

## 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 City  
Koparkhairne, Navi Mumbai - 400 710  
Tel: 022-3032 7000, Fax: 022-3032 7202

#### INVESTMENT MANAGER

##### Corporate Office

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

#### CUSTODIAN

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

#### 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

#### REGISTRAR

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

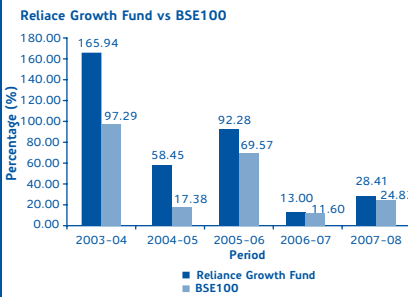
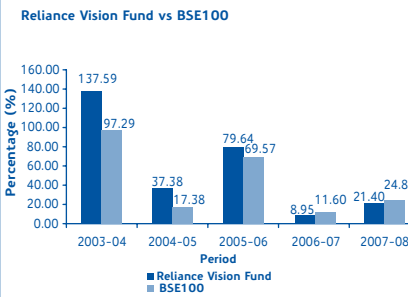
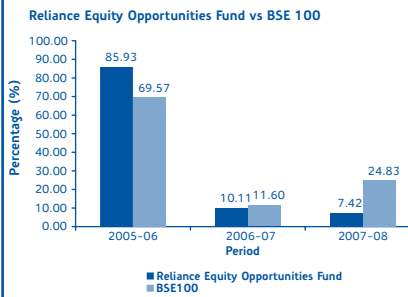
#### AUDITORS TO THE SCHEMES

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](http://www.reliancemutual.com).

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM. This KIM is dated December 10, 2008.

# KEY SCHEME FEATURES

Name of the Scheme	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)			
<b>Investment objective</b>	The primary investment objective of the scheme is to achieve long term growth of capital by investing in equity and equity related securities through a research based investment approach.	The primary investment objective of the scheme is to achieve long-term growth of capital by investment in equity and equity related securities through a research based investment approach	The primary investment objective of the scheme is to seek to generate capital appreciation & provide long-term growth opportunities by investing in a portfolio constituted of equity securities & equity related securities and the secondary objective is to generate consistent returns by investing in debt and money market securities.			
<b>Asset Allocation Pattern</b>	Equity & Equity Related Instruments- 65-100% & Debt & Money Market Instrument upto 35%	Equity & Equity Related Instruments- Atleast 60%, Debt Instruments upto 30% & Money Market Instrument upto 10%	Equity & Equity Related Instruments- 75-100%, Debt Instruments & Money Mkt Instruments* upto 25% (*including upto 25% of the corpus in securitised Debt)			
<b>Plans and Options</b>	Under each of Retail and Institutional Plans following options are included: Growth (Growth & Bonus) & Dividend (Payout & Reinvestment)					
<b>Minimum Application Amount</b>	<b>Retail Plan:</b> Rs. 5000 & in multiples of Re 1 thereafter, <b>Institutional Plan:</b> Rs. 5 crs & in multiples of Re 1 thereafter					
<b>Minimum Additional Purchase Amount</b>	<b>Retail Plan:</b> Rs. 1000 & in multiples of Re 1 thereafter, <b>Institutional Plan:</b> Rs. 1 Lac & in multiples of Re 1 thereafter					
<b>Minimum Redemption</b>	Redemptions can be for any amount or any number of units. 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.					
<b>Benchmark</b>	BSE 100 Index					
<b>Fund Manager</b>	Sunil Singhania	Ashwani Kumar	Shailesh Raj Bhan			
<b>Performance of the Scheme as on 28/11/2008</b>	Reliance Growth Fund-Retail Plan-Growth Inception date- 08/10/95	Reliance Vision Fund - Retail Plan - Growth Inception date- 08/10/95	Reliance Equity Opportunities Fund-Retail Plan-Growth Inception date- 31/03/05			
	<b>Compounded Annualised Returns</b>		<b>Compounded Annualised Returns</b>		<b>Compounded Annualised Returns</b>	
<b>Period</b>	<b>Scheme Returns %</b>	<b>BSE100 Returns %</b>	<b>Scheme Returns %</b>	<b>BSE100 Returns %</b>	<b>Scheme Returns %</b>	<b>BSE100 Returns %</b>
1 Year	-51.24	-54.40	-50.65	-54.40	-55.78	-54.40
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
	<b>Reliance Growth Fund vs BSE100</b>  Past performance may or may not be sustained in future		<b>Reliance Vision Fund vs BSE100</b>  Past performance may or may not be sustained in future		<b>Reliance Equity Opportunities Fund vs BSE 100</b>  Past performance may or may not be sustained in future	
<b>Entry Load</b>	<b>Retail Plan:</b> 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, <b>Institutional Plan:</b> Nil					
<b>Exit Load</b>	<b>Retail Plan:</b> 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. <b>Institutional Plan:</b> Nil					
<b>Recurring Expenses</b>	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 in bonds.					
<b>Actual expenses as on 31/3/08</b>	<b>Retail Plan</b> 1.81% <b>Institutional Plan</b> 1.60%	<b>Retail Plan</b> 1.83% <b>Institutional Plan</b> 1.62%	<b>Retail Plan</b> 1.86% <b>Institutional Plan</b> NA			

# KEY SCHEME FEATURES

Name of the 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)			
<b>Investment objective</b>	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 objective of the fund is to seek to generate capital appreciation and provide long term growth opportunities by investing in a portfolio predominately of equity and equity related instruments with investments generally in S&P CNX Nifty stocks and the secondary objective is to generate consistent returns by investing in debt and money market securities.			
<b>Asset Allocation Pattern</b>	Equity & Equity Related Instruments-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 related securities 70-100%, Debt and money market securities (including investments in securitised debt*) 0-30%. *Including upto 25% of the corpus in securitised debt.(An overall limit of 100% of the portfolio value has been introduced for the purpose of equity derivatives in the scheme, however the same is the notional value and it will be seen that, the notional value of the net exposure to the derivatives will not exceed the fund corpus at any point of time. Notional value shall mean value of Future or notional value of Option)			
<b>Plans and Options</b>	Under each of Retail and Institutional Plans following options are included: Growth (Growth & Bonus) & Dividend (Payout & Reinvestment)					
<b>Minimum Application Amount</b>	<b>Retail Plan:</b> Rs. 5000 & in multiples of Re 1 thereafter, <b>Institutional Plan:</b> Rs.5 crs & in multiples of Re 1 thereafter					
<b>Minimum Additional Purchase Amount</b>	<b>Retail Plan:</b> Rs. 1000 & in multiples of Re 1 thereafter, <b>Institutional Plan:</b> Rs. 1 lac & in multiples of Re 1 thereafter					
<b>Minimum Redemption</b>	Redemptions can be for any amount or any number of units. 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.					
<b>Benchmark</b>	S&P CNX Bank Index	India Power Index	S&P CNX Nifty			
<b>Fund Manager</b>	Sunil Singhania		Ashwani Kumar & Shailesh Raj Bhan			
<b>Performance of the Scheme as on 28/11/2008</b>	Reliance Banking Fund - Retail Plan - Growth Inception date- 28/05/03	Reliance Diversified Power Sector Fund - Retail Plan- Growth Inception date- 10/05/04	Reliance Equity Advantage Fund- Retail Plan - Growth Inception date- 9/8/07			
	<b>Compounded Annualised Returns</b>		<b>Compounded Annualised Returns</b>			
<b>Period</b>	<b>Scheme Returns %</b>	<b>S&amp;P CNX Bank Index Returns %</b>	<b>Scheme Returns %</b>	<b>India Power Index Returns %</b>	<b>Scheme Returns %</b>	<b>S&amp;P CNX Nifty Index Returns %</b>
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
	<p>Reliance Banking Fund vs S&amp;P CNX Banks Index</p>		<p>Reliance Diversified Power Fund vs India Power Index</p>		<p>Reliance Equity Advantage Fund vs S&amp;P CNX Nifty</p>	
	Past performance may or may not be sustained in future		Past performance may or may not be sustained in future		Past performance may or may not be sustained in future	
<b>Entry Load</b>	<b>Retail Plan:</b> 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 <b>Institutional Plan:</b> Nil		<b>Retail Plan:</b> 2.25% <b>Institutional Plan:</b> Nil			
<b>Exit Load</b>	<b>Retail Plan:</b> 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. <b>Institutional Plan:</b> Nil					
<b>Recurring Expenses</b>	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 in bonds.					
<b>Actual expenses as on 31/3/08</b>	<b>Retail Plan</b>	<b>2.22%</b>	<b>Retail Plan</b>	<b>1.84%</b>	<b>Retail Plan</b>	<b>1.85%</b>
	<b>Institutional Plan</b>	<b>NA</b>	<b>Institutional Plan</b>	<b>1.62%</b>	<b>Institutional Plan</b>	<b>1.65%</b>

# KEY SCHEME FEATURES

Name of the 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)			
<b>Investment objective</b>	The primary investment objective of the scheme is to seek to generate consistent returns by investing in equity and equity related or fixed income securities of Pharma and other associated companies	The primary investment objective of this option is to seek capital appreciation and/or to generate consistent returns by actively investing in Equity & Equity-related Securities.	The primary objective of the scheme is to generate long-term capital appreciation from a portfolio that is invested predominantly in equity and equity related instruments			
<b>Asset Allocation Pattern</b>	Equity & Equity Related Instruments- 0-100% & Debt & Money Mkt Instruments with Average Maturity of 5-10 yrs-0-100%	Equity and Equity related securities 80%-100% and Debt and Money Market Instruments with an average maturity of 5-10 yrs -0% - 20% (Securitized debt will be a part of the debt securities upto 20%).	Equity and Equity related securities 80-100% and Debt and Money Market Instrument upto 20%			
<b>Plans and Options</b>	Growth (Growth & Bonus) & Dividend (Payout & Reinvestment)	Growth Plan- Equity Option	Growth (Growth) & Dividend (Payout & Reinvestment)			
<b>Minimum Application Amount</b>	Rs. 5000 & in multiples of Re.1 thereafter	Rs. 500 & in multiples of Re.1 thereafter	Rs. 500 & in multiples of Rs. 500 thereafter			
<b>Minimum Additional Purchase Amount</b>	Rs. 1000 & in multiples of Re 1 thereafter	Rs. 500 & in multiples of Re.1 thereafter	Rs. 500 & in multiples of Rs.500 thereafter			
<b>Minimum Redemption</b>	Redemptions can be for any amount or any number of units. 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.					
<b>Benchmark</b>	BSE Healthcare Index	BSE 100				
<b>Fund Manager</b>	Shailesh Raj Bhan	Omprakash Kuckian	Ashwani Kumar			
<b>Performance of the Scheme as on 28/11/2008</b>	Reliance Pharma Fund - Growth Inception date- 08/06/2004	Reliance Regular Savings Fund - Equity Option - Growth Plan Inception date- 09/06/2005	Reliance Tax Saver (ELSS) Fund - Growth Inception date- 22/09/2005			
<b>Period</b>	<b>Compounded Annualised Returns</b>		<b>Compounded Annualised Returns</b>		<b>Compounded Annualised Returns</b>	
	<b>Scheme Returns %</b>	<b>BSE-HC Returns %</b>	<b>Scheme Returns %</b>	<b>BSE100 Returns %</b>	<b>Scheme Returns %</b>	<b>BSE100 Returns %</b>
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
	<p>Reliance Pharma Fund vs BSE- Health Care Index</p> <p>Past performance may or may not be sustained in future</p>	<p>Reliance Regular Savings Fund- Equity option vs BSE100</p> <p>Past performance may or may not be sustained in future</p>	<p>Reliance Tax Saver Fund vs BSE 100</p> <p>Past performance may or may not be sustained in future</p>			
<b>Entry Load</b>	For subscription below Rs 2cr-2.25%, For subscription of 2cr & above but below Rs 5cr-1.25%. For subscriptions of 5 Cr and above- Nil					
<b>Exit Load</b>	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.		Nil			
<b>Recurring Expenses</b>	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 in bonds.					
<b>Actual expenses as on 31/3/08</b>	2.44%	2.32%	1.89%			

# KEY SCHEME FEATURES

Name of the Scheme	Reliance NRI Equity Fund (An open ended diversified equity scheme)	Reliance Equity Fund (An Open ended diversified equity scheme)		
Investment objective	The primary investment objective of the scheme is to generate optimal returns by investing in equity and equity related instruments primarily drawn from the Companies in the BSE 200 Index	The primary investment objective of the scheme is to seek to generate capital appreciation & provide long-term growth opportunities by investing in a portfolio constituted of equity & equity related securities of top 100 companies by market capitalization & of companies which are available in the derivatives segment from time to time and the secondary objective is to generate consistent returns by investing in debt and money market securities.		
Asset Allocation Pattern	Equity & Equity Related Instruments-65-100% & *Debt & Money Market Instruments upto 0-35% (*including upto 35% of the corpus in securitised Debt)	Equity and Equity related securities 75-100% and Debt and Money Market Instrument 0- 25%. (An overall limit of 100% of the portfolio value (i.e. net assets including cash) has been introduced for the purpose of equity derivatives in the schemes)		
Plans and Options	Growth (Growth, Bonus) & Dividend (Payout & Reinvestment)	Under Retail and Institutional Plan there are two plans: Growth (Growth & Bonus) & Dividend (Payout & Reinvestment)		
Minimum Application Amount	Rs. 5000 & in multiples of Re 1 thereafter	<b>Retail Plan:</b> Rs 5000 and in multiples of Re. 1 thereafter, <b>Institutional Plan:</b> Rs. 5 crore in multiples of Re. 1 thereafter		
Minimum Additional Purchase Amount	Rs. 1000 & in multiples of Re 1 thereafter	<b>Retail Plan:</b> Rs. 1000 & in multiples of Re 1 thereafter <b>Institutional Plan:</b> Rs. 1 lac & in multiples of Re 1 thereafter		
Minimum Redemption	Redemptions can be for any amount or any number of units. 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	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		
Period	Compounded Annualised Returns		Compounded Annualised Returns	
	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
	<p>Past performance may or may not be sustained in future</p>		<p>Past performance may or may not be sustained in future</p>	
Entry Load	For Subscriptions below Rs 2 Crs- 3%, For Subscriptions of Rs 2 Crs & above but below Rs 5 Crs -2%, For Subscriptions of Rs 5 Cr & above - nil	<b>Retail Plan:</b> 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 <b>Institutional Plan:</b> Nil		
Exit Load	Nil	<b>Retail Plan:</b> 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. <b>Institutional Plan:</b> 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 respect of a scheme investing in bonds.			
Actual expenses as on 31/3/08	2.40%		<b>Retail Plan</b> <b>Institutional Plan</b>	1.79% NA

# KEY SCHEME FEATURES

Name of the 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)										
<b>Investment objective</b>	The investment objective of the scheme is to generate capital appreciation through investment in equity and equity related instruments. The scheme will seek to generate capital appreciation by investing in an active portfolio of stocks selected from S&P CNX Nifty on the basis of a mathematical model.	The primary investment objective of the scheme is to seek to generate capital appreciation and provide long term growth opportunities by investing in companies principally engaged in the discovery, development, production or distribution of natural resources and the secondary objective is to generate consistent returns by investing in debt and money market securities.										
<b>Asset Allocation Pattern</b>	Equity & Equity Related Instruments-90-100% & Debt & Money Market Instruments - upto 0-10%	Equity and Equity related Securities of companies principally engaged in the discovery, development, production or distribution of natural resources in: 65%-100% ( Domestic Companies 65% -100 %, Foreign Companies as permitted by SEBI/RBI from time to time 0 %-35 %); Debt and Money market securities (including investments in securitised debt*):- 0%-35% (* including securitised debt upto 35%)										
<b>Plans and Options</b>	Under each of Retail and Institutional Plans following options are included: Growth (Growth and Bonus) & Dividend (Payout and Reinvestment)											
<b>Minimum Application Amount</b>	<b>Retail Plan:</b> Rs. 5000 & in multiples of Re 1 thereafter <b>Institutional Plan:</b> Rs. 5 crs & in multiples of Re 1 thereafter											
<b>Minimum Additional Purchase Amount</b>	<b>Retail Plan:</b> Rs. 1000 & in multiples of Re. 1 thereafter <b>Institutional Plan:</b> Rs. 1 lac & in multiples of Re. 1 thereafter											
<b>Minimum Redemption</b>	Redemptions can be for any amount or any number of units. 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.											
<b>Benchmark</b>	S&P CNX Nifty	A custom benchmark created using the BSE-200 to 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 RBI reference rate as of 4.00p.m on the valuation date.										
<b>Fund Manager</b>	Krishan Daga	Ashwani Kumar, Shiv Chanani										
<b>Performance of the Scheme as on 28/11/08</b>	Reliance Index Fund - Sensex Plan-Growth Inception date - 08/02/05 <b>Performance as on 17/04/08</b>	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 Resources Fund - Retail Plan-Growth Plan-Growth Option Inception date - 26/02/08								
<b>Period</b>	Compounded Annualised Returns		Compounded Annualised Returns		Absolute Returns		Absolute Returns					
	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	35.54	38.05	27.04	36.23	NA	NA	NA	NA				
Returns Since Inception	30.74	33.59	23.41	31.81	-36.55	-44.44	-46.09	-46.27				
	<p>■ Reliance Index Fund - Sensex Plan ■ BSE Sensex Based on NAV of Growth Plan - Growth Option. Date of Inception 08/02/2005</p>				<p>■ Reliance Index Fund ■ S&amp;P CNX Nifty Based on NAV of Growth Plan - Growth Option. Date of Inception 08/02/2005</p>				<p>■ Reliance Natural Resources Fund ■ Benchmark** Past performance may not be sustained in future</p>			
	<p>■ Reliance Quant Plus Fund - Retail Plan - Growth ■ S&amp;P CNX Nifty Based on NAV of Retail plan - Growth Plan - Growth Option. Date of Inception 18/04/2008</p> <p>Past performance may not be sustained in future</p>											
<b>Entry Load</b>	<b>Retail Plan:</b> For Subscription below Rs.2 crores: 2.25%; For Subscription of Rs. 2 crores & above and below Rs.5 crores: 1.00%. For Subscriptions of Rs.5 crore & above: Nil. <b>Institutional Plan:</b> Nil				<b>Retail Plan:</b> For subscription below Rs 2cr-2.25%, For subscription of 2cr & above but below Rs 5cr-1.25%. For subscriptions of 5cr and above-Nil. <b>Institutional Plan:</b> Nil							
<b>Exit Load</b>	<b>Retail plan:</b> 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. <b>Institutional Plan:</b> Nil											
<b>Recurring Expenses</b>	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 in bonds.											
<b>Actual expenses as on 31/3/08</b>	<b>Reliance Index Fund - Nifty Plan</b> 1.45%		<b>Reliance Index Fund - Sensex Plan</b> 1.50%		<b>Retail Plan</b> 1.47%		<b>Institutional Plan</b> NA					

# KEY SCHEME FEATURES

Name of the Scheme	Reliance Regular Savings Fund- Balanced Option (An Open ended scheme)	Reliance Media & Entertainment Fund (An Open-ended Media & Entertainment sector Scheme)						
Investment objective	The primary investment objective of this option is to generate consistent return and appreciation of capital by investing in a mix of securities comprising of equity, equity related instruments and fixed income instruments.	The primary investment objective of the scheme is to generate continuous returns by investing in equity and equity related or fixed income securities of Media & Entertainment and other associated companies						
Asset Allocation Pattern	Equity and Equity Related Instruments-50%-75%, Debt & Money Market instruments-25%-50%	Equity & Equity Related Instruments-0-100% & Debt & Money Market Instruments with Average Maturity of 5-10 yrs-0-100%						
Plans and Options	Growth Plan- Balanced Option	Growth (Growth & Bonus) & Dividend (Payout & Reinvestment)						
Minimum Application Amount	Rs. 500 & in multiples of Re. 1	Rs 5000 & in multiples of Re. 1						
Minimum Additional Purchase Amount	Rs. 500 & in multiples of Re. 1	Rs. 1000 & in multiples of Re. 1 thereafter						
Minimum Redemption	Redemptions can be for any amount or any number of units. 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	Crisil Balanced Fund Index (Benchmark of Reliance Regular Savings Fund Balanced option has been changed to Crisil Balanced Fund Index from Crisil MIP Index with effect from 21 st Feb-07)	S&P CNX Media & Entertainment Index						
Fund Manager	Arpit Malaviya & Omprakash Kuckian	Shailesh Raj Bhan						
Performance of the Scheme as on 28/11/08	Reliance Regular Savings Fund- Hybrid Option-Growth Plan Inception date - 09/06/05 <b>Performance as on 12/01/07</b>	Reliance Regular Savings Fund- Balanced Option-Growth Plan Inception date - 13/01/07 <b>Performance as on 13/01/07 to 20/02/07</b>	Reliance Media & Entertainment Fund -Growth Inception date - 07/10/04					
Period	Compounded Annualised Returns		Absolute Returns		Compounded Annualised Returns		Compounded Annualised Returns	
	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
	<p> <b>Reliance Regular Savings Fund Hybrid vs Crisil MIP Blended Index</b>                      Period 09.06.05-31.03.2006: 2.56, 9.5                      Period 01.04.06-12.01.2007: 12.57, 6.61                 </p> <p> <b>Reliance Regular Savings Fund Balanced Option Vs Crisil MIP Blended Index</b>                      Period 13.01.07-20.02.2007: -1.00, -0.005                 </p>				<p> <b>Reliance Media &amp; Entertainment Fund v/s S&amp;P CNX Media &amp; Entertainment</b>                      Period 07.10.04-31.03.05: 3.37, (2.76)                      Period 2005-06: 83.45, 74.99                      Period 2006-07: 28.50, 36.56                      Period 2007-08: 13.35, (-0.84)                 </p>			
	<p>                     *Reliance Regular Savings Fund- Hybrid Option was launched on June 9, 2005 and subsequently Hybrid Option has been changed to Balanced Option w.e.f. January 13, 2007.                      ** Benchmark of Reliance Regular Savings Fund Balanced Option has been changed to Crisil Balanced Fund Index from Crisil MIP Blended Index with effect from 21 st Feb. 07.                      Past performance may or may not be sustained in future                 </p>				<p>                     Based on NAV of Retail Plan-Growth Plan-Growth Option.                      Date of Inception 07/10/04                      Past performance may or may not be sustained in future                 </p>			
Entry Load	For subscription below Rs 2cr-2.25%, For subscription of 2cr & above but below Rs 5cr-1.00%. For subscriptions of 5cr and above- Nil		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					
Exit Load	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.							
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 respect of a scheme investing in bonds.							
Actual expenses as on 31/3/08	2.25%				2.37%			

## KEY SCHEME FEATURES

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	<input checked="" type="checkbox"/> (only under Retail Plan)	<input checked="" type="checkbox"/> (only under Retail Plan)	<input checked="" type="checkbox"/> (only under Retail Plan)	<input checked="" type="checkbox"/> (only under Retail Plan)	<input checked="" type="checkbox"/> (only under Retail Plan)
STP	<input checked="" type="checkbox"/> (only under Retail Plan)	<input checked="" type="checkbox"/> (only under Retail Plan)	<input checked="" type="checkbox"/> (only under Retail Plan)	<input checked="" type="checkbox"/> (only under Retail Plan)	<input checked="" type="checkbox"/> (only under Retail Plan)
SWP	<input checked="" type="checkbox"/> (both Retail & Institutional Plans)	<input checked="" type="checkbox"/> (both Retail & Institutional Plans)	<input checked="" type="checkbox"/> (both Retail & Institutional Plans)	<input checked="" type="checkbox"/> (both Retail & Institutional Plans)	<input checked="" type="checkbox"/> (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	<input checked="" type="checkbox"/> (only under Retail Plan)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> (Subject to 3 yrs Lock-in)	<input checked="" type="checkbox"/>
STP	<input checked="" type="checkbox"/> (only under Retail Plan)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> (Subject to 3 yrs Lock-in)	<input checked="" type="checkbox"/>
SWP	<input checked="" type="checkbox"/> (both Retail & Institutional Plans)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> (Subject to 3 yrs Lock-in)	<input checked="" type="checkbox"/>

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	<input checked="" type="checkbox"/> (only under Retail Plan)	<input checked="" type="checkbox"/> (only under Retail Plan)	<input checked="" type="checkbox"/> (only under Retail Plan)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
STP	<input checked="" type="checkbox"/> (only under Retail Plan)	<input checked="" type="checkbox"/> (only under Retail Plan)	<input checked="" type="checkbox"/> (only under Retail Plan)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
SWP	<input checked="" type="checkbox"/> (both Retail & Institutional Plans)	<input checked="" type="checkbox"/> (both Retail & Institutional Plans)	<input checked="" type="checkbox"/> (both Retail & Institutional Plans)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

## 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.reliancecmutual.com](http://www.reliancecmutual.com) and [www.amfiindia.com](http://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,**  
(Formerly known as Karvy Consultants Limited),  
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  
Email : [customer\\_care@reliancecmutual.com](mailto:customer_care@reliancecmutual.com)

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



## COMMON APPLICATION FORM

All Columns marked \* are mandatory. Leave one box blank between two words. TO BE FILLED IN CAPITAL LETTERS

### 1. DISTRIBUTOR / BROKER INFORMATION

Name & Broker Code / ARN	Sub Broker / Sub Agent Code
ARN-0010	

### 2. EXISTING UNIT HOLDER INFORMATION

For existing investors please fill in your Folio number, and attach a copy of your Account Statement

FOLIO NO. \_\_\_\_\_

### 3. APPLICANT INFORMATION (Refer Instruction No. II)

<b>APPLICATION FOR</b>	<input type="checkbox"/> Zero Balance Folio	<input type="checkbox"/> Invest Now
<b>MODE OF HOLDING</b>	<input type="checkbox"/> Single <input type="checkbox"/> Joint <input type="checkbox"/> Any One or Survivor(s) (Default Joint)	<input type="checkbox"/> Former or Survivor (In case of Minor with joint applicant)
<b>OCCUPATION</b>	<input type="checkbox"/> Business <input type="checkbox"/> Professional <input type="checkbox"/> Service <input type="checkbox"/> Retired <input type="checkbox"/> Student <input type="checkbox"/> House wife <input type="checkbox"/> Others _____	
<b>STATUS</b>	<input type="checkbox"/> Resi Individual <input type="checkbox"/> FIIs <input type="checkbox"/> Society <input type="checkbox"/> AOP/BOI <input type="checkbox"/> Banks <input type="checkbox"/> Fls <input type="checkbox"/> Trust <input type="checkbox"/> Company/Body Corporate <input type="checkbox"/> Partnership firm <input type="checkbox"/> HUF <input type="checkbox"/> Minor <input type="checkbox"/> NRI Repatriable <input type="checkbox"/> NRI Non-Repatriable <input type="checkbox"/> Others _____	

Name of First / Sole applicant  Mr.  Ms.  M/s.

\_\_\_\_\_

1st holder PAN PAN Proof Enclosed  \_\_\_\_\_ Date of Birth\*  
[M a n d a t o r y] [Are you KYC Compliant Please (✓) Yes  or No  ] [D D M M Y Y Y Y Y]

Name of Guardian (In case of Minor) /Contact Person-Designation In case of non-individual Investors)  Mr.  Ms.

\_\_\_\_\_

Guardian's PAN PAN Proof Enclosed  \_\_\_\_\_ Relation with Minor / Designation  
[M a n d a t o r y] [Are you KYC Compliant Please (✓) Yes  or No  ] \_\_\_\_\_

Name of Second Applicant  Mr.  Ms.  NRI

\_\_\_\_\_

2nd holder PAN PAN Proof Enclosed  \_\_\_\_\_ Date of Birth\*  
[M a n d a t o r y] [Are you KYC Compliant Please (✓) Yes  or No  ] [D D M M Y Y Y Y Y]

Name of Third Applicant  Mr.  Ms.  NRI

\_\_\_\_\_

3rd holder PAN PAN Proof Enclosed  \_\_\_\_\_ Date of Birth\*  
[M a n d a t o r y] [Are you KYC Compliant Please (✓) Yes  or No  ] [D D M M Y Y Y Y Y]

#### Mailing Address\*

Add 1 \_\_\_\_\_  
Add 2 \_\_\_\_\_ District \_\_\_\_\_  
Add 3 \_\_\_\_\_ City \_\_\_\_\_  
State \_\_\_\_\_ Country \_\_\_\_\_ PIN\* \_\_\_\_\_

#### Overseas Address\* (Mandatory for NRI / FII Applicant) (Please provide your complete address. P.O. Box alone is not adequate)

Add 1 \_\_\_\_\_  
Add 2 \_\_\_\_\_  
City \_\_\_\_\_ Country \_\_\_\_\_ PIN\* \_\_\_\_\_

#### CONTACT DETAILS OF SOLE/FIRST APPLICANT

Tel. No. STD Code \_\_\_\_\_ Office \_\_\_\_\_ Residence \_\_\_\_\_ Mobile no. \_\_\_\_\_ (For Receiving SMS Alert)  
Email ID \_\_\_\_\_ (For Receiving Email Alert)

I WISH TO APPLY FOR TRANSMACT ONLINE

I have read & understood the Terms & Conditions attached.

I WISH TO APPLY FOR RELIANCE ANY TIME MONEY CARD

(Please refer to ATM Instruction)

I/We wish to receive Account Statement/Annual Report/Quarterly Statement via email instead of physical.

Name as you would like to appear on Any Time Money Card (Max. 19 characters)

[M a n d a t o r y] \_\_\_\_\_

Mother's maiden name in full

[M a n d a t o r y] \_\_\_\_\_

Please collect your time stamped acknowledged slip for future references

Received from \_\_\_\_\_ an application for allotment of  
Units under Reliance \_\_\_\_\_ as per details below.

APP No. WE00106005

Growth Option  Bonus Option  Dividend Reinvestment  Dividend Payout

Cheque / DD No. \_\_\_\_\_ Dated \_\_\_\_\_ Rs. \_\_\_\_\_  
drawn on \_\_\_\_\_

Time Stamp & Date  
of receiving office

**4. BANK ACCOUNT DETAILS (Refer Instruction No.III) MANDATORY for Redemption/Dividend/Refunds, if any**

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

Bank M a n d a t o r y Branch  City

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

Please ensure the name in this application form and in your bank account are the same

**5. INVESTMENT & PAYMENT DETAILS (Separate Application Form is required for investment in each Plan/Option (Refer instruction no. IV) PAYMENT BY CASH IS NOT PERMITTED.**

Scheme	Plan	Option	DD Charge Rs.	Net Cheque / DD Amount Rs.	Cheque / DD No. & Date	Bank / Branch
	<input type="checkbox"/> Growth Plan	<input type="checkbox"/> Growth Option <input type="checkbox"/> Bonus Option				
	<input type="checkbox"/> Dividend Plan	<input type="checkbox"/> Reinvestment <input type="checkbox"/> Payout				

**SIP ENROLLMENT DETAILS**

Frequency (Please ✓)  Monthly  Quarterly SIP Date:  2  10  18  28

Enrolment Period : From : \_\_\_\_\_ (MM/YY) To : \_\_\_\_\_ (MM/YY) Amount per Instalment: Rs. \_\_\_\_\_

**SIP PAYMENT TYPES ( Please Select any one option)**

**OPTION I : Payment through post dated cheques.** Number of Cheques  Cheque Number From  Cheque Number To

Bank Name  Branch Name

**OPTION II : Auto Debit/ECS Mandate Form (For ECS locations\* and Auto Debit Banks \*, please refer the Auto Debit/ECS Mandate Form.**  
\*Subject to change from time to time

**6. DOCUMENTS ENCLOSED (Please ✓) (MANDATORY)**

- Memorandum & Articles of Association  Systematic Investment Plan  Systematic Transfer Plan
- Trust Deed  Bye-Laws  Partnership Deed  Cheques  SIP Auto Debit /ECS Mandate Form
- Resolution / Authorisation to invest  List of Authorised Signatories with Specimen Signature(s)  Power of Attorney

**7. NOMINATION**

I/ We \_\_\_\_\_ (Unit holder 1) \_\_\_\_\_ (Unit holder 2) and \_\_\_\_\_ (Unit holder 3) \* do hereby nominate the person(s) more particularly described hereunder/ and\*/cancel the nomination made by me/ us on the \_\_\_\_\_ day of \_\_\_\_\_ in respect of the Units under Folio No. \_\_\_\_\_ (\* strike out which is not applicable)

Name and Address of Nominee(s)	Date of Birth	Name and Address of Guardian (to be furnished in case the Nominee is a minor)	Signature of Guardian	Proportion (%) by which the units will be shared by each Nominee (should aggregate to 100%)
Nominee 1				
Nominee 2				
Nominee 3				

**8. DECLARATION**

I/We would like to invest in Reliance \_\_\_\_\_ subject to terms of the Offer Document/Scheme Information Document. and subsequent amendments thereto. I/We have read the instructions and the Offer Document/Scheme Information Document. before filling the Application Form. I/We have understood the details of the scheme and I/We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment.

**Declaration :** I have read and understood the Terms and Conditions governing the investment under Reliance \_\_\_\_\_ Fund of Reliance Mutual Fund and those relating to various services including, but not limited to ATMs/ Debit Card. I accept and agree to be bound by the said Terms and Conditions including those excluding/ limiting the Reliance Capital Asset Managements Limited (RCAM) liability. I understand that the RCAM may, at its absolute discretion, discontinue any of the services completely or partially without any prior notice to me. I agree RCAM debit from my folio for the service charges as applicable from time to time. **Applicable to NRIs Only** I confirm that I am resident of India. I/We confirm that I am/We are Non-Resident of Indian Nationality/Origin and I/We hereby confirm that the funds for subscription have been remitted from abroad through normal banking channels or from funds in my/our Non-Resident External / Ordinary Account/FCNR Account. I/We undertake that all additional purchases made under this folio will also be from funds received from abroad through approved banking channels or from funds in my/ our NRE/FCNR Account.

Signature

Sole / 1<sup>st</sup> applicant/Guardian/  
Authorised Signatory

2<sup>nd</sup> applicant/  
Authorised Signatory

3<sup>rd</sup> applicant/  
Authorised 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"

**RELIANCE Mutual Fund**  
Anil Dhirubhai Ambani Group

APP No. WSI00055113

## 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  Change in Bank Account for an existing Investor with Reliance Mutual Fund (Applicable only for ECS)  
 New SIP Registration - by new investor (Also attach the new application 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. MANDATORY KYC : Yes / No
Name of 2nd holder	PAN No. MANDATORY KYC : Yes / No
Name of 3rd holder	PAN No. MANDATORY KYC : Yes / No

SCHEME NAME \_\_\_\_\_ Option \_\_\_\_\_ Plan \_\_\_\_\_ SIP Amount | | | | | | | | | | | | | | | |

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\* | D | D | M | M | Y | Y | Y | Y |

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

Bank | M | a | n | d | a | t | o | r | y | | | | | | | | | | | | | | | |  
Branch Address | | | | | | | | | | | | | | | |  
Branch City | | | | | | | | | | | | | | | |

PIN | | | | | | | | | | 9 Digit MICR Code\* | M | a | n | d | a | t | o | r | y |

**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 through their authorised Service Provider TechProcess Solutions Ltd / respective banks for the RBI's Electronic Clearing Service (Debit Clearing) / Auto Debit Facility and that my payment towards my investment in Reliance Mutual Fund shall be made from my/our below mentioned bank account with your bank. I/We authorised the representative carrying this ECS / Auto Debit to account mandate form to get it verified & executed. I/We undertake to keep sufficient funds in the funding account on the date of execution of standing instruction. I hereby declare that the particulars given above are correct and complete. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I would not hold the Mutual Fund or the Bank responsible. If the date of debit to my/ our account happens to be a non business day as per the Mutual Fund or a Bank holiday, execution of the SIP will happen on the next working day and allotment of units will happen as per the Terms and Conditions listed in the Offer Document/Scheme information document. of the Mutual Fund. The above mentioned Bank shall not be liable for, nor be in default by reason of, any failure or delay in completion of this service, where such failure or delay is caused, in whole or in part, by any acts of God, civil war, civil commotion, riot, strike, mutiny, revolution, fire, flood, fog, war, lightning, earthquake, change of Government policies, Unavailability of Bank's computer system, force majeure events, or any other cause of peril which is beyond the above mentioned Banks reasonable control and which has the effect of preventing the performance this service by the above mentioned Bank.

### SIGNATURE/S AS PER RELIANCE MUTUAL FUND (MANDATORY)

Sole/ 1 <sup>st</sup> applicant/ Guardian Authorised Signatory	
2 <sup>nd</sup> applicant / Authorised Signatory	
3 <sup>rd</sup> applicant Authorised Signatory	

### SIGNATURE/S AS PER BANK RECORDS (MANDATORY)

Sole/ 1 <sup>st</sup> applicant/ Guardian Authorised Signatory	
2 <sup>nd</sup> applicant / Authorised Signatory	
3 <sup>rd</sup> applicant Authorised Signatory	

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

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

### 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. \_\_\_\_\_

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).
- 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.
- 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) from the investors for the balance period.
- 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.
- The investor agrees to abide by the terms and conditions of ECS/Auto Debit facility of Reserve Bank of India (RBI).
- 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.
- 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.
- 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.**
- Allotment of units would be subject to realisation of credit.
- An investor can opt for Monthly or Quarterly frequency.
- 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.
- 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 at least 21 working days. However, subsequent cheques/installment should have a gap of atleast a month or a quarter depending upon the frequency chosen.
- During NFO, SIPs will be accepted only through ECS/Auto Debit to the investor's bank account.
- 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.
- Please write the SIP Form number / the first applicant's name on the reverse of the cheque accompanying the SIP Form.
- 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.
- 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:

1. 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 duly certified / attested by the bankers should be attached with the application form.
5. Please note that if no Plan is ticked / indicated in the Application form, the units will, by default, be allotted under the Growth Plan of the Scheme. Similarly, Growth Option of the Growth Plan and Dividend Reinvestment Option of the Dividend Plan shall be the default sub-options.
6. In case of Mode of Holding is not mentioned for Joint Holder's the default mode of holding would be Joint.
7. 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:

8. 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.
10. 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 01st 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 subscription and 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 Agency before 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 a 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 status of 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 mandatory redemption 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 a Guardian, who should be KYC compliant for the purpose of investing with a Mutual Fund. Also applicants/ unit holders intending, to apply for units currently holding units and operating their Mutual Fund folios through a Power of Attorney (PoA) must ensure that the issue of PoA

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 to change 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/draft 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 allotted 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.
- (e) Unitholder being either parent or lawful guardian on behalf of a minor and an eligible institution, societies, bodies corporate, HUF, AOPs, BOLS and partnership firms shall have no right to make any nomination.
- (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.
  - (j) 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.
  - (l) Where there are two or more unitholders one of whom has expired the title to units shall vest in the surviving unitholder(s) who may retain the nomination or change or cancel the same. However, non-expression of desire to change or substitute the nominee by surviving unitholder shall be deemed to be the consent of surviving unitholder for the existing nomination.
- (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 :

20. 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

1. The card shall be issued only to Resident Individuals. The card shall not be issued to Minors, HUF, NRI, Pvt/ Public Ltd Companies, Partnership Firms, Proprietorship Firms, Trusts etc. No card shall be issued for subscriptions through DDs/third party cheques. Please note: The card will be sent only after realisation of cheque and allotment of units.
2. 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.
3. 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.
5. 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
8. Please sign on the reverse of the ATM card on the signature panel immediately on receipt of the card.
9. Withdrawals through ATM or PoS terminals can be stopped temporarily or permanently for want of any statutory compliance
10. 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 1800-300-1111 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.
16. Please read the terms and conditions carefully, which will be provided in the welcome kit of the card.

## CHECKLIST

**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 duly signed.
- Application Number is mentioned on the reverse of the Cheque / DD.
- Documents as listed alongside are submitted along with the Application (as applicable to your specific case).

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

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



## DESIGNATED INVESTOR SERVICE CENTRES Reliance Capital Asset Management Limited

**Corporate Office:** Express Building, 4th Floor, 14 - 'E' - Road, Opp. Churchgate Station, Churchgate, Mumbai - 400 020. **Adayar:** 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:** Poonima building, 1st floor, above Centurion Bank, bypass road, Aluva - 683101 **Alwar:** Jai Complex, 1st Fl.,, 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 Cantt - 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, Maruthi Sharnam, Anand Vidhyanager 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. **Balasure:** Ground Floor, Station Bazaar, Balasure 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, Bangalore - 560 042. **Bareilly:** 1st Floor, 54, Civil Lines, Ayub Khan Chauraha, Bareilly - 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 (1st Lane) Berhampur -760002 **Bharuch:** Bluechip, 1st Floor, Shevashram Road, Panch Batti, Bharuch - 392001. **Bhatinda:** Jindal Complex, 1st Floor, G T 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 Market Circle. **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 Aptment, 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 Dolamundi, 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 **Dombivili:** 1, Sadguru CHS, Phadke Cross Rd., Dombivili 421 201. **Durgapur:** 4th Floor, City Plaza, City Centre -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 (East) - 400077. **Ghaziabad:** RDC-16, Advocate Chambers, Raj Nagar, Ghaziabad - 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 Puljiya, Kathgodam, Haldwani - 263139

**Hoshiarpur:** 2nd Floor, Eminent Mall, Plot No. B-XX/214, Main Court, Hoshiarpur - 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, Samajiguda, 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, Bhanwatal Extension, 46 Napiar Town, Jabalpur - 482001

**Jaipur:** G-4, Ground Floor, Briji Anukampa Complex Plot No. K-13, Ashok Marg, C Scheme, Jaipur - 302 016. **Jalandhar:** 1st Floor, Gobind Mal, 25 G T Road, Jalandhar 144 001 **Jaigaon:** 18, 2nd Floor, Dhake Colony, Dhake Corporate Centre, Jaigaon - 425 001 **Jammu:** Banu Plaza, B-2, 206, South Block, Railway Head, Jammu, Jammu & Kashmir - 8004. **Jamnagar:** Shop no. 4 & 5, Ground Floor, Shilp, Indira Nagar, Jamnagar - 361 140. **Jamshedpur:** 2nd floor, Om tower, Main Road, Bistupur, Jamshedpur - 831 001. **Janakpuri:** Shop no. 14, B Block Community Centre, Janak puri, New Delhi - 110058. **Jayanagar:** 76/11, Elephant Rock Road, III, Jayanagar, Bangalore - 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 Rajji 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, G T 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, rawatbatha gumanpara 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, Bangalore - 3. **Mangalore:** 4th Floor, Maximus Commercial Complex, LHH Road, Opp KMC, Mangalore - 575001. **Margao:** 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, Mehvana Highway, Near Khari Bridge, Mehvana - 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, Sector 18, Noida, - 201 301. **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, G T 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, Exhibition 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, Kuyavarpanyam, 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 Thimmaya 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, Kandaswana 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, Durgigudi, Shimoga - 577201 **Siliguri:** Gitanjali Complex, 1st Floor, Sevoke Road, Siliguri 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 Wllda, 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, Saptashrithi 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, Erinjeri 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 Mercedes 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, Devavrata Building, Sector 17, Vashi - 400 705. **Vellore:** 2nd Floor, 19/A, Officers Line, Vellore - 632001 **Vijayawada:** 3rd floor, Surya tower, Above Icon showroom, M G Road, Lobbipet, 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) - 401 303 **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