

Equity & Sector-specific Schemes

Key Information Memorandum cum Common Application Form

Continuous offer of open-ended Equity & Sector Specific schemes at NAV based prices plus applicable load, if any.

Reliance Growth Fund

An open-ended Equity Growth Scheme

Reliance Vision Fund

An open-ended Equity Growth Scheme

Reliance Equity Opportunities Fund

An open-ended Diversified Equity Scheme

Reliance Banking Fund

An open-ended Banking Sector Scheme

Reliance Diversified Power Sector Fund

An open-ended Power Sector Scheme

Reliance Equity Advantage Fund

An open-ended Diversified Equity Scheme

Reliance Pharma Fund

An open-ended Pharma Sector Scheme

Reliance Regular Savings Fund-

Equity Option
An open-ended Scheme

Reliance Tax Saver (ELSS) Fund

An open-ended Equity Linked Savings Scheme

Reliance NRI Equity Fund

An open-ended Diversified Equity Scheme

Reliance Equity Fund

An open-ended Diversified Equity Scheme

Reliance Quant Plus Fund - (Formerly known as Reliance Index Fund)

An open-ended Equity Scheme

Reliance Natural Resources Fund

An open-ended Equity Scheme.

Reliance Regular Savings Fund-Balanced Option

An open-ended Scheme

Reliance Media & Entertainment Fund

An open-ended Media & Entertainment sector Scheme

SPONSOR Corporate Office Reliance Capital Limited H Block, 1st Floor Dhirubhai Ambani Knowledge Ci

Dhirubhai Ambani Knowledge City Koparkhairne, Navi Mumbai - 400 710 Tel: 022-3032 7000, Fax: 022-3032 7202

TRUSTEE Corporate Office

Reliance Capital Trustee Co. Limited Express Building, 4th Floor 14 E Road, Churchgate, Mumbai 400 020 Tel: 022-30414800 Fax: 022-30414899

INVESTMENT MANAGER

Corporate Office Reliance Capital A

Reliance Capital Asset Management Limited Express Building, 4th Floor 14 E Road, Churchgate, Mumbai 400 020 Tel: 022-30414800 Fax: 022-30414899 Customer Care: 1800-300-11111 (Toll free) / 3030 1111

www.reliancemutual.com

REGISTRAR

Karvy Computershare Private Limited Madhura Estate, Muncipal No 1-9/13/C Plot No 13 & 13C, Survey No 74 & 75 Madhapur Village, Serlingampally Mandal & Muncipality R R District, Hyderabad 500 081. Tel: 040-40308000 Fax: 040-23394828 CUSTODIAN

Deutsche Bank AG Kodak House, Ground Floor, Mumbai-400 001.

AUDITORS TO THE SCHEMES

Haribhakti & Co. Chartered Accountants 42, Free Press House Nariman Point Mumbai-400 021.

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

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as ammended 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 December 10, 2008.

Scheme (An open ended equity synowth scheme) Investment objective of the scheme is to achieve long term growth of capital by investing in equity and equity related securities through a research based investment approach. Asset Allocation Pattern Asset Allocation Pattern Asset Allocation Pattern (Builty & Equity Related Instruments of S-100% & Debt & Money Market Instrument upto 35% Asset Allocation Pattern (Builty & Equity Related Instruments of S-100% & Debt & Money Market Instrument upto 35% (Instrument upto 35%) (Instrument upto 35%		î	KLIJ	CITLIVIL I L	AIUKLS		
the springer weather cojected to develope the scheme is to achieve long-term by the scheme is to achieve long-term growth of careful by investment in equity and equity related securities through a research based investment approach. Asset Allocation Factor in Springer interdisc currilles through a research based investment in equity and equity related securities and the use approach. Sequity & Equity Related Instruments- \$5-100% & Debt Instruments- \$5-100% & Debt Instruments- \$5-100% & Debt Instruments- \$100% & Debt Instruments- \$						Reliance Equity Opportunities Fur (An open ended diversifie	n d ed equity scheme)
Pattern OS-100% & Debt & Money Market Instruments upto 10%		the scheme is to achieve long term growth of capital by investing in equity and equity related securities through a		the scheme is to achieve growth of capital by invequity and equity relate through a research base	The primary investment objective of the scheme is to achieve long-term growth of capital by investment in equity and equity related securities through a research based investment		generate rovide long-term investing in a equity securities ies and the o generate resting in debt
Options Minimum Application Amount Applicatio		65-100% & Debt & Money Market		Atleast 60%, Debt Insti 30% & Money Market I	ruments upto	75–100%, Debt Instrur Mkt Instruments* upto (*including upto 25% o	ments & Money 25%
Retail Plan: Rs. 1000 & in multiples of Re 1 thereafter, Institutional Plan: Rs. 1126 & in multiples of Re 1 thereafter		Under each of Retail and	Institutional Plans fol	lowing options are include	ed: Growth (Growth & B	onus) & Dividend (Payout &	Reinvestment)
Redemptions can be for any amount or any number of pults. However, in order to keep the account in operation, minimum balance equal to the minimum subscription amount under each of the plans, is required to be maintained in the account. Benchmark	Application Amount		•	•	·		
Benchmark		Retail Plan: Rs. 1000 &	in multiples of Re 1 th	ereafter, Institutional Pla	ın: Rs. 1Lac & in multip	les of Re 1 thereafter	
Fund Manager Performance of the Scheme as on 28/11/2008 Compounded Annualised Returns Returns Since Land Land Land Land Land Land Land Land							
Performance of the Scheme as and 18 more 18 mo	Benchmark			BSE 100	O Index		
the Scheme Inception date - 08/10/95 Inception date - 08/10/95 Retail Plan-Growth Inception date - 30/10/30 Inception date - 30/10/30 Inception date - 31/03/30 Inception date - 31/03/3	Fund Manager	Sunil Singhania		Ashwani Kumar		Shailesh Raj Bhan	
Scheme Returns % BSE100 Returns % Scheme Retu	the Scheme as on					Retail Plan-Growth Inception date- 31/03/05	
1 Year						•	
3 Years 4.39 -1.02 2.35 -1.02 -2.01 -1.02 5 years 25.01 12.12 17.33 12.12 NA NA Returns Since Inception 25.62 8.17 21.45 8.17 7.09 7.90 Returns Since Inception 25.62 8.17 21.45 8.17 7.09 7.90 Returns Since Inception 25.62 8.17 21.45 8.17 7.09 7.90 Returns Since Inception 25.62 8.17 21.45 8.17 7.09 7.90 Returns Since Inception 25.62 8.17 21.45 8.17 7.09 7.90 Returns Since Inception 25.62 8.17 21.45 8.17 7.09 7.90 Returns Since Inception 25.62 8.17 21.45 8.17 7.09 7.90 Returns Since Inception 25.62 8.17 7.09 Returns Since Inception 25.70 8.17 7.00 Returns Since Inception 25.70 9.17 7.00 Returns Since Inception 25.70							
S years Returns Since Inception Reliace Growth Fund vs BSE100 Reliace Equity Opportunities Fund vs BSE100 Reliace Equi		_					
Returns Since Inception Retiace Growth Fund vs BSE100 Retiace Wision Fund vs BSE100 Retiace Wision Fund vs BSE100 Retiace Wision Fund vs BSE100 Retiace Equity Opportunities Fund vs BSE100 Retial Plan: For Subscription below Rs 2 crs - 2.25%, For subscriptions of Rs 2 cr & Above - Nil, Institutional Plan: Nil Retial Plan: For Subscriptions of less than Rs 5 Crs per transaction: 1% if redeemed/switched on or before completion of 1 year from the date of allotment. Nil if redeemed/switched after the completion of 1 year from the date of allotment: For subscription Rs 5 Crs and above, no exit load shall be charged. Recurring Expenses Retail Plan: Indicate Plan: Nil Retail Pl							
Retail Plan: For Subscription below Rs 2 crs – 2.25 %, For subscription of Rs 2 cr & above but below Rs 5 Crs – 1.25 %, For subscription of Rs 5 Crs and above, no exit load shall be charged. Retail Plan: For Subscription of Rs 5 Crs and above, no exit load shall be charged. Institutional Plan: Nil Recurring Expenses Retail Plan: For Subscriptions of less than Rs 5 Crs per transaction: 1% if redeemed/switched on or before completion of 1 year from the date of allotment; For subscription of Rs 5 Crs and above, no exit load shall be charged. Recurring Expenses Retail Plan: Fund Subscriptions 1996, the maximum expenses that can be charged to a scheme are as follows: First Rs. 100 crores 2.50%, Next Rs. 300 crores 2.25%, Next Rs. 300, crores 2.00%, Balance 1.75% Provided that such recurring expenses shall be lesser by atleast 0.25% of the daily average net assets outstanding in each financial year in response to the substancial plan: 1.81% Retail Plan 1.81% Retail Plan 1.83% Retail Plan 1.86%	Returns Since						
For subscription of Rs 2 cr & above but below Rs 5 Crs – 1.25%, For subscriptions of Rs 5 Cr & Above –Nil, Institutional Plan: Nil Retail Plan: For Subscriptions of less than Rs 5 Crs per transaction; 1% if redeemed/switched on or before completion of 1 year from the date of allotment, Nil if redeemed/switched after the completion of 1 year from the date of allotment; For subscription of Rs 5 Crs and above, no exit load shall be charged. Institutional Plan: Nil Recurring Expenses As per SEBI (Mutual Funds) Regulations 1996, the maximum expenses that can be charged to a scheme are as follows: First Rs. 100 crores 2.50%, Next Rs. 300 crores 2.25%, Next Rs. 300, crores 2.00%, Balance 1.75% Provided that such recurring expenses shall be lesser by atleast 0.25% of the daily average net assets outstanding in each financial year in response to a scheme investing in bonds. Retail Plan 1.81% Retail Plan 1.83% Retail Plan 1.86%		180.00 160.00 140.00 140.00 100.00	2.28 69.57 13.00 11.60 28.41 24.83 105-06 2006-07 2007-08 Period 105-06 2006-07 2007-08	160.00 (\$40.00 - 137.59 \$120.00 - 97.29 \$80.00 - 60.00 - 40.00 - 20	79.64 69.57 2005-06 2006-07 2007-08 ided iden Fund	100.00 90.00 85.93 80.00 70.00 86.00 87.50.00 10.00 2005-06 2005-06 2005-06	24.83 0.1111.60 7.42 006-07 2007-08 eriod y Opportunities Fund
1 year from the date of allotment, Nil if redeemed/switched after the completion of 1 year from the date of allotment; For subscription of Rs 5 Crs and above, no exit load shall be charged. Institutional Plan: Nil Recurring Expenses As per SEBI (Mutual Funds) Regulations 1996, the maximum expenses that can be charged to a scheme are as follows: First Rs. 100 crores 2.50%, Next Rs. 300 crores 2.25%, Next Rs. 300, crores 2.00%, Balance 1.75% Provided that such recurring expenses shall be lesser by atleast 0.25% of the daily average net assets outstanding in each financial year in response scheme investing in bonds. Actual expenses Retail Plan 1.81% Retail Plan 1.83% Retail Plan 1.86%	Entry Load	For subscription of Rs 2	•		ubscriptions of Rs 5 C	r & Above –Nil,	
First Rs. 100 crores 2.50%, Next Rs. 300 crores 2.25%, Next Rs. 300, crores 2.00%, Balance 1.75% Provided that such recurring expenses shall be lesser by atleast 0.25% of the daily average net assets outstanding in each financial year in response shall be lesser by atleast 0.25% of the daily average net assets outstanding in each financial year in response shall be lesser by atleast 0.25% of the daily average net assets outstanding in each financial year in response shall be lesser by atleast 0.25% of the daily average net assets outstanding in each financial year in response shall be lesser by atleast 0.25% of the daily average net assets outstanding in each financial year in response shall be lesser by atleast 0.25% of the daily average net assets outstanding in each financial year in response shall be lesser by atleast 0.25% of the daily average net assets outstanding in each financial year in response shall be lesser by atleast 0.25% of the daily average net assets outstanding in each financial year in response shall be lesser by atleast 0.25% of the daily average net assets outstanding in each financial year in response shall be lesser by atleast 0.25% of the daily average net assets outstanding in each financial year in response shall be lesser by atleast 0.25% of the daily average net assets outstanding in each financial year in response shall be lesser by atleast 0.25% of the daily average net assets outstanding in each financial year in response shall be lesser by atleast 0.25% of the daily average net assets outstanding in each financial year in response shall be lesser by atleast 0.25% of the daily average net assets outstanding in each financial year in response shall be lesser by atleast 0.25% of the daily average net assets outstanding in each financial year in response shall be lesser by atleast 0.25% of the daily average net assets outstanding in each financial year in response shall be lesser by atleast 0.25% of the daily average net assets 0.25% of the daily average net assets 0.25% of the da	Exit Load	1 year from the date of a For subscription of Rs 5 (illotment, Nil if redee	med/switched after the co			
Actual Copyrights	_	First Rs. 100 crores 2.50 Provided that such recur	%, Next Rs. 300 crore	es 2.25%, Next Rs. 300, o	crores 2.00%, Balance	1.75%	ancial year in respect

		<u>NEI 3</u>	<u>CULIMIE LI</u>				
Name of the Scheme	Reliance Bankir (An open ended Bankin		Reliance Divers Sector Fund (An open ended powe		Reliance Equity Advanatge Fund (An open-ended Diver		
Investment objective	The primary investment objective of the scheme is to generate continuous returns by actively investing in equity and equity related or fixed income securities of Banks		The primary investment objective of the scheme is to seek to generate continuous return by actively investing in equity and equity related or fixed income securities of Power and other associated companies		The primary investment of seek to generate capital long term growth opport portfolio predominanatly related instruments with S&P CNX Nifty stock objective is to generate investing in debt and mor	appreciation and provide tunities by investing in a y of equity and equity investments generally in as and the secondary e consistent returns by	
Asset Allocation Pattern	Equity & Equity Related Instruments-0-100% & Debt & Money Market Instruments 0-100%		Equity & Equity Related Instruments-0- 100% & Debt & Money Mkt Instruments with Average Maturity of 5-10 yrs-0- 100%		Equity and equity relate Debt and money mark investments in security *Including upto 25% of debt.(An overall limit of value has been introdulequity derivatives in the same is the notional value the notional value of the derivatives will not excee point of time. Notional value or Future or notional value or	tet securities (including ised debt*) 0-30%. the corpus in securitised 100% of the portfolio ced for the purpose of e scheme, however the e and it will be seen that, he net exposure to the d the fund corpus at any alue shall mean value of	
Plans and Options	Under each of Retail an	d Institutional Plans fol	lowing options are includ	ed: Growth (Growth & B	onus) & Dividend (Payou	t & Reinvestment)	
Minimum Application Amount	Retail Plan: Rs. 5000	& in multiples of Re 1 th	ereafter, Institutional P	an: Rs.5 crs & in multip	es of Re 1 thereafter		
Minimum Additional Purchase Amount	Retail Plan: Rs. 1000 &	in multiples of Re 1 ther	eafter, Institutional Plan:	Rs. 1 lac & in multiples o	f Re 1 thereafter		
Minimum Redemption			ber of units. However, in o unt under each of the plar				
Benchmark	S&P CNX E			ver Index		NX Nifty	
Fund Manager		Sunil Si	nghania		Ashwani Kumar & Shailesh Raj Bhan		
Performance of the Scheme as on 28/11/2008	Reliance Banking Fund – Inception date– 28/05/		Reliance Diversified Po Retail Plan - Growth Inception date - 10/0		Reliance Equity Advanta Retail Plan - Growth Inception date- 9/8/0		
	Compounded Ani		·	nualised Returns	·	nualised Returns	
Period	Scheme Returns %	ns % S&P CNX Bank Index Scheme Returns % India Power Index Returns %		India Power Index Returns %	Scheme Returns %	S&P CNX Nifty Index Returns %	
1 Year	-38.86	-52.78	-49.97	-54.51	-47.86	-50.86	
3 Years	5.60	-0.48	19.13	6.45	NA	NA	
5 years	22.36	14.84	NA	NA	NA	NA	
Returns Since Inception	26.66	19.95	33.37	14.74	-28.41	-30.15	
	90.00 79.32 79.09 70.00 79.32 79.09 40.40 40.47 26.27 2 20.00 10.00 28.05.03 20.04 -05 31.03.04 Relianted September 1 20.00 10.00 28.05.03 20.04 -05 31.03.04		120.00 110.18 83 100.00 42.50 83.00 42.50 92.00 11.33 10.05.04 20.05 20.00 10.05.04 20.05 20.00 Perior Reliance Diversing India Power in Past performance may or m	d ified Power Fund	Reliance Equity Advantage F 8.00 7.00 - 8.00 9.5.00 - 8.00 - 9.5.00 - 8.00 - 1.00 - 0.00 - 1	7.52 2.08.07-31.03.08 Period Equity Advantage Fund Nity	
Entry Load					Retail Plan: 2.25% Institutional Plan: Nil		
Exit Load		ned/switched after the o	completion of 1 year from		or before completion of	1 year from the date of	
	For subscription of Rs 5 Institutional Plan: Nil	Crs and above, no exit lo					
Recurring Expenses	For subscription of Rs 5 Institutional Plan: Nil As per SEBI (Mutual Fur First Rs. 100 crores 2.5	nds) Regulations 1996, 1 0%, Next Rs. 300 crore urring expenses shall be l	the maximum expenses the set 2.25%, Next Rs. 300, esser by atleast 0.25% of	crores 2.00%, Balance	•	inancial year in respect	

Name of the Scheme	Reliance Pharm		Reliance Regular So Fund - Equity Optio (An Open ended scheme)	on T	Reliance Tax Saver (ELSS) Fund (An Open-ended Equity Linked Savings Scheme)		
Investment objective	The primary investment scheme is to seek to ger returns by investing in e related or fixed income and other associated co	nerate consistent quity and equity securities of Pharma	The primary investment option is to seek capital a and/or to generate consicactively investing in Equirelated Securities.	appreciation stent returns by	The primary objective of the scheme is to generate long-term capital appreciation from a portfolio that is invested predominantly in equity and equity related instruments		
Asset Allocation Pattern	Equity & Equity Related 0-100% & Debt & Mo Instruments with Avera 5-10 yrs-0-100%	ney Mkt	Equity and Equity related 100% and Debt and Mor Instruments with an aver 10 yrs -0% - 20% (Sect a part of the debt securit	ney Market rage maturity of 5 - uritised debt will be	Equity and Equity relate 100% and Debt and Mo Instrument upto 20%		
Plans and Options	Growth (Growth & Bonu (Payout & Reinvestment		Growth Plan- Equity Optio	n	Growth (Growth) & Divid Reinvestment)	dend (Payout&	
Minimum Application Amount	Rs. 5000 & in multiples	of Re.1 thereafter	Rs. 500 & in multiples of Re	e.1 thereafter	Rs. 500 & in multiples of	Rs. 500 thereafter	
Minimum Additional Purchase Amount	Rs. 1000 & in multiple	s of Re 1 thereafter	Rs. 500 & in multiples of Re	e.1 thereafter	Rs. 500 & in multiples of	Rs.500 thereafter	
Minimum Redemption	The state of the s		mber of units. However, in conduction	· ·	The state of the s	1	
Benchmark	BSE Healthcare Index			BSE	100		
Fund Manager	Shailesh Raj Bhan		Omprakash Kuckian		Ashwani Kumar		
Performance of the Scheme as on 28/11/2008	Reliance Pharma Fund – Growth Inception date– 08/06/2004		Reliance Regular Savings Option – Growth Plan Inception date – 09/06/		Reliance Tax Saver (ELSS) Fund - Growth Inception date- 22/09/2005		
	Compounded An	nualised Returns Compounded Annualised Returns			Compounded Ann	ualised Returns	
Period	Scheme Returns %	BSE-HC Returns %	Scheme Returns %	BSE100 Returns %	Scheme Returns %	BSE100 Returns %	
1 Year	-28.78	-24.48	-47.79	-54.40	-49.61	-54.40	
3 Years	3.41	-1.69	7.03	-1.02	-3.68	-1.02	
5 years	NA	NA	NA	NA	NA	NA	
Returns Since Inception	13.67	5.79	6.10	6.71	-1.89	1.76	
	37.38 30.00 37.38 37	51.20 (1.26) (1.26) 5-06 2006-07 2007-08 Period Pharma Fund ealth Care Index	0.00 18.33 10.00 09.06.05-31.03.06	51.32 24.83 11.60 2006-07 2007-08 iod ang Fund - Equity option	Po	24.53 11.57 5.46 17 006-07 2007-08 eriod fax Saver Fund	
Entry Load	For subscription below	Rs 2cr-2.25%, For subs	I cription of 2cr & above but	below Rs 5cr-1.25%.	For subscriptions of 5 cr a	nd above-Nil	
Exit Load	completion of 1 year fr 1 year from the date of	om the date of allotment allotment;	action; 1% if redeemed/swit. Nil if redeemed/switched		Nil		
Recurring Expenses	For subscription of Rs 5 Crs and above, no exit load shall be charged. As per SEBI (Mutual Funds) Regulations 1996, the maximum expenses that can be charged to a scheme are as follows: First Rs. 100 crores 2.50%, Next Rs. 300 crores 2.25%, Next Rs. 300, crores 2.00%, Balance 1.75% Provided that such recurring expenses shall be lesser by atleast 0.25% of the daily average net assets outstanding in each financial year in respect						
·	of a scheme investing i	n bonds.					

Name of the	Reliance NRI Equity Fur		Reliance Equity Fund				
Scheme	(An open ended diversified equity	scheme)	(An Open ended diversified equity scheme)				
Investment objective	The primary investment objective of optimal returns by investing in equit primarily drawn from the Companies	y and equity related instruments	The primary investment objective of the capital appreciation & provide long-te investing in a portfolio constituted of equ of top 100 companies by market capital are available in the derivatives segment secondary objective is to generate cons debt and money market securities.	rm growth opportunities by uity & equity related securities ization & of companies which t from time to time and the			
Asset Allocation Pattern	Equity & Equity Related Instruments Market Instruments upto 0-35% (* in securitised Debt)		Equity and Equity related securities 75–1 Market Instrument 0– 25%. (An overall I portfolio value (i.e. net assets including o the purpose of equity derivatives in the so	limit of 100% of the assh) has been introduced for			
Plans and Options	Growth (Growth, Bonus) & Dividend (Payout & Reinvestment)	Under Retail and Institutional Plan there a Bonus) & Dividend (Payout & Reinvestmer				
Minimum Application Amount	Rs. 5000 & in multiples of Re 1 there	after	Retail Plan: Rs 5000 and in multiples of Institutional Plan: Rs. 5 crore in multiple	Re. 1 thereafter, es of Re. 1 thereafter			
Minimum Additional Purchase Amount	Rs. 1000 & in multiples of Re 1 the	ereafter	Retail Plan: Rs. 1000 & in multiples of Institutional Plan: Rs. 1lac & in multip	· ·			
Minimum Redemption			n order to keep the account in operation, m lans, is required to be maintained in the ac				
Benchmark	BSE 200		S&P CNX Nifty				
Fund Manager	Omprakash Kuckian		Sunil Singhania				
Performance of the Scheme as on 28/11/2008	Reliance NRI Equity Fund - Growth Inception date - 16/11/04		Reliance Equity Fund – Retail Plan – Growth Inception date–30/03/06				
	Compounded An	nualised Returns	Compounded Annual	ised Returns			
Period	Scheme Returns % BSE-200 Returns %		Scheme Returns %	S & P CNX Nifty Returns %			
1 Year	-55.05 -55.46		-42.86	-50.86			
3 Years	0.90	-2.19	NA	NA			
5 years	NA	NA	NA	NA			
Returns Since Inception	12.08	7.81	-3.49	-7.77			
	Past performance may or may not be s	24,31 23.99 10.2 17.16 2006-07 2007-08 riod RI Equity Fund sustained in future	Reliance Equity Fund Vs. S&P CNX Nifty 25.00 20.00 8 15.00 20.00 12.35 10.00 20.00 0.10 0.48 30.03.06-31.03.06 Reliance Equity Fund S&P CNX Nifty Past performance may or may not be sust	ained in future			
Entry Load	For Subscriptions below Rs 2 Crs - Crs & above but below Rs 5 Crs - 2 & above - nil	· · · · · · · · · · · · · · · · · · ·	Retail Plan: For Subscription below Rs 2 crs-2.25%, For subscription of Rs 2 cr & above but below Rs 5 Crs-1.25%, For subscriptions of Rs 5 Cr & Above -Nil Institutional Plan: Nil				
Exit Load	Nil		Retail Plan: For Subscriptions of less than Rs 5 Crs per transaction; 1% if redeemed/switched on or before completion of 1 year from the date of allotment. Nil if redeemed/switched after completion of 1 year from the date of allotment; For subscription of Rs 5 Crs and above, no exit load shall be charged. Institutional Plan: Nil				
Recurring Expenses	First Rs. 100 crores 2.50%, Next F	Rs. 300 crores 2.25%, Next Rs. 300,	nat can be charged to a scheme are as follo crores 2.00%, Balance 1.75% the daily average net assets outstanding in				
Actual expenses as on 31/3/08	2.40%		Retail Plan 1.799 Institutional Plan NA				

Name of the	Reliance Q	uant Plus F	und (Former	ly known as Ro	eliance Index F	und)	Reliance Natura	l Resources Fund		
Scheme	(An Open ende	d equity scheme	e)				(An Open ended equity scheme)			
Investment objective	equity and equit	y related instrum ctive portfolio of	ents. The scheme	e will seek to gene	ciation through inverse capital apprecty on the basis of a	ciation by	The primary investment of the primary investment of the provide long term growth in companies principally development, production resources and the second	bijective of the scheme is al appreciation and a opportunities by investing engaged in the discovery, a or distribution of natural dary objective is to ns by investing in debt and		
Asset Allocation Pattern	Equity & Equity upto 0-10%	Related Instrum	nents-90-1009	6 & Debt & Mone	y Market Instrum	ents –	Equity and Equity related S principally engaged in the c production or distribution of 65% – 100% (Domestic Foreign Companies as per time to time 0 % – 35 %); securities (including investr 0% – 35% (* including sec	discovery, development, f natural resources in: Companies 65% -100 %, nitted by SEBI/RBI from Debt and Money market nents in securitised debt*):-		
Plans and Options	Under each of Reinvestment)	Retail and Insti	tutional Plans fo	ollowing options	are included: G	rowth (Growth	and Bonus) & Dividend (Payout and		
Minimum Application Amount	Retail Plan: Rs. 5	000 & in multiple	es of Re 1 thereaf	ter Institutional F	Plan: Rs. 5 crs & in r	multiples of Re 1	thereafter			
Minimum Additional Purchase Amount	Retail Plan: Rs. 1	000 & in multiple	es of Re. 1 therea	fter Institutional	Plan: Rs. 1 lac & in	multiples of Re.	1 thereafter			
Minimum Redemption				nits. However, in ord ined in the account		unt in operation, m	inimum balance equal to the	minimum subscription		
Benchmark	S&P CNX Nifty	A custom benchmark created using the BSE-200 the extent of 65% of portfolio and MSCI World Energy Index for balance 35% of the portfolio. Since the MSCI World Energy Index will be US Dollar denominated, the conversion into Indian Rupees will happen based on the settlement price of the MSCI World Energy Index as on the last working day prior to the valuation date using the R refrence rate as of 4.00p.m on the valuation date.								
Fund Manager	Krishan Daga						Ashwani Kumar, Shiv Ch	anani		
Performance of the Scheme as on28/11/08	Reliance Index Fund - Sensex Plan-Growth Inception date - 08/02/05 Performance as on 17/04/08 Reliance Index Fund - Nifty Plan-Growth Inception date - 08/02/05 Reliance Quant Plus Fund - Retail Plan-Growth Inception date - 18/04/08						Reliance Natural Resourd Growth Plan-Growth Op Inception date - 26/02	otion		
	Compounded An	•		nual ised Returns	Absolute	Returns	Absolute	Returns		
Period	Scheme Returns %	BSE Sensex Returns %	Scheme Returns %	S&P CNX Nifty Returns%	Scheme Returns %	S&P CNX Nifty Returns%	Scheme Returns %	Benchmark Returns %		
1 Year	16.89	21.06	23.73	24.35	NA	NA	NA	NA		
3 Years Returns Since Inception	35.54 30.74	38.05 33.59	27.04 23.41	36.23 31.81	NA -36.55	-44.44	-46.09	NA -46.27		
	Reliance Index Fund - Sensex Plan vs BSE Sensex 8000 7000 8 4000 8 4000 8 4000 8 4000 8 1000							-9.30 08-31/03/08 Period Besources Fund ■ Benchmark**		
Entry Load					otion of Rs. 2 crore Nil. Institutional F			above but below Rs 5cr-		
	Retail plan: For Subscriptions of less than Rs 5 Crs per transaction; 1% if redeemed/switched on or before completion of 1 year from the date of allotment. Nil if redeemed/switched after completion of 1 year from the date of allotment; For subscription of Rs 5 Crs and above, no exit load shall be									
Exit Load	allotment. Nil if redeemed/switched after completion of 1 year from the date of allotment; For subscription of Rs 5 Crs and above, no exit load shall be charged. Institutional Plan: Nil As per SEBI (Mutual Funds) Regulations 1996, the maximum expenses that can be charged to a scheme are as follows: First Rs. 100 crores 2.50%, Next Rs. 300 crores 2.25%, Next Rs. 300, crores 2.00%, Balance 1.75% Provided that such recurring expenses shall be lesser by atleast 0.25% of the daily average net assets outstanding in each financial year in respect of a scheme									
Recurring Expenses	charged. Institu As per SEBI (Mut 300 crores 2.25	ual Funds) Regula %, Next Rs. 300 ch recurring exper	, crores 2.00%,	Balance 1.75%						

Name of the Scheme	Reliance R	Regular Savi d scheme)	ngs Fund-	Balanced O	ption		Reliance Media & Fund (An Open-ended Media & E	k Entertainment ntertainment sector Scheme)
Investment objective		estment objective ting in a mix of se ents.						objective of the scheme is returns by investing in ed or fixed income itertainment and other
Asset Allocation Pattern	Equity and Equ 50%	uity Related Instr	uments-50%-7	'5%,Debt & Mon	ney Market instru	ments-25%-		Instruments-0-100% & nstruments with Average -100%
Plans and Options	Growth Plan- B	alanced Option					Growth (Growth & Bon Reinvestment)	us) & Dividend (Payout &
Minimum Application Amount	Rs. 500 & in mu	ltiples of Re. 1					Rs 5000 & in multiples	of Re. 1
Minimum Additional Purchase Amount	Rs. 500 & in mu	ltiples of Re. 1					Rs. 1000 & in multiples	of Re. 1 thereafter
Minimum Redemption		be for any amount ch of the plans, is re				ount in operation, m	iinimum balance equal to th	e minimum subscription
Benchmark		und Index (Bench Balanced Fund Ind					S&P CNX Media & Ente	rtainment Index
Fund Manager	Arpit Malaviya &	Omprakash Kucki	an				Shailesh Raj Bhan	
Performance of the Scheme as on 28/11/08	Reliance Regula Hybrid Option—C Inception date— Performance as	Frowth Plan 09/06/05	Balanced Optio Inception date		Reliance Regula Balanced Optio Inception date		Reliance Media & Ente Inception date - 07/1	rtainment Fund –Growth 0/04
	Compounded An	nualised Returns	Absolute	Returns	Compounde d An	nual ised Returns	Compounde d Anr	nual ised Returns
Period	Scheme Returns %	*Crisil MIP Blended Index Returns%	Scheme Returns %	Crisil MIP Blended Index Returns%	Scheme Returns %	*Crisil Balanced Fund Index Returns%	Scheme Returns %	S&B CNX Media & Entertainment Index Returns %
1 Year	13.88	26.35	NA	NA	-36.99	-34.87	-61.29	-69.62
3 Years	NA	NA	NA	NA	NA	NA	-4.29	-9.75
Returns Since Inception	10.83	26.50	-1.00	-0.005	-8.76	-9.70	7.14	-3.26
	MIP Blended Index 12.57 8 -0.2 9.5 8 -0.4 12.57 9.5 8 -0.4 12.57 9.5 8 -0.4 12.57 9.5 8 -0.4 12.57 9.5 9.5 9.5 9.5 9.5 9.5 9.5							
Entry Load		below Rs 2cr-2.2 5cr and above-N		tion of 2cr & abo	ve but below Rs 5	cr-1.00%. For		Rs 2 crs-2.25%, For above but below Rs 5 Crs ns of Rs 5 Cr&Above -Nil
Exit Load							ion of 1 year from the dai s and above, no exit load	
Recurring Expenses	crores 2.25%, N	Next Rs. 300, crores	s 2.00%, Balance	1.75%			s follows: First Rs. 100 crore	
Actual expenses as on 31/3/08			2.2	25%			2.3	7%

Name of the Scheme	Reliance Growth Fund	Reliance Vision Fund	Reliance Equity Opportunities Fund	Reliance Banking Fund	Reliance Diversified Power Sector Fund
Cut off Time for Subscription & redemption	3.00 pm	3.00 pm	3.00 pm	3.00 pm	3.00 pm
SIP	☑ (only under Retail Plan)	☑ (only under Retail Plan)	☑ (only under Retail Plan)	☑ (only under Retail Plan)	☑ (only under Retail Plan)
STP	✓ (only under Retail Plan)	✓ (only under Retail Plan)	✓ (only under Retail Plan)	✓ (only under Retail Plan)	✓ (only under Retail Plan)
SWP		☑ (both Retail & Institutional Plans)	✓ (both Retail & Institutional Plans)	☑ (both Retail & Institutional Plans)	☑ (both Retail & Institutional Plans)

Name of the Scheme	Reliance Equity Advantage Fund	Reliance Pharma Fund	Reliance Regular Savings Fund-Equity Option	Reliance Tax Saver (ELSS) Fund	Reliance NRI Equity Fund
Cut off Time for Subscription & redemption	3.00 pm	3.00 pm	3.00 pm	3.00 pm	3.00 pm
SIP	☑ (only under Retail Plan)			(Subject to 3 yrs Lock-in)	
STP	☑ (only under Retail Plan)			☑ (Subject to 3 yrs Lock-in)	X
SWP	☑ (both Retail & Institutional Plans)			(Subject to 3 yrs Lock-in)	

Name of the Scheme	Reliance Equity Fund	Reliance Quant Plus Fund	Reliance Natural Resources Fund	Reliance Regular Savings Fund-Balanced Option	Reliance Media & Entertainment Fund
Cut off Time for Subscription & redemption	3.00 pm	3.00 pm	3.00 pm	3.00 pm	3.00 pm
SIP		✓ (only under Retail Plan)	✓ (only under Retail Plan)		
STP		✓ (only under Retail Plan)	✓ (only under Retail Plan)		
SWP		☑ (both Retail & Institutional Plans)	☑ (both Retail & Institutional Plans)		

COMMON INFORMATION TO ALL SCHEMES

Trustee Company: Reliance Capital Trustee Co. Limited

Dividend Policy: Dividend will be distributed from the available distributable surplus after the deduction of the dividend distribution tax and the applicable surcharge, if any. The Mutual Fund is not guaranteeing or assuring any dividend. Please read the offer document/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.

Applicable NAV: Sale of units by Reliance Mutual Fund: In respect of valid applications received upto 3 p.m. by the Mutual Fund alongwith a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the day on which application is received shall be applicable. In respect of valid applications received after 3 p.m. by the Mutual Fund alongwith a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the next business day shall be applicable. (Business Day shall have the same meaning as working day, wherever used)

Repurchase including Switch-out: In respect of valid applications received upto 3 p.m. by the Mutual Fund, same day's closing NAV shall be applicable.

In respect of valid applications received after 3 p.m. by the Mutual Fund, the closing NAV of the next business day shall be applicable.

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

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

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

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

Unitholders' Information : Accounts statement (on each transaction), Annual financial results and Half yearly portfolio disclosure shall be provided to investors by post or published as per SEBI regulations.

Tax treatment for the Investors (Unit holders)

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

Waiver of Load for Direct Applications: As per SEBI Circular no. SEBI /MD/CIR no. 10/112153/07 dated December 31, 2007, no entry load shall be charged for direct applications received by the Asset Management Company (AMC) i.e. applications received through internet, submitted to AMC or collection centre/ Investor Service Centre that are not routed through any distributor/agent/broker.

For Investor Grievances Please Contact

Name and Address of Registrar: Karvy Computershare Private Limited,

(Formely known as Karvy Consultants Limited),

Email: customer care@reliancemutual.com

Karvy Plaza, 21, Road No.4, Street No.1, Banjara Hills, Hyderabad – 500 03. Tel.: 040–2331 2454, Fax: 040–2339 4828

Reliance Mutual Fund, Express Building, 4th Floor, 14 E Road Churchgate, Mumbai-400 020 Tel.: 3041 4800, Fax: 3041 4899 Customer Care: 1800-300-11111 (Toll free) / 3030 1111

For further details on the Schemes, investors are advised to refer to the Offer Document/Scheme information document.



APP No. WE00106005

All Columns marked * a	•		DIATIK DETWE	en two wo					IATION
1. DISTRIBUTOR / BROKER INFORMATION Name & Broker Code / ARN Sub Broker / Sub Agent Code						DER INFORM			
ARN-0010	71111	Sub Blokel /	San videnc	couc		For existing investors please fill in your Folio number, and attach a copy of you Account Statement			
AIXIN-0010					FOLIO NO				
3. APPLICANT INF	ORMATION (R	efer Instruct	ion No. II)						
APPLICATION FOR	Zero Balano	e Folio				☐ Inves	t Now		
MODE OF HOLDING	Single	Joint	Iny One or S	urvivor(s) (Default Joint)	Form	er or Sur	vivor (In case o	f Minor with joint applicant)
OCCUPATION	Business	☐ Prof	essional 🗌	Service	Retired	Stude	ent 🗌	House wife	Others
STATUS	Resi Individ Partnership		·	Society Minor	AOP/BOI NRI Repa	. —		Fls Trust on-Repatriable	
Name of First / Sole a		_] M/s.					
	I Dun of Foods and								Date of Birth*
1st holder PAN PAN M a n d a a a	Proof Enclosed		Are you KY	C Complian	t Please (✓) Y	es or N	lo []		
Name of Guardian (In c	ase of Minor) /	Contact Persor	n-Designatio	on In case o	of non-individu	ial Investor	s) 🔲 N	۸r. Ms.	
	Proof Enclosed	 .							Relation with Minor / Designation
Manda				·	t Please (✓) Y	es or N	lo []		
Name of Second Applic			Ms.	NRI					
2nd holder PAN PAN									Date of Birth*
M ₁ a ₁ n ₁ d ₁ a ₁			Are vou KY	C Complian	t Please (✓) Y	es □ or N	lo		
				·					
Name of Third Applicar	it	☐ Mr.	Ms.	NRI	1 1 1				
3rd holder PAN PAN	I Proof Enclosed								Data of Direth*
M a n d a l	•		Are vou KY	C Complian	t Please (✓) Y	es □ or N	lo 🗆 1		Date of Birth*
			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	e compaan	ici todac (*) .	cs			
Mailing Address*									
Add 1									
Add 2									
Add 3								City	
State					•				PIN*
Overseas Address* (Ma	ndatory for NRI	/ FII Applica							
Add 1 <u> </u>									
· -	COLE (FEDCE ADD			<u> Count</u>	ry				PIN*
CONTACT DETAILS OF : Tel. No. STD Code	-		R	esidence			Mobile r	no. (I	For Receiving SMS Alert)
Email ID	0 100 _				ing Email Aler		. Tooke .		
I WISH TO APP I have read & underst					APPLY FOR I er to ATM In			IME MONEY	CARD
			Name a	is you wou	ld like to appe	ar on Any 1	ime Mo	ney Card (Max.	. 19 characters)
I/We wish to rece Report/Quarterly physical.			f Mother	's maiden	a t o l name in full a t o				
. <u> </u>	 ime stamped a	— — — — acknowledge	_ <u> </u>	_	rences				
Received from	•	_						an a	application for allotment of
Units under Reliance							as per o	details below.	APP No. WE00106005
☐ Growth Option	☐ Bonus (Option	☐ Divide	nd Reinve	stment	☐ Div	idend P	ayout	NI NO. VVLOOTOOOO
Cheque / DD No			Date	ed	Rs.				•

4. BANK ACCOUNT DET	AILS (Refer Instru	ction No.III) MANI	DATORY for Reden	nption/Dividend/R	efunds, if any	
A/c. Type ✓ SB	Current NRC	NRE	FCNR Account	No. Mjajnjo	djajtjojrj	у т т т т т т т т
Bank Manad	a _l t _l o _l r _l y	<u>/ </u>	1	I I I I		
Branch L L L L				City		
PIN L	IFSC Co		edit vi a NE		t MICR Code* F o	r Cr _l edjit _i vja _l EGS
Please ensure the name in t		•				/o .:
5. INVESTMENT & PAY (Refer instruction no.)				quired for investi	nent in each Plan	/ Option
Scheme	Plan	Option	DD Charge Rs.	Net Cheque / DD Amount Rs.	Cheque / DD No. & Date	Bank / Branch
	□ Growth Plan	☐ Growth Option☐ Bonus Option☐				
	□Dividend Plan	☐ Reinvestment☐ Payout				
SIP ENROLLMENT DET	ATLC					
Frequency (Please \checkmark)		Quarterly		SIP Date:	2 🗆 10 🗆	□ 18 □ 28
Enrolment Period :		- ,	(MM/YY)		nstalment: Rs.	
SIP PAYMENT TYPES (Please Select ar	v one option)				
□ OPTION I : Payment thro		ues. Nu	mber of	Cheque		Cheque
Bank		Ch	eques Brar Brar Nan			Number To
OPTION II : Auto Debit/EC	'S Mandato Form (F	or ECS locations* an			Juto Dobit/ECS Mand	ata Form
	nge from time to tir		u Auto Debit Bailk	, please rejer the r	idto Debit/ Ecs Maild	ate roini.
6. DOCUMENTS ENCL	OSED (Please ✓)	(MANDATORY)				
□ Memorandum & Articles of□ Trust Deed □ Bye-Lav□ Resolution / Authorisation	vs 🗆 Partnership	Deed		P Auto Debit / ECS M		Systematic Transfer Plan Power of Attorney
7. NOMINATION						
I/ We	holder 1)		(Unit holder 2)	and	(Unit holde	*
do hereby nominate the pers in respect of the Units und	on(s) more particula	rly described hereun		ne nomination made	by me/us on the	day of
	Date of	Name and	Address of Guardi	an Signatu	an of Counting	rtrike out which is not applicable) Proportion (%) by which the
Name and Address of Nomi	nee(s) Birth		<u> </u>	Nominee is a mino	<u>'</u>	units will be shared by each inee (should aggregate to 100%)
Nominee 1						
Nominee 2						
Nominee 3						
8. DECLARATION	-U					No. Decrees to and a decrees
	ave read the instruct scheme and I/We hunderstood the Term se relating to variou luding/ limiting the the services comple: Applicable to NR sereby confirm that al / Ordinary Account	ave not received nor as and Conditions gos services including, I Reliance Capital Assitely or partially without Is Only I confirm the funds for subscript/FCNR Account. I/	ocument/Scheme been induced by a verning the investment not limited to get Managements Libut any prior notice that I am resident otion have been rerWe undertake that	Information Documeny rebate or gifts, dinent under Reliance ATMs/ Debit Card. I mited (RCAM) liabilito me. I agree RCAI of India. I/We confinitted from abroad tall additional purcha	ent. before filling the A rectly or indirectly, in r accept and agree to b ty. I understand that t M debit from my folio rm that I am/We are brough normal bankin	making this investmentFund of the bound by the said Terms and the RCAM may, at its absolute for the service charges as Non-Resident of Indian g channels or from funds in
	e / 1 st applicant/Gu horised Signatory	ardian/	2 nd applica Authorise	ant/ d Signatory		oplicant/ orised Signatory

ACKNOWLEDGMENT SLIP (To be filled in by the Applicant)

Express Building, 4th Floor, 14 E Road Churchgate, Mumbai 400 020

Call: 30301111 | Toll free: 1800-300-11111

www.reliancemutual.com

- KYC Mandatory for investment of Rs. 50,000 & above
- For Direct Investment Please Mention "Direct in the Column "Name & Broker Code/ARN"





APP No. WS100055113

AUTO DEBIT (HDFC/ICICI/AXIS/HSBC/IDBI) / ECS MANDATE FORM

Application to be submitted at least 21 working days before the commencement of SIP TO BE FILLED IN CAPITAL LETTERS. PLEASE (*) WHICHEVER IS APPLICABLE

Please read the instructions carefully, before filling up the application. Leave one box blank between two words.

REGISTRATION CUM MANDATE FORM FOR AUTODEBIT/ECS	(Debit clearing)
 New SIP Registration - by existing investor New SIP Registration - by new investor (Also attach the new application 	Bank Account for an existing Investor with Reliance Mutual Fund (Applicable only for ECS) in form duly filled & signed)
DISTRIBUTOR / BROKER INFORMATION	
Name & Broker Code / ARN	Sub Broker / Sub Agent Code
ARN-0010	
APPLICANT DETAILS	
Folio No.	
Name of Sole/1st holder	PAN No. M A N D A T O R Y KYC : Yes / No
Name of 2nd holder	PAN No. M A N D A T O R Y KYC : Yes / No
Name of 3rd holder	PAN No. M A N D A T O R Y KYC : Yes / No
SCHEME NAMEOption	PlanSIP Amount UIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIII
Frequency (Please ✓) ☐ Monthly (default) or ☐ Quarterly SIP Date ☐ 2	□ 10 □ 18 □ 28 Enrollment Period: From: M M Y Y To: M M Y Y
BANK ACCOUNT DETAILS	
Accountholder Name as in Bank Records	Date of Birth*
A/c. Type ✓ SB Current NRO NRE FCNR	Account No. Mandatory
Bank Mandaltory,	
Branch Address	
	Branch City
PIN 9 Digit MICR Code* M_ a_ n_ d_	Mandatory Enclosures: ☐ Blank cancelled cheque ☐ Copy of cheque
*Mandatory : Please enter the 9 digit number that appears after your cheque	number / MICR code starting and / or ending with 000 are not valid for ECS.
DECLARATION	
This is to inform you that I/We have registered with Reliance Mutual Fund the RBI's Electronic Clearing Service (Debit Clearing) / Auto Debit Facility and my/our below mentioned bank account with your bank. I/We authorised the & executed. I/We undertake to keep sufficient funds in the funding account given above are correct and complete. If the transaction is delayed or not eff. Mutual Fund or the Bank responsible. If the date of debit to my/ our account of the SIP will happen on the next working day and allotment of units will had document. of the Mutual Fund. The above mentioned Bank shall not be liable where such failure or delay is caused, in whole or in part, by any acts of God,	
SIGNATURE/S AS PER RELIANCE MUTUAL FUND (MANDATORY)	
Sole/ 1st applicant/ Guardian	Sole/ 1" applicant/ Guardian
Authorised Signatory	Authorised Signatory
2nd applicant / Authorised Signatory	2 nd applicant / Authorised Signatory
3 rd applicant Authorised Signatory	3 rd applicant Authorised Signatory
Place : Date: _DD _MM _YYY	Y Place : Date: _DD _MM _YYY
FOR OFFICE USE ONLY (Not to be filled in by Investor)	
Recorded on	Scheme Code
Recorded by	Credit Account Number
Bank use Mandate Ref. No	Customer Ref. No.

TERMS AND CONDITIONS

SIP payment through Electronic Clearing Service (Debit Clearing) of the Reserve Bank of India (RBI)

LIST OF CITIES FOR SIP AUTO DEBIT FACILITY VIA ECS (DEBIT CLEARING) (75 CENTERS)

AGRA, AHMEDABAD, ALLAHABAD, AMRITSAR, AURANGABAD, ASANSOL, BANGALORE, BARDWAN, BARODA, BELGAUM, BHILWARA, BHOPAL, BHUBANESHWAR, BIJAPUR, CALICUT, CHANDIGARH, CHENNAI, COCHIN, COIMBATORE, CUTTAK, DEHRADUN, DELHI, DHANBAD, DURGAPUR, ERODE, GADAG, GORAKHPUR, GUWAHATI, GWALIOR, HUBLI, HYDERABAD, INDORE, JABALPUR, JAIPUR, JALANDHAR, JAMMU, JAMNAGAR, JAMSHEDPUR, JODHPUR, KANPUR, KAKINADA, KOLHAPUR, KOLKATA, LUCKNOW, LUDHIANA, MADURAI, MANGALORE, MUMBAI, MYSORE, NAGPUR, NASIK, NELLORE, PANJIM, PATNA, PONDICHERRY, PUNE, RAIPUR, RAJKOT, RANCHI, SALEM, SHIMLA, SHIMOGA, SHOLAPUR, SILIGURI, SURAT, THIRUPUR, TIRUPATI, TRICHUR, TRICHY, TRIVANDRUM, UDAIPUR, UDUPI, VARANASI, VIJAYWADA, VIZAG,

- This facility is offered only to the investors having bank accounts in select cities where ECS is available and select banks (HDFC Bank, ICICI Bank, Axis Bank, HSBC Bank and IDBI Bank).
- 2. Please submit the following documents atleast 21 working days before the first SIP date for ECS (Debit Clearing):

New Investors:

- (a) Application Form with Auto Debit/ECS Mandate Form.
- (b) The initial investment amount cheque should be issued from the same bank account which is to be debited under ECS/Auto Debit for SIP installments.
- (c) In case the first cheque is issued from an account which is different from ECS Auto Debit Account, then a photo copy/cancelled cheque from ECS Debit Account (as mentioned on the application form should be submitted along with other requirements.

Existing Investors:

- (a) SIP Enrolment Form & Auto Debit/ECS Mandate Form.
- The bank account provided for ECS (Debit) should participate in local MICR clearing.
- 4. The cities in the list may be modified/updated/changed/removed at any time in future entirely at the discretion of Reliance Mutual Fund / Reliance Capital Asset Management Limited without assigning any reasons or prior notice. If any city is removed, SIP instructions for investors in such cities via ECS (Debit) route will be discontinued without prior notice. In such a case, the AMC at its sole discretion may accept post dated cheques (PDC's) form the investors for the balance period.
- 5. MICR code starting and / or ending with 000 are not valid for ECS.
- SIP Auto debit / ECS facility is available only on specific dates of the month i.e. 2nd or 10th or 18th or 28th.
- 7. The investor agrees to abide by the terms and conditions of ECS/Auto Debit facility of Reserve Bank of India (RBI).
- 8. Investor will not hold Reliance Mutual Fund / Reliance Capital Asset Management Limited, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles of ECS / local holidays.
- Reliance Mutual Fund / Reliance Capital Asset Management Limited, its registrars and other service providers shall not be responsible nor liable for any damages/compensation for any loss, damage etc. incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
- Reliance Mutual Fund / Reliance Capital Asset Management Limited reserves the right to reject any application without assigning any reason thereof.
- 11. Please read the Key Information Memorandum and Offer Document /Scheme Information Document. of respective Scheme(s) for Applicable NAV, Risk Factors, Load and other information.
- 12. You can choose to change your bank account or discontinue this facility by giving fifteen days written notice to any of our Investor Service Centres.

- 13. Allotment of units would be subject to realisation of credit.
- 14. An investor can opt for Monthly or Quarterly frequency.
- 15. SIP is available to investors in the following Scheme(s) of Reliance Mutual Fund:

Equity/Sectoral Schemes: "Reliance Growth Fund" OR "Reliance Vision Fund" OR "Reliance Equity Opportunities Fund" OR " Reliance Quant Plus Fund" OR " Reliance NRI Equity Fund" OR " Reliance Banking Fund" OR "Reliance Pharma Fund"OR "Reliance Media and Entertainment Fund" OR " Reliance Diversified Power Sector Fund" OR " Reliance Tax Saver (ELSS) Fund" OR " Reliance Equity Fund" OR "Reliance Regular Savings Fund" OR "Reliance Equity Advantage Fund" OR "Reliance Natural Resources Fund".

Debt Funds: "Reliance Income Fund" OR "Reliance Medium Term Fund" OR "Reliance Floating Rate Fund"OR "Reliance NRI Income Fund" OR "Reliance Monthly Income Plan". OR "Reliance Gilt Securities Fund" OR "Reliance Liquid Fund Treasury Plan"

The above list is subject to change from time to time. Please contact the nearest Designated Investor Service Centre (DISC) of Reliance Mutual Fund or Karvy Computershare Pvt. Ltd for updated list.

16. Minimum investment amount

Monthly SIP Option - 60 instalments of Rs. 100/- each or 12 instalments of Rs. 500/- each or 6 instalments of. Rs. 1,000/- each and in multiples of Re. 1/- thereafter.

Quarterly SIP Option – 12 instalments of Rs. 500/– each or 4 instalments of Rs. 1,500/ each and in multiples of Re. 1/– thereafter.

The gap between the 1st cheque/installment & the 2nd cheque/installment should be atleast 21 working days. However, subsequent cheques/installment should have a gap of atleast a month or a quarter depending upon the frequency chosen.

- 17. During NFO, SIPs will be accepted only through ECS/Auto Debit to the investor's bank account.
- 18. The applicable NAV for the 1st installment (in respect of the 1st cheque) will be as per the date & time at which the same has been received at DISC of RCAM / Karvy. If the date of the subsequent SIP cheque / installment is a non-transaction day for the scheme, then the units shall be allotted on the next / following transaction day.
- 19. Please write the SIP Form number / the first applicant's name on the reverse of the cheque accompanying the SIP Form.
- 20. Payments may also be accepted by direct debit to applicant's bank account by Auto Debit (with whom Reliance Mutual Fund has a tie up for this facility). For this purpose, the applicant are required to give a standing instructions in the prescribed form to the bankers to debit their bank accounts at periodic intervals and credit the subscription proceeds to Reliance Mutual Fund's bank account. Please contact the nearest DISC for details of banks offering this facility.
- 21. The Unit holders can choose to opt out from the SIP at any point of time by submitting a written request to the nearest DISC. Such request for discontinuation should be received at least 15 days prior to the next due date of the SIP. On receipt of such a request, the SIP will be discontinued for the folio.

Express Building, 4th Floor, 14 E Road Churchgate, Mumbai 400 020

Call: 30301111 Toll free: 1800-300-11111

www.reliancemutual.com



INSTRUCTIONS TO HELP YOU COMPLETE THE MAIN APPLICATION FORM

I GENERAL INSTRUCTION:

- Please read the Key Information Memorandum, Statement of Additional Information and the Offer Document/Scheme information document. carefully before investing. All applicants are deemed to have read, understood and accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the Application Form and tendering payment.
- 2. The application form must be filled in English in BLOCK letters using Black or Dark Blue colored ink. Incomplete applications are liable to be rejected. Please ensure that the requisite details and documents have been provided. This will help in avoiding processing delays and / or rejection of your Application Form. All subscription application forms should be submitted only at the designated Investor Service Center of Reliance Mutual Fund.
- 3. The Applicant's name and address must be given in full (P.O. Box No. alone is not sufficient). In case of multiple applicants, all communication and payments towards redemption will be made in the name of / favoring first applicant only. If the first applicant is a minor, the name of the Guardian who will sign on behalf of the minor should be filled in the space provided. Please fill in your date of birth as this may be required for validating your identity for certain transactions/ communication. Also, please provide Telephone No./E-mail Id. of the first applicant, so as to facilitate faster and efficient communication.
- 4. All applicants must sign the form, (quoting existing Folio no, if any). Thumb impressions must be attested by a Judicial Magistrate/Notary Public under his/her official seal. In case of HUF, the Karta should sign on behalf of the HUF. Authorised signatories, signing on behalf of a Co./Body Corp./Society/Trust etc should sign under their official seal, designation. A list of Authorised Signatories with their names & designations duty certified / attested by the bankers should be attached with the application form.
- 5. Please note that if no Plan is ticked / indicated in the Application form, the units will, by default, be allotted under the Growth Plan of the Scheme. Similarly, Growth Option of the Growth Plan and Dividend Reinvestment Option of the Dividend Plan shall be the default sub-options.
- Incase of Mode of Holding is not mentioned for Joint Holder's the default mode of holding would be Joint.
- 7. Joint applicant with a Minor shall be permitted only where the Minor (represented by guardian) is the 1st named applicant / beneficiary and only natural parents shall be permitted as joint applicants with a minor and the Holding basis shall be 'Former or survivor' only. A Court-appointed Guardian shall not be permitted to apply as a joint applicant.

II. APPLICANT'S INFORMATION:

- In case the application is made under a Power of Attorney (PoA), a duly certified
 copy thereof, duly notarised should be submitted with the application. The POA
 document should contain the signatures of both the Applicant & the constituted
 Attorney.
- 9. Application made by a limited company or by a body corporate or a registered society or a trust, should be accompanied by a copy of the relevant resolution or authority to make the application, as the case may be, alongwith a certified copy of the Memorandum and Articles of Association or Trust Deed / Bye Laws / Partnership Deed, whichever is applicable.
- In case of non-individual applicants, i.e. HUF / Companies / AOP / BOI / Trusts / Societies / FIIs etc. the name, email-ID and telephone number of the contact person to should be provided.

11. Permanent Account Number (PAN)

As per SEBI circular number MRD/DoP/Cir- 05/2007 dated April 27, 2007, PAN shall be the sole identification number for all participants transacting in the securities market, irrespective of the amount of transaction w.e.f. July 2, 2007. Accordingly, it is mandatory for investor's to provide their PAN alongwith a self attested copy of PAN card.

If the investment is being made on behalf of a minor, the PAN of the minor or father or mother or the guardian, who represents the minor, should be provided. Applications received without PAN/PAN card copy will be rejected.

12. Prevention of Money Laundering & Know Your Customer (KYC):

W.e.f O1st Feb 2008 it is mandatory for all applications for subscription of value of Rs.50,000/- above to quote the KYC Compliance Status of each applicant (guardian in case of minor) in the application for subscriptionand attach proof of KYC Compliance viz. KYC Acknowledgement Letter (or the erstwhile Mutual Fund Identification Number* (MIN) Allotment Letter). The KYC Status will be validated with the records of the Central Agencybefore allotting the units. Reliance Mutual Fund will not be held responsible and /or liable for rejection of KYC Form, if any, by the Central Agency. Applications for subscriptions of Value of Rs. 50,000/- and above without valid KYC compliance may be rejected. Provided further, where it is not possible to verify the KYC Compliance status of the investor at the time of allotment of units, the Trustee/AMC shall verify the KYC compliance statusof the investor within a reasonable time after the allotment of units. In the event of non compliance of KYC requirements, the Trustee/AMC reserves the right to freeze the folio of the investor(s) and affect mandatoryredemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load, if any.All investors (both individual and non- individual) can apply for KYC compliance. However, applications should note that minors cannot apply for KYC compliance and any investment in the name of minors should be through Guardian, who should be KYC compliant for the purpose of investing with a Mutual Fund. Also applicants/ unit holders intending, to apply for units currently holding units and operating their Mutal Fund folios through aPower of Attorney (PoA) must ensure that the issue of PoA

investment, if such investment(s) are above the prescribed threshold limit.PoA holders are not permitted to apply for KYC compliance on behalf of the issuer of the PoA, Separate procedures are prescribed for change in name, address, and other KYC related details, should the applicant desire tochange such information, POS will extend the services of effecting such changes.* Valid only where investors who have already obtained the erstwhile Mutual Fund Identification Number (MIN) by submitting the PAN copy as the proof of identity.For details on "Prevention of Money Laundering & Know Your Customer" please refer to Offer Document/Scheme information document.

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

III. BANK DETAILS:

- 15. As per the SEBI guidelines, it is mandatory for investors to mention their bank account details in the application form. In the absence of the bank details the application form will be rejected. Wherever possible / availability of electronic credit service, RMF will give instruction to the investor's bank for direct / electronic credit for dividend / redemption payments and such instructions will be adequate discharge of RMF towards the said payment. In case the credit is not affected by the unitholder's banker for any reason RMF reserves the right to make the payment by a cheque / DD, in case it is not possible to make the payment through electronic credit. If the electronic credit is delayed or not affected or credited to a wrong account, on account of incomplete or incorrect information, RMF will not be held responsible. Please provide the MICR Code/IFSC code on the right bottom of your Cheque for us to help you in future for ECS/NEFT credit of dividend and redemption payout.
- 16. DIRECT CREDIT OF REDEMPTION / DIVIDEND PROCEEDS / REFUND IF ANY RMF will endeavour to provide payment of Dividend / Redemption / Refund(If any) through ECS, NEFT, Cheque, Demand Draft or Direct Credit into investors bank account wherever possible.

IV. INVESTMENT & PAYMENT DETAILS:

17. Payment should be made by crossed cheques, /Demand Draft/payorder, favouring the scheme name: "Reliance Growth Fund" OR "Reliance Vision Fund" OR "Reliance Equity Opportunities Fund" OR "Reliance Quant Fund" OR "Reliance NRI Equity Fund" OR "Reliance Banking Fund" OR "Reliance Pharma Fund" OR "Reliance Media and Entertainment Fund" OR "Reliance Diversified Power Sector Fund" OR "Reliance Tax Saver (ELSS) Fund" OR "Reliance Equity Fund" OR "Reliance Natural Resources Fund" and marked "Account Payee" payable locally in the city where the application is submitted. Post dated or outstation cheques/daft are not permitted. Application received with outstation cheque/demand draft shall be rejected.

If the Scheme name on the application form and on the cheque is different, then the units will be alloted as per the Scheme name mentioned in the application form.

PAYMENT BY CASH IS NOT PERMITTED. Investors from such centers, who do not have a facility to pay by local cheque, as there are no designated investor service Centres of RMF, will be permitted to deduct the actual DD commission's charges. Documentary proof, thereof is to be attached, if not attached the AMC reserves the right to call for the same at a later date. The amount of the DD commission charges will be limited to the actual charges paid or DD charges of State Bank of India, whichever is lower. (Separate application form is required for investment in each plan/option.) If the Scheme name on the Application Form and on the Cheque is different, then the units will be allotted as per the Scheme name mentioned in the Application Form.

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

V. NOMINATION:

- (a) Nomination facility is available to individuals applying on their own behalf i.e. singly or jointly.
- (b) Multiple nominee (Resident, NRI, Including Minor) can be nominated. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.
- (c) Nomination of an NRI is subject to requirements, if any, prescribed by RBI and SEBI from time to time.
- (d) Nomination can be changed at any time during the currency of the investment by the same persons who have made the nominations.
- Unitholder being either parent or lawful guardian on behalf of a minor and an eligible institution, societies, bodies corporate, HUF, AoPs, BoIs and partnership firms shall have no right to make any nomination.
- (f) The nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, karta of HUF or power of attorney holder.
- (g) On registration of nomination a suitable endorsement shall be made on the statement of account or in the form of a separate letter.
- (h) The facility of nomination is available to a unitholder under SEBI (MFs) Regulations and guidelines issued by SEBI from time to time.
- (i) Nomination in respect of units stands rescinded, upon the transfer of units.
- On cancellation of nominations, the nomination shall stand rescinded and RMF shall not be under any obligation to transfer the units in favour of the nominee
- (k) Where a nomination in respect of any unit has been made, the units shall, on the death of the unitholder(s), vest in the nominee and on compliance of necessary formalities the nominee shall be issued a SOA in respect of the units so vested subject to any charge or encumbrance over the said units. Nominee would be able to hold the units provided he is otherwise eligible to become a unitholder of the scheme.
- (1) Where there are two or more unitholders one of whom has expired the title to units shall vest in the surviving unitholder(s) who may retain the nomination or change or cancel the same. However, nonexpression of desire to change or substitute the nominee by surviving unitholder shall be deemed to be the consent of surviving unitholder for the existing nomination.
- (m) Transmission made by the AMC as aforesaid, shall be a full discharge to the AMC from all liabilities in respect of the said units.
- (n) In case of a Zero Balance Folio Holder, nomination mentioned in Zero Balance Folio form shall be taken as default unless Scheme specific nomination has been made.

VI. E-MAIL COMMUNICATION:

 Investors desirous of receiving Account statements/Annual Report through email need to select the relevant box in the application form.

INSTRUCTIONS WITH REGARD TO RELIANCE ANY TIME MONEY CARD

CHECKLIST

- The card shall be issued only to Resident Individuals. The card shall not be
 issued to Minors, HUF, NRI, Pvt/ Public Ltd Companies, Parternership
 Firms, Proprietorship Firms, Trusts etc. No card shall be issued for
 subscriptions through DDs/third party cheques. Please note: The card will
 be sent only after realisation of cheque and allotment of units.
- The Card will offer instant liquidity to the unitholder upto a permissible limit as fixed/ determined by the Bank for ATM/PoS withdrawals or 50% of withdrawal limit as set by RMF, from time-to-time, whichever is lower.
- Only one card can be issued against one folio/ account. This shall be issued only to the 1st holder where the mode of holding is any one or survivor.
- 4. Redemption facility through this card will be purely optional and in addition to the conventional method of redemption i.e. physical redemption request to be submitted at the Designated Investor Service Centres of the Reliance Mutual Fund. Investor can opt for any mode of redemption as per his choice and convenience.
- The Trustees reserves the right to discontinue/ modify/ alter the said facility on a prospective basis subject to compliance with the prevailing SEBI guidelines and Regulations.
- 6. The applicable charges for the facility, which shall be levied by Reliance Mutual Fund/ HDFC Bank / VISA, shall be borne by the investor on an actual basis and shall be intimated to the investors from time to time. Currently one cash withdrawal and one balance enquiry will be free, per month, per card at HDFC Bank ATMs only.
- 7. Please change your PIN immediately on receipt
- Please sign on the reverse of the ATM card on the signature panel immediately on receipt of the card.

- Withdrawals through ATM or PoS terminals can be stopped temporarily or permanently for want of any statutory compliance
- Please retain a copy of transaction slip generated by the ATM after completion of transaction as confirmation of the transaction done.
- 11. If your card ever gets lost or stolen, please call us at 30301111 or 1800-300-11111 immediately. We will hot list your ATM card (no transactions shall be possible thereafter through the hot listed card).
- 12. In order to receive the credit back on void transactions done on your card, please send/fax a copy of void transaction slip to the address mentioned at the back of the card.
- 13. ATM card is valid in India and abroad. You cannot make foreign currency transactions in Nepal and Bhutan (i.e. transactions in currencies other than local currency of Nepal/ Bhutan or Indian Rupees).
- 14. While using the card outside India, you are doing so strictly in accordance with RBI's Exchange Control Regulations, as prevailing from time to time. The onus of ensuring compliance with the regulations is on you, the holder of the card.
- 15. SEBI guidelines on uniform cut off timings for redemption shall also be applicable to the aforesaid facility of alternative means of redemption.
- Please read the terms and conditions carefully, which will be provided in the welcome kit of the card.

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.
☐ Appropriate Scheme Name, Plan & Option is mentioned clearly.
☐ The Cheque / DD is drawn in favour of "Reliance"(chosen scheme dated and dully signed.
$\hfill \square$ 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	Flls	Investments through Constituted Atorney
	1. Resolution/Authorisation to invest	✓	✓	✓	✓	✓	
	2. List of Authorised Signatories with Specimen Signatures(s)	✓	✓	✓	√	√	✓
e)	3. Memorandum & Articles of Association	√					
е)	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	✓	✓	✓	✓	✓	✓

All documents above should be originals / true copies certified by the Director / trustee / Company Secretary / Authorised Signatory / Notary Public.

DESIGNATED INVESTOR SERVICE CENTRES Karvy Computershare Private Limited

Agartala: Jagannath Bari Road, Bidur Kottar Choumani, Agartala-799001. Agra: 1st Floor, Deepak Wasan Plaza, Sanjay Place, Behind Holiday Inn, Agra - 282 002. Ahmedabad: 309, Shail Buildings, Opp: Madhusudhan House, Off: C G Road, Nr. Navrangpura Telephone Exchange, Ahmedabad-6. Ajmer: 1-2, Ii Floor, Ajmer Tower, Kutchary Road, Ajmer - 305 001. Akola: Shivdaya Complex, First Floor, Above Madhuri Cool Drinks, Tilak Road, Akola 444002. Aligarh: 1st Floor, Kumar Plaza, Aligarh - 202001, Uttar Pradesh. Allahabad: Rsa Towers, 2nd Floor, Above Sony Tv Showroom, 57, S P Marg, Civil Lines, Allahabad - 211001. Alleppy: 2nd Floor, JP Towers, Near West Of Jilla Court Bridge, Mullakkal, Alwar: 101, Saurabh Towers, Road No # 2, Bhagat Singh Circle, Alwar-301001. Amaravathi: Shop No. 13 & 27, First Floor, Gulshan Plaza, Raj Peth, Badnera Road, Amaravthi-444605. Ambala: 6349, Nicholson Road, Adjacent Kos Hospital, Ambala Cantt, Ambala - 133001. Amritsar: 72-A, Taylor's Road, Aga Heritage Gandhi Ground, Amritsar - 143 001. Anand: F-6, Chitrangana Complex, Opp: Motikaka Chawl, VV Nagar, Anand - 388 001. Ananthapur: # 15-149, 2nd Floor, S.R.Towers, Opp. Lalithakala Parishat, Subash Road, Anantapur-515 001. Angul: Block No.890/755, Kandsar, Nalco Town, Shipchowk, Angul-759145. Ankleshwar: Shop No. Ff 4 & 5, Shree Narmada Arcade, Old N H No. 8, Opp. Hdfc Bank, Ankleshwar - 393001. Asansol: 18, G T Road, 1st Floor, Asansol - 713 301. Aurangabad: Shop No: 214/215, Tapadiya City Centre, Nirala Bazar, Aurangabad - 431 001. Azamgarh: C/O. Bhanu Pratap, 144, Kali Chauraha, Raipur Colony, Azamgarh-276 001. Balasore: M S Das Street, Gopalgaon, Balasore - 756001. Bangalore: No: 51/25, 1st Floor, Surya Building. Ratna Avenue, Richmond Road, Bangalore - 560 025. Bankura: Ambika Market, Natunganj, Bankura - 722101. Bareilly: 1st Floor, 165, Civil Lines, Opp. Hotel Bareilly Palace, Near Rly Station Road, Bareilly - 243 001. Baroda: Piccadilly, Office # 5, First Floor, Opp. Adani Super Market, Jetalpur Road, Vadodara - 390007. Gujarat. Begusarai: Hotel Diamond Surbhi Complex, Near I.O.C Township Gate, Kapasiya Chowk, Begusarai - 851117. Belgaum: Fk-1, Ambedkar Road, Opp Civil Hospital, Belgaum-590001. Bellary: No.1 Khb Colony, Gandhinagar, Bellary - 583101. Behrampur: Ramlingam Tank Road, Berhampur, Orissa -760002. Betul: 107, Hotel Utkarsh, Awasthi Complex, J H College Road, Civil Lines, Beetul - 460001. Bhagalpur: 2nd Floor, Chandralok Complex, Ghantaghar, Radha Rani Sinha Road, Bhagalpur - 812001. Bharuch: Ff 47,48, Ist Floor, Aditya Complex, Opp. Kasak Temple, Bharuch - 392001. Bhatinda: 2048, Ist Floor, Opp. Canara Bank, The Mall Road, Bhatinda - 151001. Bhavnagar: 1st Floor, Corporate House, Above Canara Bank, Waghawadi Road, Bhavnagar -364001. Bhilai: No.138, New Civic Centre, Bhilai - 490 006 Dist-Durg, Chattishgarh. Bhilwara: 27-28, 1st Floor, Hira-Panna Complex, Pur Road, Bhilwara - 311001. Bhopal: Kay Kay Busniss Centre, 133 Zone I M P Nagar, Bhopal-462021. Bhubaneswar: 624, Sahid Nagar, 1st Floor, Bhubaneswar - 751007. Bilaspur: Shop No 201/202, V.R.Plaza, Link Road, Bilaspur - 495001. Bokaro: B-1, 1st Floor, Near Sona Chandi Jewellers, City Centre, Sector - 4, Bokaro Steel City - 827 004 (Jharkhand). Burdwan: 63 G T Road, Birhata, Halder Complex, 1st Floor, Burdwan -713101. Calicut: Iind Floor, Sowbhagya Shoping Complex, Mavoor Road, Calicut - 673 004. Chandigarh: Sco-371-372, First Floor, Above Hdfc Bank, Sector 35B, Chandigarh - 160 022. Chandrapur: Shop No.5, Office No.2, 1st Floor, Routs Raghuvanshi Complex, Beside Azad Garden, Main Road, Chandrapur - 442402. Chennai: Flat No F11, First Floor, Akshya Plaza, (Erstwhile Harris Road), Opp Chief City Metropolitan Court, # 108, Adhithanar Salai, Egmore, Chennai - 600002. Chinsura: Jc Ghose Sarani, Near Bus Stand, Chinsura - 712101. Cochin: Shop No. Ii, 2nd Floor, Jewel Arcade, (Above Oriental Insurance Ltd), Layam Road, Cochin - 682 011. Coimbatore: 29/1, Ist Floor, Chinthamani Nagar, Opp To Indian Overseas Bank, Nsr Road, Saibaba Colony, Coimbatore - 641011. Coonoor: 76 Cammellia Terrace, Grays Hills, Coonoor - 643101. Cuttack: Dargha Bazar, Opp. Dargha Bazar Police Station, Buxibazar, Cuttack - 753001. Deoria: 1st Floor, Shanti Niketan, Opp. Zila Panchayat, Civil Lines, Deoria. Darbhanga: Ground Floor Trade Point, Haffanchak Lal Bagh, Darbanga - 846 004. Davangere: # 15/9, Sobagu Complex, 1st Floor, 2nd Main Road, P J Extension, Davangere - 577002. Dehradun: Kaulagarh Road, Near Sirmaur Marg, Above Reliance Webworld, Dehradun - 248 001. Dewas: Rmo House, 27, Motilal Nehru Marg, Dewas - 455001, Dhanbad: 208, New Market, 2nd Floor, Katras Road, Bank More, Dhanbad - 826001. Dharwad: G7 & 8, Sri Banashankari Avenue, Ramnagar, Opp Nttfpb Road, Dharward -580 001. Dhule: Ashoka Estate, Shop No. 14/A, Upper Ground Floor, Sakri Road, Opp. Santoshi Mata Mandir, Dhule - 424002. Dindigul: No. 9, Old No. 4/B, New Agraharam, Palani Road, Dindigul - 624 001. Durgapur: Old Dutta Automobiles Building, 1st Floor, Nachan Road, Benachity, Durgapur - 713 213. Erode: No. 4, Kmy Salai, Veerappan Traders Complex, Opp : Erode Bus Stand, Sathy Road, Erode - 638 003. Faridabad: A-2B, 1st Floor, Nehru Ground, Neelam Bata Road, Nit, Faridabad - 121 001. Ferozpur: Udham Singhchowk, 1st Floor, Near Uti Bank Ltd, Ferozepur - 152002. Gandhidham: Office No 14, First Floor, "Komal Complex", Plot No 305, Sector 12B, Nr. Shivaji Park, Gandhidham - 370 201. Gaya: 1st Floor Lal Bhawan, Tower Chowk, Near Kiran Cinema, Gaya -823001. Ghaziabad: 1st Floor, C-7, Lohia Nagar, Ghaziabad - 201 001. Ghazipur: Shubhra Hotel Complex, 2nd Floor, Mahaubagh, Ghazipur - 233 001. Gonda: 1st Floor, Sri Krishna Talkies, Opp. Dukhharan Nath Mandir, Station Road, Gonda - 271 003. Gondia: Off No 1, Ground Floor, Roongta Complex, Jaistambh Chowk, Gondia - 441601. Gorakhpur: Above V.I.P. House, Ajdacent A.D. Girls Inter College, Bank Road, Gorakpur - 273 001. Gulbarga: No 23 Sri Giri Nilaya, Sharan Nagar, Tank Bund Road, Gulbarga - 585103. Guntur: Door No: 6- 10-18, Sai House, 10 / 1, Arundelpet, Guntur - 522 002. Gurgaon: Shop No. 18, Ground Floor, Sector - 14, Opp. Akd Tower, Near Huda Office, Gurgaon - 122001. Guwahati: 54 Sagarika Bhawan, R G Baruah Road, (AIDC Bus Stop), Guwahati - 781024. Gwalior: Shindi Ki Chawani, Nadi Gate Pul, Mlb Road, Gwalior - 474 001. Hajipur: Ramraja Complex, Kacheri Road, Near Canara Bank, Hajipur - 844101. Haldwani: 4 - Durga City Center, 1st Floor, Near Mbpg College Parao, Nainital Road, Haldwani - 263139. Uttarakhand, Hassan: Rajath Complex, 1st Floor, Opp Mahaveer Petrol Bunk, B M Road, Hassan - 573201.Hazaribagh: C/OHemlata Jain, Kalibari Road, Hazaribagh - 825301.Hissar: Sco 71, 1st Floor, Red Square Market, Hissar - 125001.Hoshiarpur: Ist Floor, The Mall Tower, Opp Kapila Hospital, Sutheri Road, Near Maharaj Palace, Hoshiarpur - 146001. Hubli: Giriraja House, No.451/B, Ward No.1, Club Road, Hubli - 580 029. Hyderabad: 8-2-596 Karvy Plaza, Avenue 4, Street No.1, Banjara Hills, Hyderabad - 500 034. Indore: Lg - 3, Bombay Trade Centre, Lower Ground Floor, Grand Hotel, Opp Bombay Hospital, Scheme No.54, Indore - 452010. Jabalpur: 43, Naya Bazar, Jabalpur (M.P.) Jaipur: S-16 A, 3rd Floor, Land Mark, Opposite Jaipur Club, Mahavir Marg, C-Scheme, Jaipur - 302 001. Jalandhar: Lower Ground Floor, Office No: 3, Arora Prime Tower, Plot No : 28, G T Road, Jalandhar - 144 004. Jalgaon: 148 Navi Peth, Opp. Vijaya Bank, Near Bharat Dudhalay, Jalgaon - 425 001. Jalpaiguri: D.B.C. Raod, Near Rupasree Cinema Hall, Beside Kalamandir, Po & Dist Jalapiguri, Jalpaiguri - 735101. Jammu: Hall No: 111, 1st Floor, South Block, Bahu Plaza, Gandhi Nagar, Jammu - 180004. Jamnagar: Sanskruti, 5 Patel Colony Corner, Opp Uti Bank, Jamnagar - 361008. Jamshedpur: Kanchan Tower, 3rd Floor, Chhaganlal Dayalji @ Sons, 3-S B Shop Area, (Near Traffic Signal), Main Road, Bistupur, Jamshedpur - 831 001. Jaunpur: R N Complex, 1-1-9-G (In Front Of Pathak Honda), Ummarpur, Jaunpur - 222 002. Jhansi: 371/01, Narayan Plaza, Gwalior Road, Near Jeevan Shah Chauraha, Jhansi - 284 001. Jodhpur: 203, Modi Arcade, ChupasniRoad, Jodhpur - 342 001. Jorhat: New Medical Store Complex, 3rd Floor, A T Road, Opp. Chowk Bazar, Jorat - 785001, Junagadh: 124/125, Punit Shopping Center, Ranavat Chowk, Junagadh, Gujarat - 362001. Kanchipuram: New No. 357, Old No. 230, Gandhi Road, Next To IDBI Bank, Kanchipuram - 631501. Kanpur: 15/46, Opp: Muir Mills, Civil Lines, Kanpur -208001. Karaikudi: Gopi Arcade, 100 Feet Road, Karaikudi - 630 001. Karimnagar: H.No.4-2-130/131, Above Union Bank, Jafri Road, Rajeev Chowk, Karimnagar - 505001. Karnal: Sco 26, Kunjpura Road, Nehru Place, Karnal - 132001. Karur: No.6, Old No.1304, Thiru-Vi-Ka Road, Near G.R.Kalyan Mahal, Karur - 639 001. Keonjhar: Ground Floor, College Square, Keonjhar-758001. Kharagpur: Malancha Road, Beside Uti Bank, Kharagpur - 721304. Kolhapur: Omkar Plaza, 1st Floor, Unit - F2 & F4, Rajaram Road, Next To Icici Bank Ltd., Kolhapur - 416008. Kolkata: 16 Jatin Bagchi Road, Kolkata - 700 029. Kollam: Vigneshwara Bhavan, Below Reliance Web World, Kadapakkada, Kollam - 691008. Kota: H.No. 29, First Floor, Near Lala Lajpat Rai Circle, Shopping Centre, Kota, Rajasthan - 324007. Kottayam: 1st Floor, Csi Ascension Church Complex, Kottayam - 686 001. Korba: 1st Floor, 35 Indira Complex, P. Nagar, Korba (C.G.) - 495677. Krishnagar: 52 R N Tagore Road High Street, Krishnagar Nadia, Nadia – 741101. Lucknow: 94, Mahatma Gandhi Marg, Opp Governor House, Hazratganj, Lucknow – 226 001. Ludhiana: Sco-3, Bawa Building, Feroze Gandhi Market, Ludhiana – 141001. Malda: Sahistuli Under Ward, No-6, English Bazar Municipality, No-1 Govt Colony, Malda – 732101. Madurai: Rakesh Towers, 30-C, Bye Pass Road, İst Floor, Opp Nagappa Motors, Madurai - 625010. Mangalore: 2nd Floor, Brigade Plaza, Kudmul Ranga Rao Road, Mangalore - 575 003. Margao: 2nd Floor, Dalal Commercial Complex, Opp: Hari Mandir, Pajifond, Margao-Goa - 403601. Mathura: 3538-3540, Infront Of Bsa College, Gaushala Road, Mathura - 281004. Meerut: 1st Floor, Medi Centre Complex, Opp. Icici Bank, Hapur Road, Meerut - 250 002. Mehsana: 14-15, Prabhu Complex, Near Hdfc Bank, Mehsana Highway, Mehsana - 384002. Mirzapur: Girja Sadan, Dawari Gunj, Mirzapur - 231001. Moga: Opp. D.C. Office, Near Pankaj Motors, Ferozpur Road, Moga - 142001. Moradabad: Om Arcade, Parker Road, Above Syndicate Bank, Tari Khana Chowk, Moradabad - 244 001. Morena: Moti Palace, Near Ramjanki Mandir, Jiwaji Ganj, Morena - 476 001. Mumbai: 26/30, Fort Foundation Bldg, Near Msc Bank, Maharashtra Chamber Of Commerce Lane, Fort Mumbai - 400 023. Muzaffarpur: 1st Floor, Uma Market, Near Thana Gumti, Motijheel, Muzaffarpur, Bihar - 842001. Mysore: L - 350, Silver Tower, Clock Tower, Ashoka Road, Mysore - 570 001. Nadiad: 105 Gf City Point, Near Paras Cinema, Nadiad - 387001. Nagpur: Sadoday Arcade, Above Top N Town, Dharampeth, Nagpur - 440 001. Nanded: Shop No. 1, 2, 3 & 4, First Floor, Opp. Bank Of India, Santkrupa Market, Gurudwara Road, Nanded - 431602. Nasik: 5-12, Second Floor, Suyojit Sankul, Sharanpur Road, Nasik - 422002. Navsari: 1st Floor, Chinmay Arcade, Opp. Sattapir, Tower Road, Navsari - 396 445. New Delhi: 2E / 23, Jhandewalan Extn, New Delhi-110055. Nellore: 16/112, Pogathota, Nellore - 524001. Noida: 307 Jaipuria Plaza, D 68 A, 2nd Floor, Opp Delhi Public School, Sector 26, Noida - 201301. Palghat: 12/310, (No.20 & 21), Metro Complex, Head Post Office Road, Sultanpet, Palghat. Panipat: 1st Floor, Krishna Tower, Near Hdfc Bank, Opp. Railway Road, GT Road, Panipat - 132103. Panjim: No. 7 & 8, El. Dorado Plaza, Heliodoro Salgado Road, Panjim - 403 001. Patiala: Sco 27 D, Chhoti Baradari, Patiala - 147 001. Patna: 202, 2nd Floor, Anand Tower, Beside Chankya Cinema Hall, Exhibition Road, Patna - 800 001. Pathankot: 9A, Improvement Trust Building, Patel Chowk, Pathankot - 145001. Pondicherry: First Floor, No.7, Thiayagaraja Street, Pondicherry - 605 001. Pune: Srinath Plaza, C Wing, Office No. 58 And 59, 3rd Floor, Dyaneshwar Paduka Chowk, Survy No. 184/4, F C Road, Pune - 411004. Puni: Ground Floor, Vip Road, Near Pkda Office, P.S.Puri, Puri 752001. Raipur: Room No.12 & 13, Ground Floor, Millennium Plaza, Behind Indian Coffee House, G E Road, Raipur - 492 001.Rajahmundry: Dr.No; 6-1-4, first floor, Rangachary street, Tnagar, Rajahmundry-533101. Rajkot: 104, Siddhi Vinayak Complex, Dr Yagnik Road, Opp Ramkrishna Ashram, Rajkot - 360 001. Ranchi: Commerce Towers, 3rd Floor, Room No. 307, Beside Mahabir Towers, Main Road, Ranchi - 834 001. Ratlam: Nagpal Bhavan, reeganj Road, Ratlam - 457001. Renukoot: Shop No. 18, Near Complex Birla Market, Renukoot - 231 217. Rewa: Ist Floor, Angoori Building, Besides Allahabad Bank, Trans University Road, Civil Lines, Rewa - 485 001. Rohtak: 1st Floor, Ashoka Plaza, Delhi Road, Rohtak - 124001. Rourkela: 1st Floor, Ashoka Plaza, Delhi Road, Rohtak - 124001. Sandhu Complex, Kanchery Road, Udit Nagar, Rourkela - 769 012. Sagar: Above Poshak, 5 Civil Lines, Opposite Income Tax Office, Sagar - 470001. Saharanpur: 18 Mission Market, Court Road, Saharanpur - 247001. Uttar Pradesh. Salem: 49 / 50, Fort Main Road, Old No.17 First Floor, Shevapet, Salem - 636 002. Sambalpur: Quality Massion, 1st Floor, Above Bata Shoe hop/ Preeti Auto Combine, Nayapara, Sambalpur-768 001. Satna: 1st Floor, Kb Complex, Reva Road, Satna - 485 001. Shaktinagar: 1st/A-375, V V Colony, Dist Sonebhadra, Shaktinagar - 231 222. Shivpuri: Near Bank Of India, A B Road, Shivpuri-473 551. Shillong: Mani Bhawan, Thana Road, Lower Police Bazar, Shillong - 739 001. himla: Triveni Building, By Pas Chowk, Khallini, Shimla -171 002. Shimoga: Lir Road, Opp Telecom Gm Office, Durgi Gudi, Shimoga - 577201. Sikar: 1st Floor, Super Towers, Behind Ram Mandir, Station Road, Sikar-332001. Silchar: 1st Floor, Chowchakra Complex, N N Dutta Road, Premtala, Silchar - 788001. Siliguri: Nanak Complex, Near Church Road, Sevoke Road, Siliguri - 734001. Sitapur: 12/12-A Sura Complex, Arya Nagar Opp. Mal Godam, Sitapur - 261001. Solan: Sahni Bhawan, Adjacent Anand Cinema Complex, The Mall, Solan-173 212. Surat: G-16 Empire State Building, Nr Udhna Darwaja, Ring Road, Surat-395009. Sonepat: 205 R Model Town, Above Central Bank Of India, Sonepat. Sri Ganganagar: 4-E Block, Near Union Bank Of India, Sri Ganganagar - 335001.Srikakulam: 4-1-28/1. Venkateshwara Colony, Day & Night Junction, Srikakulam - 532001. Sultanpur: 1090, Hotel Sanjay Delux Compound, In Front Of Dm Bunglow, Golagath, Sultanpur - 228 001. Thanjavur: Nalliah Complex, No.70, Srinivasam Pillai Road, hanjavur - 613001. Theni: Ramesh Murugan Complex, Near Sriram Theatre, Subban Chetty Street, Theni - 625531. Tezpur: 1st Floor Mayur Bhawan, Binraj Road, Tezpur - 784001. Thodupuzha: First Floor, Pulimoottil Pioneer, Pala Road, Thodupuzha - 685584. Tirunelveli: Jeney Building, 55/18, S N Road, Near Arvind Eye Hospital, Tirunelveli - 627 001. Tirupur: First Floor, 224 A, Selvakumar Departmental Stores, Ist Floor, Kamaraj Road, Opp To Cotton Market Complex, Tirupur - 641 604. Tirupathi: # 330, Tilak Road, Near Four Piller Mandapam, Tirupati - 517501. Trichur: 2nd Floor, Brother's Complex, Near Dhana Laxmi Bank Head Office, Naikkanal Junction, Trichur - 680 001. Trichy: 60 Srikrishna Arcade, 1st Floor, Thennur High Road, Trichy - 621017. Trivandrum: 2nd Floor, Akshaya Towers, Sasthamangalam, Trivandrum - 695 010. Tuticorin: 4 B, A34, A37, Mangalmal, Mani Nagar, Opp: Rajaji Park, Palayamkottai Road, Tuticorin - 628003. Udaipur: 201-202, Madhav Chambers, Opp. G.P.O, Chetak Circle, Madhuban, Udaipur - 313001. Ujjain: 101, Astha Tower, 13/1, Dhanwantri Marg, Free Gunj, Ujjain -456010. Valsad: Shop No 2, Phiroza Corner, Icici Bank Char Rasta, Tithal Road, Valsad - 396001. Vapi: Shop No 5, Phikhaji Residency, Opp Dcb Bank, Vapi Silvassa Road, Vapi - 396195. Varanasi: D-64/132, Ka 1st Floor, Anant Complex, Sigra, Varanasi - 221 010. Vellore: No.1, M.N.R. Arcade, Officer's Line, Krishna Nagar, Vellore - 632001. Vijayawada: 39-10-7 Opp: Municipal Water Tank, Labbipet, Vijayawada - 520 010. Visakhapatnam: 47-14-5/1 Eswar Paradise, Dwaraka Nagar, Main Road, Visakhapatnam - 530 016. Vizianagaram: "Soubhagya", 19-6-1/3, Ii Floor, Near Sbi Fort Branch, Vizianagaram-535 002. Warangal: Lashkar Bazar, 5-6-96, Chandra Complex, Hanmakonda, arangal - 500601. Yamuna nagar: Jagdhari Road, Above Uco Bank, Near D.A.V. Grils College, Yamuna Nagar-135 001.

DESIGNATED INVESTOR SERVICE CENTRES Reliance Capital Asset Management Limited

Corporate Office: Express Building, 4th Floor, 14 - 'E' -Road, Opp, Churchdate Station, Churchdate, Mumbai - 400 020, Adavar: Shop No. 3, Ground Floor, Anu Arcade, No. 1, 15th Cross Street, Shashtri Nagar, Adyar, Chennai-20. Agra: Shop No. 110, Block No. 28/2, Sanjay Place LIC Road, Agra - 282 002. Ahmedabad: 4th Floor, Megha House, Mithakhali, Law Garden Road, Ellis Bridge, Ahmedabad - 380 006. Ajmer: 3rd Floor, India Square, India Motor Circle, Kutchery Road, Ajmer 305001. Alappuzha: 3rd Floor, Chandra Square, Cullen Road, Alappuzha - 688011 Aluva: Poornima building,1st floor, above Centurian Bank, bypass road, Aluva - 683101 Alwar: Jai Complex, 1st Flr., Plot No. 1, Road No. 2, Alwar 301001 Allahabad: 2nd floor, House No. 31/59, Shiv Mahima Complex, Civil Lines, Allahabad - 211 001. Ambala: 2nd Floor, Shanti Complex, Jagadri Road, Opp. Civil Hospital, Ambala Cannt - 133001. Amravati: Vimaco Towers, C Wing 4,5,6, Amravati - 444601 Asansol: 2nd Floor, Laxi Narayan Avenue, Room No -30, Murgasol, G.T Road, 2nd Floor, Asansol Amritsar: SF-1, 2nd Floor, 10, Eminent Mall, The Mall, Amritsar - 143 001. Anand: 2nd Floor, 204, Maruti Sharnam, Anand Vidhyanagar Road, Anand - 388001. Andheri: Shop no. 3, ground floor, Mona shopping centre, J P Road, Near Navrang Cinema, Andheri (W), Mumbai - 400058. Anna Nagar: Shop No. G-5, Ground floor, N R Dave Complex, 201/C-34, 2nd Avenue, 11th Main Road Corner, Anna Nagar, Chennai - 600 040. Aurangabad: C-8,2nd floor, Aurangabad, Business center, Adalat Road, Aurangabad - 431001. Balasore: Ground Floor, Station Bazaar, Balasore 756001 Bandra: Shop No 6, Ground Floor, Mangal Bhavan, Junction of 14th Road and Khar Pali Road, Near Bamboo Shoot, Mumbai – 400 052 Bangalore: N-112-114, 1st floor, North Block, Manipal centre, Dickenson Road, Banglore - 560 042. Bareily: 1st Floor, 54, Civil Lines, Ayub Khan Chauraha, Bareily - 243001. Bardoli: 1st Floor, Office No 68,69,70, Mudit Palace, Station Road, Bardoli - 394601 Bellary: Gnanandam, First Floor, 1st Cross, Gandhi Nagar, Bellary - 583101 Berhampur: 1st Floor, Dharma - Nagar (Ist Lane) Berhampur - 760002 Bharuch: Bluechip, 1st Floor, Shevashram Road, Panch Batti, Bharuch - 392001. Bhatinda: Jindal Complex, 1st Floor, GT Road, Near ICICI Bank, Bathinda - 151001. Bhavnagar: 3rd Floor, Corporate House, Plot No. 11B, Waghawadi Road, Bhavnagar - 364004. Bhayander: Shop No 6, Janta Housing Bldg No.2, Jessel Park, Bhayander(E) 401 105 Dist. Thane. Bhikaji: 2nd floor, Somdatt Chamber -I- 5, B C Place, A216 and A217, New Delhi-110066. Bhilwara: 1st Floor, 101, S K Plaza, Pur road, bhilwara Bhuj: Ground Floor, Office No. 1, Pooja Complex, Next to ICICI Bank, Station Road, Bhuj - 3700 01 Bikaner: 1st Floor, near M.R.M. Office, Modern MarketCircle. Bhopal: FF-7, 1st floor, Mansarovar Comercial Complex, Near Habibganj Railway station, Bhopal-462 016. Bhubaneshwar: 2nd Floor, Near Kalsi Petrol Pump, 5 - Janpath Karvil Nagar, Bhubaneshwar - 751001. Bokaro: Ground Floor, B/15, Sector - 4, City Centre, Next to DCC Bank, Bokaro Steel City - 827004. Borivali: Shop No. 5, ground Floor, Kapoor Aprtment, Punjabi Galli, Near ICICI Bank Ltd, Borivali (W)-92. Borivali (W): 602, 603 & 604 Sai-Leela Commercial Complex, Sai-Leela S.V.Road Nr Rasoi Hotel, Borivali (W), Mumbai-92. Calicut: 6/1002M, 4th Floor, City Mall, Kannur Road (Opp Y.M.C.A), Calicut - 673 001. Chandigarh: SCO 127-128, 1st floor, Sector 9 C, Chandigarh 160 009. Chembur: XLNC Chambers, Shop No. 2, Opp. IDBI Bank, Chembur, Mumbai - 400 071. Chennai: Reliance House, No. 6 Haddows Road, Opp Shastri Bhavan, Chennai 600006. Coimbatore: 575 C, Shylaja Chambers, D B Road, R S Puram, Coimbatore - 641 002. Cuttack: Ground Floor, Mahtab Road Dolamundei, Cuttack-753001 Dadar: Shop No.12, Ground Floor, Yusuf Building Nos 1, 31-31C Junction of Ranade Road & Gokhale Road, Dadar, Mumbai -28. Dalhousie: 14B, 18, British Indian Street, GF Shop No. 14, Kolkata - 700 001. Dehradun: 2nd Floor, NCR Corporate Plaza, New Cantt Road, Dehradun - 248001. Dhanbad: 4th Floor, Shree Laxmi Complex, Bank Mode, Dhanbad - 826001. Dindigul: 2/2, 1st Floor, Surya Tower, Above ICICI Bank, Salai Road, Dindigul - 624001 Dombivli: 1, Sadguru CHS, Phadke Cross Rd., Dombivli 421 201. Durqapur: 4th Floor, City Plaza, City Center - Durgapur - 713216. Erode: Samy's Nest, No.63, Mosuvanna Street EVN Road, Erode -638011 Faridabad: Booth no. 112-P, Sector-15, Urban Estate, Faridabad - 121 007. Gandhinagar: Office No 313, Meghmalhar, Sector 11, Ch Road, Gandhinagar - 382 017 **Ghatkopar**: 12A/12B.Ground Floor, Kailas Plaza, V.B. Road, Ghatkopar (Fast) - 400077, **Ghazjabad**: RDC-16, Advocate Chambers, Rai Nagar, Ghazjabad - 201 002, **Godhra**: 2nd Floor, Gurukrupa Complex, LIC Road, Near SBI, Godhara – 389001 Gorakhpur: 1st Floor, Radhika Complex, Medical Road, Gorakhpur – 273409 Guntur: Pranavam Plaza, Door No. 5-35-69, 4/9, Brodipet, Guntur - 522002 Gurgaon: Shop no. 207, DLF Central Arcade, DLF -II, Gurgaon, Haryana - 122 001. Guwahati: 2E, 2nd Floor, Dihang Arcade, ABC, Rajiv Bhavan, G S Road, Guwahati - 781 005. Gwalior: 3rd Floor, Alaknanda Tower, City Centre, Gwalior - 474002. Haldwani: 1st Floor, J K Tower, Nainital Road, Teri Puliya, Kathgodam, Haldwani - 263139 Hoshiyarpur: 2nd Floor, Eminent Mall, Plot No. B-XX/214, Main Court, Hoshiyarpur - 146001. Howrah: Gokul Apartment, Gr. Floor,14 Watkins Lane, Howrah - 711101. Hubli: Eureka Junction, 1st Flr, Above ICICI Bank, Travellers Bunglow Road, Hubli - 580029. Hyderabad: 2nd Floor, "Shobhan, 6-3-927/A & B, Somajiguda, Raj Bhawan Road, Hyderabad - 500082. Indore: 303 & 304, D M Tower, Race Course Rd., Indore 452 001. Jabalpur: 90/1A, Dayanand Saraswati ward, 2nd floor, Ahuja Tower, Bhanwartal Extension, 46 Napiar Town, Jabalpur - 482001 Jaipur: G-4, Ground Floor, Brij Anukampa Complex Plot No. K-13, Ashok Marq, C Scheme, Jaipur - 302 016. Jalandhar: 1st Floor, Gobind Mall, 25 GT Road, Jalandhar 144 001 Jalgaon: 18, 2nd Floor, Dhake Colony, Dhake Carporate Centre, Jalgaon - 425 001 Jammu: Banu Plaza, B-2, 206, South Block, Railway Head, Jammu & Kashmir - 8004. Jamnagar: Shop no. 4 & 5, Ground Floor, Shilp, Indira Nagar, Jamnagar - 361 140. Jamshedpur: 2nd floor, Om tower, MainRoad, Bistupur, Jamshedpur - 831 001. Janakpuri: Shop no. 14, B Block Community Centre, Janak puri, New Delhi - 110058. Javanagar: 76/11, Elephant Rock Road, III, Javanagar, Banglore - 560 011. Jhansi: 1st Floor, 493, "Stephen House", Civil Lines, Opp. Munnalal Power House, Gwalior Road, Jhansi - 284001 Jodhpur: C/o. Reliance Infocomm, L.K. Tower, 2nd Floor, Opp. IDBI Bank, Chopasni Road, Jodhpur - 342 001. Junagarh: 1st Floor, Moti Palace Building, Opposite Raiji Baug, Moti Baug, Junagarh - 362001 Kalyan: Mahavir Complex No.2, Gala No-4, Ground Fr., Santoshi Mata Road, Kalyan West Mumbai - 421301. Kannur: 1st Floor, Grand Plaza, Fort Road, kannur - 670001 Kanpur: Ground floor, Office No-3, 14/113, Civil Lines, Kanpur - 208 001. Khanna: 2nd Floor, Surya Tower, GT Road, Khanna - 141401 Kochi: 2nd floor, Thekkekara Mansion, Opp. Kavita Theatre, M G Road, Kochi - 682 035. Kolhapur: Upper Ground Floor, Gemstone - RD Vichare Complex, Near Central ST stand, New Shahupuri, Kolhapur - 416 001. Kolkata: Unit no. 10,11 & 12, 5th floor, FMC Fortuna, A J C Bose, Kolkata 700 020. Kota: Ground Floor, Mewara Plaza, 344, Shopping Centre, rawatbhata gumanpura road, Kota -324007 Kottayam: 1st floor, Kaniyamparambil Arcade, Shastri Road, Kottayam - 686001 Laxmi Nagar: Roots Tower, Plot No.7, Laxmi Nagar Distt Centre, Delhi, 110092 Lucknow: 11-A, Gr. Floor, Saran Chamber II, 5 park Road, Lucknow - 226 001. Ludhiana: Lower Ground Floor, SCO 127-128-129, Feroze Gandhi Market, Ludhiana - 141001. Madurai: 1st Floor, Suriya Towers, 272, 273, Goods Shed Street, Madurai - 625001. Malleswaram: Door No.89 (Old no.36), Ground Floor, 3rd Cross, Sampige Road, Malleswaram, Banglore - 3. Mangalore: 4th Floor, Maximus Commercial Complex, LHH Road, Opp KMC, Mangalore - 575001. Margoa: Shop No. 3, Mira Building, Pajifond, Near Jain Mandir, Margao, Goa - 403601. Mathura: 1st Floor, Tera Tower, Bhuteshwar Road, Mathura Meerut: Ground Floor, G-13, Rama Plaza, WK Road, Meerut - 250001. Mehsana: F-9, F-10, F-11,1st Floor, Wide Angle, Mehsana Highway, Near Khari Bridge, Mehsana - 384002 Mulund: Office No. 308/309, 3rd Flr, B Wing, Shankardhan Plaza, J N Road, Mulund (W), Mumbai - 400 080 Mumbai: Mittal Chambers, 228, Ground Floor, Nariman Point-21. Muradabad: Shop No. G-18, Chadha Shopping Complex, GMD Road, Moradabad - 244 001. Muzaffarpur: 1st Floor, Opp Devi Mandir, Near LIC Zonal Office, Club Road, Ramna, Muzaffarpur-842002 Mysore: Shop No. 1, Ground Floor, Mahindra Arcade, Saraswathipuram, 2nd Main Road, Mysore - 570009. Nadiad: 201, ISCON ARCADE, 2nd Floor, College Road, Nadiad - 387001 Nagpur: Office # 2, 3rd Floor, A Block Poonam Chambers, Chhindwara Road, Byramji Town, Nagpur - 440 013. Nasik: G-18 & G-19, Ground Floor, Suyojit Sankul, Sharanpur Road, Nasik - 422 002. Navsari: Chinmay Arcade, 3rd Floor, (3/1&2), opp Sattapir Sayaji Road, Navsari - 396445. Nehru Place: SF-17, 18, 19, Ground Floor, Devika Tower, 6, Nehru Place, New Delhi - 110 019. New Delhi: 804, 805, 807, 8th floor, Ashoka Estate, 24, Barakhamba Road, New Delhi - 110 001. Noida: Shop No. 1, Gound Floor, Ansal Fortune Arcade, Secotor 18, Noida, - 201301. Palakkad: 3rd floor, East Side, Ghanis, Fort Maidan, Kunnathurmedu P.O. Palakkad - 678013. Panaji: 1st Floor, Block "D", Office No.: F17, F18, F19 & F20, Mahatma Gandhi Road, Panajim -403001. Panipat: Office No. 514, 1st Floor, Krishna Tower, Near HDFC Bank, GT Road, Panipat 132001. Panvel: Shop No.2, Plot No 206/12, Middle Class CHS Ltd, Panvel -400 706 Pathankot: 2nd floor, LML, Mahajan Sales, Dhangu Road, Near Power House, Pathankot - 145001. Patiala: SCO 116 - 119, First Floor, New Leela Bhavan, Opposite RLIC, Patiala -147001. Patna: 4th Floor, Shahi Building, Exibhition Road, Opp. Chanakya Cinema Hall, Patna 800001. Pitampura: Shop No. GF - 17, Ground Floor, Agarwal Millenium Tower, Plot No. 1,2,3, Netaji Subhash Place, Pitampura, Delhi - 110034. Pondicherry: Jayalakshmi Complex, R.S No. 34/5pt, Block No. 5, Thiruvalluvar - Salai, Kuyavarpalyam, Pondicherry - 605005. Pune: 201, 202, 2nd Floor & 301, 3rd floor, Sanas Memories, F C Road, Shivaji Nagar, Pune - 411 004 Pune Camp: Shop No. 6, Chetna Housing Society, General Thirmmaya Marg, Pune Camp, Pune -410 001 Raipur: 1st floor, D M Plaza, Chhotta Para, Fire Brigade chowk, Raipur- 492 001. Rajamundry: Jetty Enclave, Door No. 79-2-9/3, Tilak Road, Opposite Saibaba Temple, Rajamundry-533 103 Rajkot: 2nd Floor, Plus Point, Opp Haribhai Hall, Dr. Yagnik Road, Rajkot - 360001. Ranchi: Office No. 317, 3rd Floor, "Panchwati Plaza", Kutchery Road, Ranchi - 834001. Raurkela: 4th Floor, Triveni Complex, Madhusudan Marg. Rourkela, Orissa - 769001. Rewa: Second Floor, 'A' Block, Shilpi Plaza, Peeli Kothi, Rewa-486001. Rohtak: Jawahar Market, 1st Floor, 323/321, Delhi Road, Nr. D Park, Rohtak, Haryana - 124004. Salem: 2nd Floor, Kandaswarna Mega Mall, Survey No. 186/2E, Alagapuram, Opp Saradha College, Fairlands, Salem - 636016. Salt lake city: B D 25, Salt Lake, Sector - 1, Kolkata 64 Shimla: 3rd Floor, Bell Villa, The Mall, Shimla Shimoga: 3rd Floor, Shree Karthik Plaza, Nehru Road, Durqiqudi, Shimoga - 577201 Siliguri: Gitanjali Complex, 1st Floor, Sevoke Road, Siliquri 734001. Southern Avenue: Ground Floor, 200 Sarat Bose Road, Near Deshpriya Park, opp. Sarat Bose Road Post Office, Kolkata 700 020. Surat: No.118, 1st Floor, Jolly Plaza, Opp. Athwagate Police Chowki, Athwagate Circle, Surat - 395001. Surendra Nagar: 2nd Floor, Office No 236, 237, Mega Mall, ST Bus Stand Road, Near Milan Cinema, Surendra Nagar - 363 002 T Nagar: Old No. 31 & 32, New no. 52 & 54, TVL Boag Willa, North Boag Road, T Nagar, Chennai - 17. Tambaram: 1st Floor, Northern Portion, No 5. First Floor, G.S.T Road, Tambaram Sanatorium, Chennai Thane: 3, Ground floor, Saptashri CHS Ltd., Talapali, Near HDFC Bank, Thane - 400 601. Thanjavur: 2nd Floor, Shop No (3A), No. 70, Srinivasan Pillai Road, Thanjavur - 613001. Thrissur: 4th floor, Pathayapura Building, Round South, Thrissur - 680001. Tinsukia: 1st Flr., Satyam Towers, S.R lohia Road (SBI Gali) Near ICICI Bank Tinsukia - 786125 Tirupati: 1st Floor, 20-1-136/D, Maruthi Nagar, Tirumala By Pass Road, Tirupati - 517501 Trichy: 2nd Floor, Tab Complex, 41 Williams Road, Cantonment, Trichi 620001. Thiruvalla: 2nd Floor, Erinjery Building, M C Rd., Thiruvalla 689107 Trivandrum: 1st flr, Uthradam, Panavila Junction, Trivandrum 695001. Tuticorin: 1st Floor, City Centre, 315, WGC Road, Tuticorin - 628002 Udaipur: 2nd Floor, 1(2)A, K P Arcade, Fatehpura, Opp. UIT Office, Udaipur, Rajasthan - 313001. Ujjain: 3rd Floor, Office No 309 and 310, Mani Trade Centre, Shanku Freeganj, Ujjain - 546006 Vadodara: 101-102 Tilak Complex, Opp Pizza Inn, Jetalpur Road, Vadodara - 390 005. Vapi: 1st Floor, Royal Fortune, 102 b/b, 102b/c, Daman Chala Road, Opp Upasna School, Vapi-396191 Varanasi: unit no. 2, 1st floor, Arihant Complex, Sigra Varanasi - 221 010. Vasco: Shop No. S-1, Our Lady of Merces Building, Opp. K.T.C Bus Stand, Mundvel, Vasco Da Gama, Goa - 403802, Vashi: Thacker Tower, 702 & 703, Sector No. 17, Vashi, Navi Mumbai - 400 705, Vashi: Shop no. 26, Gr. Floor, Devayrata Building, Sector 17, Vashi - 400 705, Vellore: 2nd Foor, 19/A, Officers Line, Vellore- 632001 Vijayawada: 3rd floor, Surya tower, Above Icon showroom, MG Road, Labbipet, Vijayawada-520 010. Visakhapatnam: 2nd Floor, VRC Complex, Dwarka Nagar, Vishakhapatnam-530016.. Virar: D-20, Kamanwala Kunj, Co-op Hsg Society, Aghasi Road, Opp Omkar hospital, Virar (West) - 401303 Warrangal: Ground Floor, H No. 5-9-130,130/1&130/2, khwadi, Hanamkonda, Warangal - 506001 Yamunanagar: 1st Floor, 514,515 A, Model Town, Govindpuri road, Yamunanagar