is somewhat mitigated by the fact that only bonds which have credit rating of AA and above can be accepted as collateral for repo transactions.

(vi) Other Scheme Specific Risk factors

The liquidity of the Scheme's investments may be inherently restricted by trading volumes, settlement periods and transfer procedures. In the event of an inordinately large number of redemption requests, or of a re-structuring of the Scheme's investment portfolio, these periods may become significant. Please read the Sections of this Scheme Information Document entitled "Special Considerations" and "Right to Limit Redemptions" thereunder.

(vii) Risks associated with Listing of Units

Listing of the units of the fund does not necessarily guarantee their liquidity and there can be no assurance that an active secondary market for the units will develop or be maintained. Consequently, the Fund may quote below its face value / NAV.

There have been times in the past, when settlements have been unable to keep pace with the volume of securities transactions, making it difficult to conduct further transactions. Delays or other problems in settlement of transactions could result in temporary periods when the assets of the Scheme are not invested and no return is earned thereon.

The liquidity and valuation of the Scheme's investments due to its holdings of unlisted securities may be affected if they have to be sold prior to their target date of divestment

(IX) Risk associated with a close ended scheme

The tenor of the scheme shall be 1150 days from the date of allotment. The investor invests in such schemes with an expectation of generating wealth over the tenor of the scheme. The fund manager also invests funds as per the stated strategy keeping the above tenor in mind. While this allows the fund manager to take relatively long term investment calls without worrying about redemptions mid-way, in such schemes, the unit holder cannot exit the scheme before the maturity of the scheme, irrespective of changes in market conditions and alternative investment opportunities. Secondly, the stated strategy of the scheme may not be realized, within the tenor of the scheme. Other risk factors pertaining to the close ended schemes have been added under relevant sections

(ix) Risk associated with Securities Lending (only to the extent of investment in equity segment)

Securities Lending is a lending of securities through an approved intermediary to a borrower under an agreement for a specified period with the condition that the borrower will return equivalent securities of the same type or class at the end of the specified period along with the corporate benefits accruing on the securities borrowed. In case the Scheme undertakes stock lending under the Regulations, it may, at times be exposed to counter party risk and other risks associated with the securities lending. Unitholders of the Scheme should note that there are risks inherent to securities lending, including the risk of failure of the other party, in this case the approved intermediary, to comply with the terms of the agreement entered into between the lender of securities i.e. the Scheme and the approved intermediary. Such failure can result in the possible loss of rights to the collateral put up by the borrower of the securities, the inability of the approved intermediary to return the securities deposited by the lender and the possible loss of any corporate benefits accruing to the lender from the securities deposited with the approved intermediary.

Plans and Options

The Scheme offers following Plans/Options under the Direct Plan and Regular Plan:

- (a) Growth Option
- (b) Dividend Payout Option

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).

There is no assurance or guarantee as to the rate and frequency of dividend distribution. Dividend distribution is subject to availability of distributable surplus in the scheme. Trustees reserve the right to declare a Dividend during the interim period.

Investors are required to clearly indicate the plans/options in the application form of the respective Plan. In the absence of clear indication as to the choice of Option (Growth or Dividend Payout), by default, the units will be allotted under the Growth Option of the Plan. Investor may note that following shall be applicable for default plan

Investors are required to clearly indicate the plans/options in the application form of the respective Plan. In the absence of clear indication as to the choice of Option (Growth or Dividend Payout), by default, the units will be allotted under the Growth Option of the Plan. Investor may note that following shall be applicable for default plan

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

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

Applicable Net Asset Value

For Purchases including switch-ins:

The Units of each Plan of the Scheme will not be available for subscriptions / switch-in after the closure of NFO Period.

For Redemptions including switch-outs

No redemption/repurchase of units shall be allowed prior to the maturity of the scheme. Investors wishing to exit may do so by selling their units through stock exchanges. The scheme will come to an end on maturity date. On maturity of the Scheme, the outstanding units shall be redeemed and proceeds will be paid to the unit holders as a default mode which means that the units of the Scheme shall be fully redeemed on the date of maturity and redemption proceeds shall be dispatched to / credited in the bank account of the unitholders within 10 Business Days from the date of maturity

However, investor will have an option to switch out the redemption proceeds into any other scheme of Reliance Mutual Fund at the time of NFO application or on the Maturity of the Scheme. However, switch out facility will not be available for units held in dematerialised mode.

The trustees reserves the right to suspend / deactivate/freeze trading, ISIN of the scheme and do all such matters with respect to closure of the scheme at the time of maturity at any time ten days prior to the maturity. The proceeds of the maturity will be payable to the person whose names are appearing in the beneficiary position details of which will be received from depositories after the suspension /deactivation /freezing of ISIN.

Maturity proceeds would be payable to investors as per the bank details provided in beneficiary position details received from depositories.

However, once the units are dematerialised and the investor sells to another investor through exchange or transfers the units to another investor through DP then the maturity instruction provided by the existing investor will not be valid for the new investor. For the new investor the maturity proceeds shall be dispatched to the designated bank account of the unit holder within 10 business days from the date of redemption or repurchase, subject to availability of all relevant documents and details.

At the time of maturity of the scheme, if it is perceived that the market outlook is positive and investment in the similar kind of instruments is likely to fetch better returns for the investors, then in the interest of the Investors, the AMC may decide to roll-over the scheme.

The rollover of the scheme shall be subject to compliance with the provisions of regulation 33 (4) of the SEBI (Mutual Funds) Regulations, 1996. For more details, please refer Scheme Information Document.

MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS	
PURCHASE	REPURCHASE (Redemption)
The Minimum investment amount for Reliance Dual Advantage Fixed Tenure Fund - IX Plan F under all Plans is Rs. 5,000 per option and in multiples of Re. 1 thereafter. Since each plan of the Scheme is a close ended, units can be subscribed for, only during the New Fund offer period.	No redemption/repurchase of units shall be allowed prior to the maturity of the scheme. Investors wishing to exit may do so by selling their units through stock exchanges. The scheme will come to an end on maturity date. On maturity of the Scheme, the outstanding units shall be redeemed and proceeds will be paid to the unit holders as a default mode which means that the units of the Scheme shall be fully redeemed on the date of maturity and redemption proceeds shall be dispatched to / credited in the bank account of the unitholders within 10 Business Days from the date of maturity However, investor will have an option to switch out the redemption proceeds into any other scheme of Reliance Mutual Fund at the time of NFO application or on the Maturity of the Scheme. However, switch out facility will not be available for units held in dematerialised mode. The trustees reserves the right to suspend / deactivate/freeze trading, ISIN of the scheme and do all such matters with respect to closure of the scheme at the time of maturity at any time ten days prior to the maturity. The proceeds of the maturity will be payable to the person whose names are appearing in the beneficiary position details of which will be received from depositories after the suspension /deactivation / freezing of ISIN. Maturity proceeds would be payable to investors as per the bank details provided in beneficiary position details received from depositories. However, once the units are dematerialised and the investor sells to another investor through exchange or transfers the units to another investor through DP then the maturity instruction provided by the existing investor will not be valid for the new investor. For the new investor the maturity proceeds shall be dispatched to the designated bank account of the unit holder within 10 business days from the date of redemption or repurchase, subject to availability of all relevant documents and details.

ADDITIONAL DISCLOSURES

This Scheme is a new scheme Therefore the following additional disclosures are Not Applicable

a. Top 10 holdings by issuer and sectors

Holding	Weightage (%)
NA	

Sectors	Allocation (%)
NA	

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

b. Portfolio Turnover Ratio : Not Applicable

c. Aggregate Investments in the scheme by Board of Directors / FundManagers / Other Key Managerial Persons.

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

DESPATCH OF REPURCHASE (REDEMPTION) REQUEST:

No redemption/repurchase of units shall be allowed prior to the maturity of the scheme. Investors wishing to exit may do so by selling their units through stock exchanges. The scheme will come to an end on maturity date. On maturity of the Scheme, the outstanding units shall be redeemed and proceeds will be paid to the unit holders as a default mode which means that the units of the Scheme shall be fully redeemed on the date of maturity and redemption proceeds shall be dispatched to / credited in the bank account of the unitholders within 10 Business Days from the date of maturity

However, investor will have an option to switch out the redemption proceeds into any other scheme of Reliance Mutual Fund at the time of NFO application or on the Maturity of the Scheme. However, switch out facility will not be available for units held in dematerialised mode.

The trustees reserves the right to suspend / deactivate/freeze trading, ISIN of the scheme and do all such matters with respect to closure of the scheme at the time of maturity at any time ten days prior to the maturity. The proceeds of the maturity will be payable to the person whose names are appearing in the beneficiary position details of which will be received from depositories after the suspension /deactivation /freezing of ISIN.

Maturity proceeds would be payable to investors as per the bank details provided in beneficiary position details received from depositories.

However, once the units are dematerialised and the investor sells to another investor through exchange or transfers the units to another investor through DP then the maturity instruction provided by the existing investor will not be valid for the new investor. For the new investor the maturity proceeds shall be dispatched to the designated bank account of the unit holder within 10 business days from the date of redemption or repurchase, subject to availability of all relevant documents and details.

DEMATERIALIZATION:

The Unit holders are given an Option to hold the units by way of an Account Statement (Physical form) or in Dematerialized ('Demat') form. Mode of holding shall be clearly specified in the KIM cum application form. Unit holders holding the units in physical form will not be able to trade or transfer their units till such units are dematerialized.

Unit holders opting to hold the units in demat form must provide their Demat Account details in the specified section of the application form. The Unit holder intending to hold the units in Demat form are required to have a beneficiary account with the Depository Participant (DP) (registered with NSDL / CDSL as may be indicated by \

Units held by way of an Account Statement (Physical form) cannot be transferred. Units held in Demat form are transferable in accordance with the provisions of SEBI (Depositories and Participants) Regulations, as may be amended from time to time. Transfer can be made only in favour of transferees who are capable of holding units and having a Demat Account. The delivery instructions for transfer of units will have to be lodged with the DP in requisite form as may be required from time to time and transfer will be affected in accordance with such rules / regulations as may be in force governing transfer of securities in dematerialized mode

BENCHMARK INDEX:

80% Crisil Composite Bond Fund Index & 20% CNX Nifty Index

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.

NAME OF THE FUND MANAGER: Mr. Sanjay H. Parekh (Managing the Scheme - From date of launch of the scheme) & Anju Chajjer (Managing the Scheme - From date of launch of the scheme)

NAME OF THE TRUSTEE COMPANY: Reliance Capital Trustee Co. Limited

PERFORMANCE OF THE SCHEME: This scheme is a new scheme and does not have any performance track record

EXPENSES OF THE SCHEME Plan F :

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

A. NEW FUND OFFER (NFO) EXPENSES

These expenses are incurred for the purpose of various activities related to the NFO

like sales and distribution fees paid marketing and advertising, registrar expenses, printing and stationary, bank charges etc. The NFO expenses shall be borne by the AMC.

B. ANNUAL SCHEME RECURRING EXPENSES

Expense Ratio: These are the fees and expenses for operating the scheme. These expenses include Investment Management and Advisory Fee charged by the AMC and other expenses as given in the table below:

The AMC has estimated that following % of the daily net assets of the scheme will be charged to the scheme as expenses. For the actual current expenses being charged, the investor should refer to the website of the mutual fund.

Expense Ratio

Particulars	For Growth Plan/ Dividend Plan
	% of Net Assets
Investment Management and Advisory Fees	
Trustee fee	
Audit fees	
Custodian fees	
RTA Fees	
Marketing & Selling expense incl. agent commission	
Cost related to investor communications	
Cost of fund transfer from location to location	
Cost of providing account statements and dividend redemption cheques and warrants	Upto 2.25%
Costs of statutory Advertisements	
Cost towards investor education & awareness (at least 2 bps)	
Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades resp.	
Service tax on expenses other than investment and advisory fees	
Service tax on brokerage and transaction cost	
Other Expenses #	
Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c) (i) and (6) (a)	Upto 2.25%
Additional expenses under Section 52 (6A) (b) for gross new inflows from specified cities	Upto 0.30%

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

\$ Listing expenses are part of other expenses.

Illustration – Impact of Expense Ratio on the Returns

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

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

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

Mutual funds /AMCs may charge 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. Service tax on other than investment and advisory fees, if any, shall be borne by the scheme within the maximum limit as per regulation 52 of the SEBI Regulations.

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

*At least 10% of the TER is charged towards commission/distribution expense under

Regular Plan. The TER of the "Direct Plan" will be lowered to the extent of at least 10% of above mentioned distribution/commission expense which is charged in Regular Plan".

However, no Investment Management fees would be charged on RNLAM's investment in the Scheme. The Trustee Company, shall be entitled to receive a sum computed @ 0.05% of the Unit Capital of all the Schemes of RMF on 1st April each year or a sum of Rs.5,00,000/- whichever is lower or such other sum as may be agreed from time to time in accordance with the SEBI Regulations or any other authority, from time to time. The total expenses of the scheme including the investment management and advisory fee shall not exceed the limits stated in Regulation 52(6) which are as follows:

- (i) On the first Rs. 100 crore of the daily net assets 2.25%;
- (ii) On the next Rs. 300 crore of the daily net assets 2.00%;
- (iii) On the next Rs. 300 crore of the daily net assets 1.75%;
- (iv) On the balance of the assets 1.50%;

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

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

- (a) Brokerage and Transaction costs incurred for the execution of trades may be capitalized to the extent of 0.12 per cent of the value of trades in case of cash market transactions and 0.05 per cent of the value of trades in case of derivatives transactions. Any payment towards brokerage and transaction costs incurred for the execution of trades, over and above the said 0.12 per cent and 0.05 per cent for cash market transactions and derivatives transactions respectively may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under Regulation 52 of the SEBI (Mutual Funds) Regulations, 1996. Any expenditure in excess of the said prescribed limit (including brokerage and transaction costs, if any) shall be borne by the AMC or by the Trustee or Sponsors.
- (b) expenses not exceeding of 0.30 per cent of daily net assets, if the new inflows from such 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 subclause (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 utilized for distribution expenses incurred for bringing inflows from such cities.

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

The Fund will strive to reduce the level of these expenses so as to keep them well within the maximum limits allowed by SEBI.

Expenses on an ongoing basis will not exceed the maximum limits as may be specified by SEBI Regulations from time to time.

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

LOAD STRUCTURE	ENTRY LOAD	EXIT LOAD
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Reliance Dual Advantage Fixed Tenure Fund - IX Plan F	Nil	Nil
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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. The upfront commission on investment made by the investor, if any, will be paid to the ARN Holder (AMFI registered Distributor) directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder. Since the scheme shall be listed on any of the recognized Stock Exchange, exit load shall also be not applicable. Units issued on reinvestment of dividends shall not be subject to entry and exit load.

W.E.F. October 01, 2012, Exit Load If charged to the scheme shall be credited to the scheme immediately net of service tax, if any.

WAIVER OF LOAD FOR DIRECT APPLICATIONS: Pursuant to SEBI circular No. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009, no entry load shall be charged for all the mutual fund schemes. Therefore the procedure for the waiver of load for direct application is no longer applicable.

DAILY NET ASSET VALUE (NAV) PUBLICATION: The AMC will calculate and disclose the first NAVs of each plan of the scheme not later than 5 business days of allotment. NAVs will be calculated up to four decimal places. The Mutual Fund shall declare the Net asset value of the scheme on every business day on AMFI's website www.amfiindia.com by 9.00 p.m. on the day of declaration of the NAV and also on their website. In case of any delay, the reasons for such delay would be explained to AMFI and SEBI by the next day. If the NAVs are not available before commencement of business hours on the following day due to any reason, Mutual Fund shall issue a press release providing reasons and explaining when the Mutual Fund would be able to publish the NAVs. The NAV shall be published at least in two daily newspapers every day. Since each Plan of the Scheme will be listed on NSE and/or any other recognized Stock Exchange, the listed price would be applicable on the respective Stock Exchange.

TAX TREATMENT FOR THE INVESTORS (UNITHOLDERS): Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.

APPLICATION SUPPORTED BY BLOCKED AMOUNT (ASBA)

Investors are provided with ASBA facility. ASBA is an application containing an authorization to a Self Certified Syndicate Bank (SCSB) to block the application money in the bank account maintained with the SCSB for subscribing to the New Fund Offer. An ASBA investor shall submit an ASBA physically or electronically through the internet banking facility, to the Self Certified Syndicate Banks (SCSBs) authorized by SEBI for this purpose, with whom, the bank account to be blocked, is maintained. The SCSB shall then block the application money in the bank account specified in the ASBA, on the basis of an authorisation to this effect given by the account holder in the ASBA. The application money shall remain blocked in the bank account till the allotment of the units or till withdrawal/ rejection of the application, as the case may be. ASBA facility will be available for investors willing to hold the units in electronic mode only. An investor, who is eligible for ASBA facility, has the option of making application through ASBA or through the existing facility of applying with cheque / demand draft as mentioned in the SID. An acknowledgement will be given by the SCSB in the form of the counter foil or specifying the application number for reference. Such acknowledgement does not guarantee, in any manner that the investors will be allotted the Units applied for.

The list of SCSBs and their designated branches where ASBA application form can be submitted is available on the websites of BSE (www.bseindia.com), NSE (www.nseindia.com) and SEBI (www.sebi.gov.in).

FOR INVESTOR GRIEVANCES PLEASE CONTACT :

Karvy Computershare Pvt. Ltd. :- Karvy Selenium Tower B, Plot number 31 & 32, Fincial District, Nanakramguda, Serilingampally Mandal, Hyderabad - 500032, India

Reliance Mutual Fund :- Reliance Centre, 7th Floor South Wing, Off Western Express Highway, Santacruz (East), Mumbai - 400 055. Tel No. - 022- 33031000, Fax No. - 022- 33037662

UNITHOLDERS' INFORMATION :

Accounts statement / transaction alert (on each transaction), Annual financial results, Half yearly portfolio disclosure and Monthly portfolio disclosure shall be provided to investors by post or published or in such other manner as per SEBI (Mutual Fund) Regulations, 1996 and as amended from time to time.

Date: July 11, 2016

RMF/R&T/APP/VER 1.0/09-03-10

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Corporate Office Address: Reliance Centre, 7th Floor, South Wing & 5th Floor, North Wing, Near Prabhat Colony, Santacruz (East), Mumbai - 400 055.

1. DISTRIBUTOR / BROKER INFORMATION (Refer Instruction No. 34)

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

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

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

SIGN HERE → **First / Sole Applicant / Guardian**

SIGN HERE → **Second Applicant**

SIGN HERE → **Third Applicant**

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

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

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

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

2. EXISTING INVESTOR'S FOLIO NUMBER (If you have an existing folio number with KYC validated, please mention the number here and proceed to section 10. Mode of holding will be as per existing folio number.)

3. GENERAL INFORMATION *MODE OF HOLDING : Single Joint (Default) Any one or Survivor

4. FIRST APPLICANT DETAILS

NAME

PAN / PEKRN[^] (First Applicant) **PAN / PEKRN[^]** (Guardian)

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

Guardian's Relationship With Minor
 Father Mother Court Appointed Guardian

Date of Birth of 1st Applicant

Proof of Date of Birth and Guardian's Relationship with Minor
 Birth Certificate Passport Others (please specify)

OCCUPATION^{}** : Professional Agriculturist Housewife Retired Government Service/Public Sector
 Business Forex Dealer Student Private Sector Service Others _____

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

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

NET-WORTH^{*}** in ₹ _____ (Net worth should not be older than 1 year) as on (Date) (Mandatory for Non Individuals)

Are you a Politically Exposed Person (PEP)^{***} Yes No Are you related to a Politically Exposed Person (PEP) Yes No

Are you involved / providing any of the mentioned services : Foreign Exchange / Money Changer Services Gaming / Gambling / Lottery / Casino Services
 Money Lending / Pawning None of the above

Note: In case First Applicant is Non Individual please attach FATCA, CRS & Ultimate Beneficial Ownership (UBO) Self Certification Form (Ref Ins No. 40)

****In case First Applicant is Minor then details of Guardian will be required.**

5. SECOND APPLICANT DETAILS

NAME **PAN / PEKRN[^]**

OCCUPATION[^] : Professional Agriculturist Housewife Retired Government Service/Public Sector **STATUS[^]:** NRI
 Business Forex Dealer Student Private Sector Service Others _____ Resident Individual

GROSS ANNUAL INCOME DETAILS[^] Please tick (✓) Below 1 Lac 1-5 Lacs 5-10 Lacs 10-25 Lacs 25 Lacs-1 Crore >1 Crore

NET-WORTH[^] in ₹ _____ (Net worth should not be older than 1 year) as on (Date)

Are you a Politically Exposed Person (PEP)[^] Yes No Are you related to a Politically Exposed Person (PEP) Yes No

6. THIRD APPLICANT DETAILS

NAME **PAN / PEKRN[^]**

OCCUPATION[^] : Professional Agriculturist Housewife Retired Government Service/Public Sector **STATUS[^]:** NRI
 Business Forex Dealer Student Private Sector Service Others _____ Resident Individual

GROSS ANNUAL INCOME DETAILS[^] Please tick (✓) Below 1 Lac 1-5 Lacs 5-10 Lacs 10-25 Lacs 25 Lacs-1 Crore >1 Crore

NET-WORTH[^] in ₹ _____ (Net worth should not be older than 1 year) as on (Date)

Are you a Politically Exposed Person (PEP)[^] Yes No Are you related to a Politically Exposed Person (PEP) Yes No

***Mandatory for all type of Investors. It is mandatory for investors to be KYC compliant through a Key Registered Agency (KRA) appointed by SEBI prior to investing in Reliance Mutual Fund. Refer instruction no.17,18 & 38**

ACKNOWLEDGEMENT

Received Purchase Application from _____

for allotment of Units under Reliance Dual Advantage Fixed Tenure Fund IX - Plan F - Regular Plan Growth Option
 _____ Dividend Payout Option

Cheque / DD No. _____ Dated ____/____/____ Rs. _____

Drawn on Bank _____

App. No. _____

Signature, Date & Stamp

7. FATCA and CRS DETAILS For Individuals/HUF (Mandatory) Non Individual Investors should mandatory fill separate FATCA/CRS details form

Please indicate all Countries, other than India, in which you are a resident for tax purpose, associated Taxpayer Identification Number and its Identification type eg. TIN etc.

Sole/First Applicant/Guardian			Second Applicant			Third Applicant		
Country #	Tax Identification Number	Identification Type	Country #	Tax Identification Number	Identification Type	Country #	Tax Identification Number	Identification Type
1			1			1		
2			2			2		
3			3			3		

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

Sole/First Applicant/Guardian		Second Applicant		Third Applicant	
Country of Birth		Country of Birth		Country of Birth	
Country of Nationality		Country of Nationality		Country of Nationality	

8. CONTACT DETAILS OF SOLE / FIRST APPLICANT (Refer Instruction No. 7 & 27)

Correspondence Address (P.O. Box is not sufficient) ## Please note that your address details will be updated as per your KYC records with CVL / KRA

_____ Landmark _____

City _____ Pin Code _____ State _____

Overseas Address (Mandatory for FIIs/NRIs/PIOs)

City _____ Pin Code _____ State _____

Email ID _____

Mobile + (Country Code) _____ Tel. No. \$TD Code _____ Office _____ Residence _____

Please register your Mobile No & Email Id with us to get instant transaction alerts via SMS & Email. Investors providing Email Id would mandatorily receive only E - Statement of Accounts in lieu of physical Statement of Accounts.

9. BANK ACCOUNT DETAILS MANDATORY for Redemption/Dividend/Refunds, if any (Refer Instruction No. 23-25)

Bank Name M a n d a t o r y _____

Account No. M a n d a t o r y _____ A/c. Type (✓) SB Current NRO NRE FCNR

Branch Address _____ Branch City _____

PIN _____ IFSC Code F o r C r e d i t v i a R T G S 9 Digit MICR Code* F o r C r e d i t v i a N E F T _____

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

10. 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. 19-22)

Scheme Reliance Dual Advantage Fixed Tenure Fund IX - Plan F - Regular Plan Option (Please ✓) Growth** Dividend Payout
(For Product Labeling please refer last page of application form)

Payment Details (Please issue cheque favouring scheme name)

Mode of Payment Cheque DD Funds Transfer RTGS / NEFT

Investment Amount (Rs.) _____ DD Charges (if applicable) (Rs.) _____ Net Amount~ (Rs.) _____ I minus II _____

Instrument 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.

11. NOMINATION - I wish to Nominate Yes No (Mandatory if mode of holding is single) (Refer Instruction No. 26)

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.



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

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

**SMS charges apply

Add convenience to your life with our value added service



Investor Desk. A RMF Virtual Branch Experience.

For more details : Visit : www.reliancemutual.com

You can also follow us on

12. 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. 30.**

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.

National Securities Depository Limited	Depository participant Name _____	Central Depository Securities Limited	Depository participant Name _____
	DP ID No. _____		Target ID No. _____
	Beneficiary Account No. _____		

Enclosures (Please tick any one box) : Client Master List (CML) Transaction cum Holding Statement Cancelled Delivery Instruction Slip (DIS)**13. FOR SWITCH**

<input type="checkbox"/> Partial Switch Amount: Rs _____ or Units: _____	OR	<input type="checkbox"/> Full Switch
From Scheme _____ Plan _____ Option _____		
To Scheme : <input type="checkbox"/> Reliance Dual Advantage Fixed Tenure Fund IX - Plan F - Regular Plan		<input type="checkbox"/> Growth Option <input type="checkbox"/> Dividend Payout Option

Switch over application needs to be submitted only at Designated Investor Service Centre (DISC) of RMF

14. MATURITY INSTRUCTION Switch to Scheme/Plan : _____ Proceeds to be dispatched / Credit to Bank A/c (as may be applicable.) (Default)**As a default mechanism, the Scheme shall be fully redeemed on the date of maturity and redemption proceeds shall be dispatched to / credited in the bank account of the unitholders within 10 Business Days from the date of redemption or repurchase.****15. DECLARATION AND SIGNATURE**

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

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

<input checked="" type="checkbox"/> First / Sole Applicant / Guardian	<input type="checkbox"/> Second Applicant	<input type="checkbox"/> Third Applicant
--	--	---

CHECK LIST

Please ensure that:

- Your Application Form is complete in all respect, Name, Address & contact details are mentioned in full, signed by all applicants.
- Bank Account Details are entered completely and correctly.
- Permanent Account Number (PAN) of all the applicants are mandatory. Please refer to instruction no. 17 for details.
- For KYC, please refer to instruction no. 18 & for PAN Exempt KYC Refer instruction no. 38
- Appropriate Option is ticked.
- The Cheque / DD is drawn in favour of "Reliance Dual Advantage Fixed Tenure Fund", dated and duly signed.
- Application Number is mentioned on the reverse of the Cheque / DD.
- Documents as listed alongside are submitted along with the Application (as applicable to your specific case).

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

Details of FATCA & CRS information For Non-Individuals / Legal Entity

Name of the entity															
Type of address given at KRA	Residential or Business	Residential	Business	Registered Office											
PAN					Date of incorporation	D	D	/	M	M	/	Y	Y	Y	Y
City of incorporation															
Country of incorporation															

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 <i>(TIN or Other , please specify)</i>

*In case Tax Identification Number is not available, kindly provide its functional equivalent†

In 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 _____

Please refer to para 3(vii) Exemption code for U.S. persons under Part D of FATCA instructions & Definitions

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 institution³
 or
 Direct reporting NFE⁴
(please tick as appropriate)

Global Intermediary Identification Number (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-category¹⁰

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 <i>publicly traded company</i> (that is, a company whose shares are regularly traded on an established securities market) <input type="checkbox"/> Yes <input type="checkbox"/> No	Yes <input type="checkbox"/> <i>(If yes, please specify any one stock exchange on which the stock is regularly traded)</i> Name of stock exchange _____
2.	Is the Entity a <i>related entity</i> of a publicly traded company (a company whose shares are regularly traded on an established securities market) <input type="checkbox"/> Yes <input type="checkbox"/> No	Yes <input type="checkbox"/> <i>(If yes, please specify name of the listed company and one stock exchange on which the stock is regularly traded)</i> 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 <i>active</i> ¹ non-financial Entity (NFE) <input type="checkbox"/> Yes <input type="checkbox"/> No	Yes <input type="checkbox"/> Nature of Business _____ Please specify the sub-category of Active NFE _____ <i>(Mention code – refer 2c of Part D)</i>
4.	Is the Entity a <i>passive</i> ² NFE <input type="checkbox"/> Yes <input type="checkbox"/> No	Yes <input type="checkbox"/> <i>(If yes, please fill UBO declaration in the next section.)</i> Nature of Business _____

¹Refer 2 of Part D | ²Refer 3(ii) of Part D | ³Refer 1(i) of Part D | ⁴Refer 3(vi) of Part D |

If passive NFE, please provide below additional details for each of Controlling person. (Please attach additional sheets if necessary)

Name and 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 Nationality	DOB - Date of Birth Gender - Male, Female, Other
City of Birth - Country of Birth		Father's Name - Mandatory if PAN is not available	
1. Name & PAN	<input type="text"/>	Occupation Type <input type="text"/>	DOB <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
City of Birth	<input type="text"/>	Nationality <input type="text"/>	Gender Male <input type="checkbox"/> Female <input type="checkbox"/>
Country of Birth	<input type="text"/>	Father's Name <input type="text"/>	Others <input type="checkbox"/>
2. Name & PAN	<input type="text"/>	Occupation Type <input type="text"/>	DOB <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
City of Birth	<input type="text"/>	Nationality <input type="text"/>	Gender Male <input type="checkbox"/> Female <input type="checkbox"/>
Country of Birth	<input type="text"/>	Father's Name <input type="text"/>	Others <input type="checkbox"/>
3. Name & PAN	<input type="text"/>	Occupation Type <input type="text"/>	DOB <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
City of Birth	<input type="text"/>	Nationality <input type="text"/>	Gender Male <input type="checkbox"/> Female <input type="checkbox"/>
Country of Birth	<input type="text"/>	Father's Name <input 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

[§] In case Tax Identification Number is not available, kindly provide functional equivalent

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.

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.

[§] 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.

Part C : 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.

Date: / /

Name

Designation

Signature

Signature

Signature

PART D FATCA Instructions & Definitions

(Note: The Guidance Note/notification issued by the CBDT shall prevail in respect to interpretation of the terms specified in the form)

- 1 (i) **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.
- 1 (ii) Depository institution: is an entity that accepts deposits in the ordinary course of banking or similar business.
- 1 (iii) 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.
- 1 (iv) Investment entity is any entity:
- (a) 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 Individual and collective portfolio management; or
 - (ii) Investing, administering or managing funds, money or financial asset or money on behalf of other persons;

or
 - (b) 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 04, 05, 06 and 07- refer point 2c.)
- 1 (v) 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.

1(vi) FI not required to apply for GIIN: Refer Rule 114F(5) of Income Tax Rules, 1962 for the conditions to be satisfied as "non-reporting financial institution and Guidance issued by CBDT in this regard.

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	Trust
09	Non-registering local banks
10	FFI with only Low-Value Accounts
11	Sponsored investment entity and controlled foreign corporation
12	Sponsored, Closely Held Investment Vehicle

2. Active Non-financial entity (NFE) : (any one of the following): Refer Explanation (A) to 114F(6) of Income Tax Rules, 1962 for details.

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 stock of the entity is regularly traded on an established securities market or the non-financial entity is a related entity of an entity, the stock of which is regularly traded on an established securities market.
03	The NFE is a Governmental Entity, an International Organization, a Central Bank , or an entity wholly owned by one or more of the foregoing;
04	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;
05	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;
06	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;
07	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;
08	<p>Any NFE that full fills all of the following requirements:</p> <ul style="list-style-type: none">(i) 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 organization, civic league or an organization operated exclusively for the promotion of social welfare;(ii) It is exempt from income tax in India;(iii) It has no shareholders or members who have a proprietary or beneficial interest in its income or assets; <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">(i) an Investor Protection Fund referred to in clause (23EA);(ii) a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and(iii) an Investor Protection Fund referred to in clause (23EC), of section 10 of the Act;

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:

or

(ii) an investment entity defined in clause 1(iv) (b) of these instructions

(iii) a withholding foreign partnership or withholding foreign trust;

(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 determining the beneficial owner, the procedure specified in the following circular as amended from time to time shall be applied, namely:-

- i. DBOD.AML.BC. No.71/14.01.001/20 12-13, issued on the 18th January, 2013 by the Reserve Bank of India; or
- ii. CIR/MIRSD/2/2013, issued on the 24th January, 2013 by the Securities and Exchange Board of India; or
- iii. IRDA/SDD/GDL/CIR/019/02/2013, issued on the 4th February, 2013 by the Insurance Regulatory and Development Authority.

In the case of 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, and in the case of a legal arrangement other than a trust, the said expression means the person in equivalent or similar position;

<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) *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.

(vii) Exemption code for U.S. persons (Refer 114F(9) of Income Tax Rules, 1962 for details)

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

