

Key Information Memorandum cum Application Form

Reliance Gold Savings Fund

(An Open Ended Fund of Fund Scheme)

Continuous offer of Reliance Gold Savings Fund at NAV based price

Product Label	
<p>This product is suitable for investors who are seeking*</p> <ul style="list-style-type: none"> · long term capital growth · returns that are commensurate with the performance of Reliance ETF Gold BeES through investment in securities of Reliance ETF Gold BeES <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>	 <p>Investors understand that their principal will be at Moderately High risk</p>

<p>SPONSOR Corporate Office Reliance Capital Limited (Incorporated under the Companies Act, 1956) Regd. Office : 'H' Block, 1st Floor, Dhirubhai Ambani Knowledge City, Koparkhairane, Navi Mumbai - 400 710. Tel.: +9122 3032 7000, Fax: +9122 3032 7202</p> <p>Nippon Life Insurance Company (Co-sponsor) Regd. Office: 3-5-12, Imabashi, Chuo-ku, Osaka 541-8501, Japan</p> <p>TRUSTEE Corporate Office Reliance Capital Trustee Co. Limited, CIN : U65910MH1995PLC220528 Reliance Centre, 7th Floor South Wing, Off Western Express Highway, Santacruz (East), Mumbai - 400 055. Tel No. - 022- 33031000, Fax No. - 022- 33037662 E-mail : customer_care@reliancecapital.com 'Touchbase' [Customer Helpline] 3030 1111 Investors using mobile phones need to prefix STD Code of their respective city before 3030 1111. MTNL/BSNL subscribers need to dial 022 - 3030 1111. Overseas callers need to dial 91 - 22 - 3030 1111. Website: www.reliancecapital.com</p>	<p>INVESTMENT MANAGER Corporate Office Reliance Nippon Life Asset Management Limited, (formerly Reliance Capital Asset Management Limited) CIN : U65910MH1995PLC220793 Reliance Centre, 7th Floor South Wing, Off Western Express Highway, Santacruz (East), Mumbai - 400 055. Tel No. - 022- 33031000, Fax No. - 022- 33037662</p> <p>REGISTRAR Karvy Computershare Pvt. Ltd. Karvy Selenium Tower B, Plot number 31 & 32, Fincial District, Nanakramguda, Serilingampally Mandal, Hyderabad - 500032, India</p> <p>REGISTERED OFFICE Reliance Nippon Life Asset Management Limited (formerly Reliance Capital Asset Management Limited) /Reliance Capital Trustee Co. Limited 'H' Block, 1st Floor, Dhirubhai Ambani Knowledge City, Koparkhairne, Navi Mumbai - 400 710, Maharashtra.</p> <p>CUSTODIAN Deutsche Bank A.G. Deutsche Bank House, Hazarimal Somani Marg Fort, Mumbai 400 001, INDIA</p> <p>AUDITORS TO THE SCHEMES Haribhakti & Co. LLP Chartered Accountants 705, Leela Business Park, Andheri Kurla Road, Andheri (E), Mumbai - 400 059, INDIA.</p>
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This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. **For further details of the scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations, etc. investors should, before investment, refer to the Scheme Information Document & Statement of Additional Information available free of cost at any of the Investor Service Centres or distributors or from the website www.reliancecapital.com**

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM. This KIM is dated 30th March, 2017.

INVESTMENT OBJECTIVE -

The investment objective of the Scheme is to seek to provide returns that closely correspond to returns provided by Reliance ETF Gold BeES.

ASSET ALLOCATION PATTERN OF THE SCHEME:

Under normal circumstances, the anticipated asset allocation would be:

Instruments	Indicative asset allocation (% of total assets)		Risk Profile
	Minimum	Maximum	
Units of Reliance ETF Gold BeES	95%	100%	Medium to High
Reverse repo and /or CBLO and/or short-term fixed deposits and/or Schemes which invest predominantly in the money market securities or Liquid Schemes*	0%	5%	Low to Medium

*The Fund Manager may invest in Liquid Schemes of Reliance Mutual Fund. However, the Fund Manager may invest in any other scheme of a mutual fund registered with SEBI, which invest predominantly in the money market securities.

The deviation from the underlying ETF may occur mainly on account of the receipt of cash flows which on an average takes 5 days given the existing operational procedure.

Month-end AUM as on 28/02/2017: Rs. 864.87 Crs, **No of Folios as on 28/02/2017:** 213538

NOTE : The name of R*Shares Gold BeES has been changes to Reliance ETF Gold BeES w.e.f March 30, 2017

WHAT ARE THE INVESTMENT STRATEGIES?

To achieve the investment objective, the scheme will predominantly invest in units of Reliance ETF Gold BeES which is registered with SEBI and / or permitted by SEBI from time to time. Reliance Gold Savings Fund can buy/sell the units from the underlying scheme in Creation Unit Size also by way of cash. The investments could be made either directly in Reliance ETF Gold BeES or through the secondary market. This facility would provide Reliance Gold Savings Fund an additional source to purchase the units through RNLAM in addition to the stock exchange route. The scheme will also invest in money market instruments. The AMC shall endeavor that the returns of Reliance Gold Savings Fund will replicate the returns generated by the underlying ETF and is not expected to deviate more than 2%, on an annualized basis net of recurring expenses in the Scheme.

The deviation from the underlying ETF as specified above shall mainly be on account of the receipt of cash flows which on an average takes 5 days given the existing operational procedure.

The table shows below the impact that could happen on fund performance as a result of delay in receipt of money over the period from 1st Dec 2016 to 28th Feb 2017.

% difference in prices between 'n' days	2 days	3 days	4 days	5 days	6 days	7 days
Average	0.10%	0.15%	0.20%	0.26%	0.31%	0.36%
Max	1.52%	2.01%	2.27%	2.27%	2.27%	2.65%
Min	-1.87%	-1.95%	-2.34%	-2.37%	-2.37%	-2.80%

The fund would endeavor to maintain the indicated asset allocation. However there could be a variance in the asset allocation on account of receipt of cash flows as mentioned above, which on an average takes 5 business days to clear given the existing operational procedure.

Banking and Utilization of Funds

A) Banking of Funds

Following are the various modes of payments for Purchase/Additional purchases and SIP transactions for Reliance Gold Savings Fund

1. Electronic mode:

Real Time Gross Settlement (RTGS)

Any investor can transfer funds thru RTGS for amounts exceeding Rs.2 Lacs (limit specified by RBI as of now) within the stipulated cut off time prescribed by the Bank and investor should ensure that the remitting bank ,branch are RTGS enabled. In this mode as per instructions of investors, the funds get transferred to the scheme account (beneficiary's account) on the same day.

National Electronic Funds Transfer (NEFT)

Any investor can transmit funds thru NEFT Mode for amounts less than Rs.2 Lacs (Limit prescribed by RBI). NEFT has 11 settlement cycles and the funds get transferred in batch mode. If the funds are transferred after 5 p.m. on any working day then the funds are moved to the beneficiary's account invariably only on the next day.

Electronic Clearing System (ECS)

There are 84 ECS locations across India. This mode is generally used for SIP (Systematic Investment plan) for small ticket size Investor. After getting a mandate from the Investor, funds are cleared from the respective account of the investors bank to the scheme account i.e. beneficiary's account. Funds are usually settled within 2 days and for few locations beyond 2 days depending on the clearing cycle of the respective locations This is also one of the safest modes of transfer of funds thru electronic clearing introduced by RBI.

Auto Debit

If an Investor is having account with the bank, where a Scheme is also having account, the Fund Transfer is happening through Auto Debit mode. The Funds are credited to Scheme account on the same day. This facility is carried out on the basis of mandate given by the Investor. This is generally used for SIP type of transactions, where there is a small ticket size and Investor wants to continue his Investment at specific intervals.

2. All categories of Investors - for Physical mode

Magnetic Ink Character Recognition (MICR) instrument:

Any cheques/DD deposited in MICR clearing generally takes two days time and for certain locations beyond 2 days depending on the clearing cycle and for credit to beneficiary account. In some location, it takes three to seven days, since the clearing is depending on SBI or SBI associates or some of Public sector Banks.

Post Dated Cheque (PDC)

PDC is nothing but postdated cheques, which is generally obtained from the investors for SIP transactions at remote locations which are not covered by ECS or Auto Debit where an investor can opt for a SIP cycle and issue post dated cheques. The cheques are banked on the respective cycle dates and the clearing is based on the normal MICR clearing cycle as specified by RBI/SBI from time to time.

Transfer instrument

An Investor maintaining an account with the bank, where the scheme is also maintaining account, the transfer of funds takes place simultaneously and the Fund movement takes places in a seamless manner.

S. No.	Payment Mode	Clearing
1.	RTGS	Same Day
2.	NEFT	If before 5 PM then same day otherwise next day
3.	ECS	One/Two days or Five/seven days(Depending on the clearing cycle of that particular location)
4.	Auto Debit	Same Day
5.	PDC	As per MICR clearing cycle of RBI/SBI
6.	MICR	Two days but in some cases 3-7 Days
7.	Transfer Instrument	Same Day

Funds realisation process from Tier I, Tier II cities etc needs to be included for MICR and ECS mandates with illustration.

(a) The table below highlights the Clearing Mechanism of the funds based on various modes of payments based on different types of location for lumpsum investments:

Location/ Mode of clearing	RTGS	NEFT	ECS (RBI locations)	ECS (Non RBI locations)	MICR (RBI locations)	MICR (Non - RBI locations)
Tier I	T day	T day upto 5.00pm, Otherwise T+1	T+3 days	NA	T+2 days	NA
Tier II	T day	T day upto 5.00pm, Otherwise T+1	T+3 days	T+3 days	T+2 days	T+3 days
Tier III	T day	T day upto 5.00pm, Otherwise T+1	NA	T+4 days	NA	T+4 days
Tier IV	T day	T day upto 5.00pm, Otherwise T+1	NA	T+5 days	NA	T+5 days

T day means a day of deposit of an instrument/advice

(b) The table below highlights the % of funds received on Systematic Investments Plans receives from ECS location for the month of Feb 2017:

Day	TAT	Pay Date	% of funds received	Cumulative %
2-Feb-17	T+1	3-Feb-17	90.60	90.60
	T+2	4-Feb-17	6.82	97.43
	T+3	6-Feb-17	0.13	97.56
	T+4	7-Feb-17	1.26	98.82
	T+5	8-Feb-17	0.56	99.38
	T+6	9-Feb-17	0.01	99.39
	T+7 & Above	16-Feb-17	0.61	100.00
Total			100.00	
10-Feb-17	T+1	11-Feb-17	0.00	0.00
	T+2	13-Feb-17	92.67	92.67
	T+3	14-Feb-17	4.54	97.21
	T+4	15-Feb-17	0.83	98.04
	T+5	16-Feb-17	0.89	98.93
	T+6	17-Feb-17	0.05	98.98
	T+7 & Above	18-Feb-17	1.02	100.00
Total			100.00	
18-Feb-17	T+1	20-Feb-17	94.63	94.63
	T+2	21-Feb-17	2.08	96.71
	T+3	22-Feb-17	2.31	99.02
	T+4	23-Feb-17	0.12	99.14
	T+5	24-Feb-17	0.01	99.15
	T+6	25-Feb-17	0.01	99.16
	T+7 & Above	28-Feb-17	0.84	100.00
Total			100.00	
28-Feb-17	T+1	1-Mar-17	0.00	0.00
	T+2	2-Mar-17	97.60	97.60
	T+3	3-Mar-17	0.64	98.24
	T+4	4-Mar-17	0.67	98.91
	T+5	6-Mar-17	0.01	98.92
	T+6	7-Mar-17	0.00	98.92
	T+7 & Above	8-Mar-17	1.08	100.00
Total			100.00	

As per the above table for the month of Feb 2017, more than 90% of the credit happened into our account by T+4.

B) Clearance of Funds

Availability of Clear Funds for Equity Funds			
Source	Amount in Crs	Avg. no. of days (Funds Cleared)	%
RTGS	88.14	T Day	100.00%
	-	T+1 to T+2	0.00%
Sub Total	88.14		
NEFT	9.96	T Day	100.00%
Sub Total	9.96		
Transfers	355.77	T DAY	99.78%
	0.17	T+1 to T+2	0.05%
	0.62	T+3 and ABOVE	0.17%
Sub Total	356.56		
Online Transfers	141.56	T Day	95.27%
	4.21	T+1 to T+2	2.84%
	2.81	T+3 and ABOVE	1.89%
Sub Total	148.58		
MICR	119.77	T Day	53.51%
	61.59	T+1 to T+2	27.51%
	33.25	T+3 to T+4	14.85%
	8.45	T+5 to T+7	3.77%
	0.79	Above T+7	0.35%
Sub Total	223.84		
Grand Total	827.09		

Availability of Clear Funds for Non Liquid Debt Funds			
Source	Amount in Crs	Avg. no. of days (Funds Cleared)	%
RTGS	2,618.74	T Day	100.00%
	-	T+1 TO T+2	0.00%
Sub Total	2,618.74		
NEFT	1.76	T Day	100.00%
Sub Total	1.76		
Transfers	3,934.28	T DAY	99.97%
	0.68	T+1 TO T+2	0.02%
	0.49	T+3 and ABOVE	0.01%
Sub Total	3,935.45		
Online Transfers	627.19	T Day	96.85%
	18.29	T+1 to T+4	2.82%
	2.08	T+5 and ABOVE	0.32%
Sub Total	647.56		
MICR	201.72	T Day	81.33%
	28.04	T+1 to T+2	11.31%
	14.25	T+3 to T+4	5.74%
	3.74	T+5 to T+7	1.51%
	0.27	Above T+7	0.11%
Sub Total	248.02		
Grand Total	7,451.53		

The weighted average of inflows into Debt Funds is maximum two days.

The above data for inflow of clear funds for equity and non liquid debt schemes is for the month of Feb 2017. The average number of days of inflow of clear funds into Reliance Gold Savings Fund may differ depending on the mode/source of transaction.

Note: T day means date of deposit.

RNLAM will on immediate basis deploy the clear funds available in the scheme account either through stock exchange platform or directly through AMC.

C) Utilization of Funds : Transactions are accepted before the cut off time as specified by SEBI from time to time. All the transactions are reported in our Registrars and Transfer Agents system by the respective branches across India and funds get deposited into the banks accounts. On the basis of clear Funds being available for deployment, cash flows are reported to the fund manager on timely basis.

The inputs regarding cash flows by various modes of acceptance will be planned on a daily basis. The subscription/redemption request will also be reported and used as a basis for investing in Reliance ETF Gold BeES on realization of funds. This will also form the basis for subsequent deployment of funds in Reliance ETF Gold BeES. The deployment will be carefully planned on the basis of the mode of acceptance of instrument to moderate tracking error. Fund Manager will either execute trade the units of Reliance ETF Gold BeES on exchange or subscribe directly to Reliance ETF Gold BeES (direct via AMC) depending on market dynamics in the best interest of investors.

RISK MITIGATION FACTORS/RISK CONTROL:

Since investing requires disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process. The fund will comply with all applicable exposure limits and take actions. Effective and continuous monitoring of the scheme shall be ensured and necessary actions, if any shall be taken, if required.

Tracking error	Source of tracking error	Measures taken by RMF to reduce tracking error
Tracking error with "Total returns index": It shall be calculated as the standard deviation of the difference of the scheme and benchmark weekly returns over the concerned period. The total returns index is the one where the returns also include the dividend paid by the underlying portfolio.	Delay in the purchase or sale due to market illiquidity	RMF appoints leaders in bullion business as Authorized participants/Market Makers to enhance liquidity on the stock exchange and reduce the impact cost and that will help RMF to minimize tracking error
	Availability of Gold bars for creation of Reliance ETF Gold BeES	RMF appoints leading bullion banks to make gold bars available for creation of underlying scheme (Reliance ETF Gold BeES) and that in turn will help minimize tracking error.
	Delay in receipt of subscription/SIP inflows	The inputs regarding cash flows by various modes of acceptance will be estimated on a daily basis by RMF. The subscription/redemption request will also be reported and used as a basis for planning investments in Reliance ETF Gold BeES. The deployment will be carefully planned on the basis of the mode of acceptance of instrument to moderate tracking error.
	Funds flows in Gold Saving funds of value lesser than Creation lot size of Reliance ETF Gold BeES	For small amounts of inflows/outflows which are less than the creation size of Reliance ETF Gold BeES, the Reliance Gold Savings fund will buy/sell Reliance ETF Gold BeES units directly on the stock exchange without waiting for additional subscription/redemption to minimize tracking error.
	The trade execution prices for Reliance ETF Gold BeES may be different from NAV of Reliance ETF Gold BeES.	The execution price of Reliance ETF Gold BeES will be a factor of demand/supply on the stock exchange. The difference tends to average out over a longer time horizon and that will moderate tracking error.
	The holding of a cash position and accrued income prior to distribution of income and payment of accrued expenses, funds to meet redemptions, recurring expenses etc.	RMF will keep offsetting the expenses/interest against the net inflows/outflows and keep investing/redeeming the balance amount from Reliance ETF Gold BeES to minimize the tracking error in best interest of investors.

RISK PROFILE OF THE SCHEME:

- Investors may please note that they will be bearing the expenses of the relevant fund of fund scheme in addition to the expenses of the underlying schemes in which the fund of fund scheme makes investment.
- The Scheme may invest predominantly in Reliance ETF Gold BeES of Reliance Mutual Fund. Hence the Scheme's performance may depend upon the performance of the underlying mutual fund scheme. Any change in the investment policies or the fundamental attributes of the underlying scheme could affect the performance of the Scheme.
- The investors of the Scheme will bear dual recurring expenses and possibly dual loads, viz, those of the Scheme and those of the underlying Schemes. Hence the investor under the Scheme may receive lower pre-tax returns than what they could have received if they had invested directly in the underlying Schemes in the same proportions.
- The Portfolio disclosure of the Scheme will be limited to providing the particulars of the underlying schemes where the Scheme has invested and will not include the investments made by the underlying Schemes. However, as the scheme proposes to invest only in Reliance ETF Gold BeES, the underlying assets will be by and large be physical gold.
- The changes in asset allocation may result in higher transaction costs.
- The value (price) of gold may fluctuate for several reasons and all such fluctuations will result in changes in the NAV of units under the scheme.
- The factors that may affect the price of gold, among other things, include demand and supply for gold in India and in the global market, Indian and Foreign exchange rates, Interest rates, Inflation trends, trading in gold as commodity, legal restrictions on the movement/trade of gold that may be imposed by RBI, Government of India or countries that supply or purchase gold to/from India, trends and restrictions on import/export of golden jewellery in and out of India, etc.
- The fund assets are predominantly invested in Reliance ETF Gold BeES and valued at the market price of the said units on the principal exchange.
- The same may be at a variance to the underlying NAV of the fund, due to market expectations, demand supply of the units, etc. To that extent the performance of scheme shall be at variance with that of the underlying scheme/s.
- The endeavour would always be to get cash on redemptions from the underlying fund. However, in case the underlying fund is unable to sell for any reason, and delivers physical gold, there could be delay in payment of redemptions proceeds pending such realization.
- The fund will subscribe according to the value equivalent to unit creation size as applicable for each of the underlying scheme. When subscriptions received are not adequate enough to invest in creation unit size, the subscriptions may be deployed in debt and money market instruments which will have a different return profile compared to gold returns profile.
- The liquidity of the Scheme's investments may be inherently restricted by trading volumes, settlement periods and transfer procedures. In the event of an inordinately large number of redemption requests, or of a re-structuring of the Scheme's investment portfolio, these periods may become significant.
- Although, the objective of the Fund is to generate optimal returns, the objective may or may not be achieved.
- The NAV of the scheme to the extent invested in Money market securities are likely to be affected by changes in the prevailing rates of interest and are likely to af-

- fect the value of the Scheme's holdings and thus the value of the Scheme's Units.
- (o) While securities that are listed on the stock exchange carry lower liquidity risk, the ability to sell these investments is limited by the overall trading volume on the stock exchanges. Money market securities, while fairly liquid, lack a well-developed secondary market, which may restrict the selling ability of the Scheme and may lead to the Scheme incurring losses till the security is finally sold.
- (p) Investment decisions made by the AMC may not always be profitable, even though it is intended to generate capital appreciation and maximize the returns by actively investing in equity and equity related securities.
- (q) The tax benefits available under the scheme are as available under the present taxation laws and are available only to certain specified categories of investors and that is subject to fulfillment of the relevant conditions. The information given is included for general purposes only and is based on advice that the AMC has received regarding the law and the practice that is currently in force in India and the investors and the Unitholders should be aware that the relevant fiscal rules and their interpretation may change. As is the case with any investment, there can be no guarantee that the tax position or the proposed tax position prevailing at the time of investment in the Scheme will endure indefinitely. In view of the individual nature of tax consequences, each Investor/Unitholder is advised to consult his/her own professional tax advisor.
- (r) Risk factors associated with repo transactions in corporate bonds -
The market for the aforesaid product is over the counter (OTC) and illiquid. Hence, repo obligations cannot be easily sold to other parties. If a counterparty fails, the scheme would have to take recourse to the collateral provided. If a counterparty fails to repay and the value of the collateral falls beyond the haircut, then the Scheme would be exposed to a loss of interest or principal
Further, if the Scheme needs to take recourse to the debt securities provided as collateral, and the issuer of the debt securities makes a default, the scheme may lose the whole, or substantial portion of the amount. This risk is somewhat mitigated by the fact that only bonds which have credit rating of AA and above can be accepted as collateral for repo transactions.
- (s) Risk associated with investments in Reliance ETF Gold BeES
Market Risk, Market Trading Risks, Lack of Market Liquidity, Time lag in procurement/redemption of physical gold, Reliance ETF Gold BeES may trade at prices other than NAV, Operational Risks, Regulatory Risk, Political Risks, Competition Risks, Credit & Interest Rate Risk, Redemption Risk, Asset Class Risk, Tracking Error Risk. For detailed information on risk factors, please refer to the Scheme Information Document for full disclosure.

PLANS & OPTIONS:

The Scheme will have following plans & options:

- (a) Growth Plan - (1) Growth Option
(b) Dividend Plan - (1) Dividend Payout Option (2) Dividend Reinvestment Option
(c) Direct Plan - (1) Growth Plan (Growth Option) (2) Dividend Plan (Payout & Re-Investment Option)

APPLICABLE NET ASSET VALUE

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

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

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

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

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

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

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

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

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

- a. All transactions received on the same day (as per Time stamp rule).
- b. Transactions shall include purchases, additional purchases, excluding Switches, SIP/STP/triggered transactions and various other eligible systematic transactions as mentioned in the para titled "Special Products" of respective SIDs.

- c. Aggregations shall be done on the basis of investor's PAN. In case of joint holding, transactions with similar holding structures shall be aggregated.
- d. All transactions shall be aggregated where investor holding pattern is same as stated above, irrespective of whether the amount of the individual transaction is above or below Rs 2 lacs.
- e. Only transactions in the same scheme shall be clubbed. This will include transactions at plan / option level (Dividend, Growth, Direct).
- f. Transactions in the name of minor, received through guardian should not be aggregated with the transaction in the name of same guardian. Further, investors may please note that the said process is being followed in line with the directives specified by Association of Mutual Funds in India ("AMFI"). RMF / RNLAM shall reserve the right to change / modify any of the terms with respect to processing of transaction in line with directives specified by Securities & Exchange of Board of India or AMFI from time to time.

ii) Redemptions including switch - outs

In respect of valid applications received upto 3 p.m. by the Mutual Fund, closing NAV of the day of receipt of application, 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.

MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS

Minimum Application Amount: Rs 5000 and in multiples of Re 1 thereafter

Additional Purchase Amount : Rs 1000 and in multiples of Re 1 thereafter

REPURCHASE (Redemption)

Redemptions can be of minimum amount of Rs 100 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. RNLAM reserves the right to close an investor's account if the value of the unit balance in the account falls below the minimum subscription amount under each of the plans. In such an event, RNLAM reserves the right to compulsorily redeem the balance units in the account completely at the applicable redemption price.

DESPATCH OF REPURCHASE (REDEMPTION) REQUEST

Within 10 working days of receipt of redemption request at the authorised centre of Reliance Mutual Fund.

BENCHMARK INDEX: The Scheme's performance will be benchmarked against the price of physical gold.

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. Dividend declaration / distribution shall be made in accordance with SEBI circular no. SEBI/IMD/CIR No.1/64057/06 dated April 4, 2006 or any amendment thereto from time to time. Please refer to the SID.

NAME OF THE FUND MANAGER: Payal Wadhwa Kaipunjal (Managing the Scheme - Since Jan 2017)

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

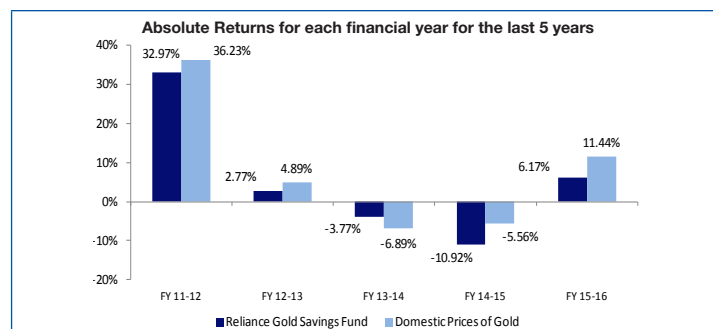
PERFORMANCE OF THE SCHEME : Based on NAV of Growth Plan. Date of Inception: 07 March, 2011

NAV Performance as on 28/02/2017				
Compound annualised Returns				
	1 year	3 years	5 years	Since Inception (CAGR)
Reliance Gold Savings Fund	1.26	-2.50	-0.98	4.38
Benchmark (Prices of Gold)	-1.63	0.34	0.65	5.81

Past Performance may or may not be sustained in future.

Calculations assume that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV

Performance of the scheme as on 31/03/2016



All returns are of Growth Plan-Growth Option

Returns less than 1 year are absolute returns, Returns of more than 1 year are compounded annualised returns

Past Performance may or may not be sustained in future.

ADDITIONAL DISCLOSURES

a. Top 10 holdings by issuer and sectors (As on Feb 28, 2016)

Holding	Weightage (%)
Reliance ETF Gold BeES	99.95

Top 10 Sectors: NA

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

b. Portfolio Turnover Ratio : Not Applicable for Gold Schemes

c. Aggregate Investments in the scheme by Board of Directors / Fund Managers / Other Key Managerial Persons as on March 15, 2017

Particulars	Aggregate Investments (Rs. in lakhs)
Board of Directors	Nil
Fund Managers	Nil
Other Key Managerial Persons	12.07

Note: Investment by Executive Director-cum-CEO is included in the aggregate investments by Other Key Managerial Persons.

EXPENSES OF THE SCHEME

Load Structure :

Entry Load - Nil

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

Exit Load - 2% - If redeemed or switched out on or before completion of 1 year from the date of allotment of units, Nil - If redeemed or switched out after the completion of 1 year from the date of allotment of units.

(If charged, the same shall be credited to the scheme immediately net of service tax, if any)

Switchover Facility

Available, subject to minimum Rs. 5000/- & any amount thereafter in switch in scheme (for opening a new folio/account) and minimum Rs 1000 & any amount thereafter for additional switch in.

Inter scheme Switch: At the applicable exit loads in the respective schemes.

Inter plan Switch:

a) Switch of investments made with ARN code, from Other than Direct Plan to Direct Plan of a Scheme shall be subject to applicable exit load, if any.

b) No Exit Load shall be levied for switch of investments made without ARN code, from other than Direct Plan to Direct Plan of the Scheme or vice versa.

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

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

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

Annual Scheme Recurring Expenses -

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

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

Particulars	% of Net Assets
Investment Management and Advisory Fees	Upto 0.75%
Trustee fee	
Audit fees	
Custodian fees	
RTA Fees	
Marketing & Selling expense incl. agent commission	
Cost related to investor communications	
Cost of fund transfer from location to location	
Cost of providing account statements and dividend redemption cheques and warrants	
Costs of statutory Advertisements	
Cost towards investor education & awareness (at least 2 bps)	
Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades resp.	
Service tax on expenses other than investment and advisory fees	
Service tax on brokerage and transaction cost	
Other Expenses #	
Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c) (i) and (6) (a)	Upto 0.75%
Additional expenses under regulation 52 (6A) (c)#	Upto 0.20%
Additional expenses under Section 52 (6A) (b) for gross new inflows from specified cities	Upto 0.30%

(# Expenses charged under the said parameters shall be in line with the Regulation 52

of SEBI (MF) Regulations or such other basis as specified by SEBI from time to time.)

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

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

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

Mutual Funds/AMCs will annually set apart at least 2 basis points on sum computed @ 0.05% of the Unit Capital of all the Schemes of RMF on 1st April each year or a sum of Rs.5,00,000/- which ever is lower or such other sum as may be agreed from time to time in accordance with the SEBI Regulations or any other authority, from time to time.

The investors in the Reliance Gold Saving Fund(RGSF) will be charged a maximum of 1.50% of the daily net assets including the expenses charged in its underlying investments in Reliance ETF Gold BeES and additional expenses as allowed by sub regulation 6A of regulation 52.

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

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

(a) Brokerage and Transaction costs incurred for the execution of trades may be capitalized to the extent of 0.12 per cent of the value of trades in case of cash market transactions and 0.05 per cent of the value of trades in case of derivatives transactions. Any payment towards brokerage and transaction costs incurred for the execution of trades, over and above the said 0.12 per cent and 0.05 per cent for cash market transactions and derivatives transactions respectively may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under Regulation 52 of the SEBI (Mutual Funds) Regulations, 1996. Any expenditure in excess of the said prescribed limit (including brokerage and transaction costs, if any) shall be borne by the AMC or by the Trustee or Sponsors.;

(b) expenses not exceeding of 0.30 per cent of daily net assets, if the new inflows from such cities as specified by the Board from time to time are at least -

(i) 30 per cent of gross new inflows in the scheme, or;

(ii) 15 per cent of the average assets under management (year to date) of the scheme, whichever is higher;

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

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

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

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

The Fund will strive to reduce the level of these expenses so as to keep them well within the maximum limits allowed by SEBI. Expenses on an ongoing basis will not exceed the following percentage of the daily net assets or such maximum limits as may be specified by SEBI Regulations from time to time.

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

Illustration – Impact of Expense Ratio on the Returns

Value of Rs 1 lac on 12% annual returns in 1 year, considering 1% Expense Ratio

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

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

Actual Expenses for the previous financial year (2015-16) to date ratio to avg. AUM): 0.70%

For the previous financial year (2015-2016) the underlying scheme of Reliance Gold Savings Fund was R*Shares Gold ETF and the expense ratio of the Fund for (2015-16) was 1.12%. The R*shares Gold ETF got merged with Reliance ETF Gold BeES (w.e.f from Nov, 05, 2016) post acquisition of Goldman Sachs MF schemes, the expense ratio for R*Shares Gold BeES for 2015-16 was 1%

WAIVER OF LOAD FOR DIRECT APPLICATIONS

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

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

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

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

Daily Net Asset Value (NAV) Publication: The AMC will calculate and disclose the first NAV within five business days of allotment. Subsequently, the NAV will be calculated and disclosed at the close of every Business Day which shall be published in at least two daily newspapers and also uploaded on the AMFI site www.amfiindia.com and Reliance Mutual Fund site i.e. www.reliancecmutual.com by 10.00 a.m. on the following business day.

FOR INVESTOR GRIEVANCES PLEASE CONTACT :

Karvy Computershare Pvt. Ltd. :- (Formerly known as Karvy Consultants Limited), Karvy Selenium Tower B, Plot number 31 & 32, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad - 500032, India.

Reliance Mutual Fund :- Reliance Centre, 7th Floor, Off Western Express Highway, Santacruz (East), Mumbai - 400 055. Tel No. - 022-3303 1000, Fax No. - 022-3303 7662, Email : customer_care@reliancecmutual.com

UNITHOLDERS' INFORMATION :

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

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

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

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

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

First Applicant POA Name	<input type="text" value="Mr./Ms./M/s"/>	PAN^	<input type="text"/>
Second Applicant POA Name	<input type="text" value="Mr./Ms./M/s"/>	PAN^	<input type="text"/>
Third Applicant POA Name	<input type="text" value="Mr./Ms./M/s"/>	PAN^	<input type="text"/>

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

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

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

17. DECLARATION AND SIGNATURE

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

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

<input checked="" type="checkbox"/> First / Sole Applicant / Guardian	<input type="checkbox"/> Second Applicant	<input type="checkbox"/> Third Applicant
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INSTRUCTIONS cum TERMS AND CONDITIONS

- (1) Auto Debit facility is offered only to the investors maintaining their bank accounts with Bank of Baroda / Bank of India / Andhra Bank / Kotak Mahindra Bank / ING Vysya Bank / HDFC Bank / ICICI Bank / AXIS Bank / HSBC/ IDBI Bank / State Bank of India / Union Bank Of India / Corporation Bank / Allahabad Bank / Federal Bank / Oriental Bank of Commerce. The above list is subject to change from time to time. "National Automated Clearing House (NACH)" is Direct Electronic Debit mode implemented by National Payments Corporation of India (NPCI), list of banks is available on NPCI website www.npci.org.in. The said list is subject to modifications. The investor agrees to abide by the terms and conditions of NACH Debit / Auto Debit facility of Reserve Bank of India / Banks. If any city / bank is removed from the above mentioned list RNLAM at its sole discretion may accept Post Dated Cheques (PDC's) from the investors for the balance period.
- (2) Reliance Mutual Fund (RMF) / RNLAM, its registrars and other service providers shall not be held responsible or will not be liable for any damages and will not compensate for any loss, damage etc. incurred to the investor. The investor assumes the entire risk of using this facility and takes full responsibility. Investor will not hold RMF/RNLAM, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles of NACH Debit / Auto Debit / local holidays.
- (3) Investors are required to submit One Time Bank Mandate Form and SIP Enrollment Form along with a photo copy/cancelled cheque of Debit Bank Account (as mentioned on the One Time Bank Mandate Form) atleast 21 working days before the first SIP Installment date for NACH Debit & Auto Debit Clearing.
- (4) An investor can opt for Monthly, Quarterly or Yearly frequency for SIP. In case the investor has not specified the frequency then by default the frequency will be treated as Monthly. If an investor does not mention SIP start date appropriately, the SIP will by default start from the next month after meeting the minimum registration requirement of 21 working days. If an investor does not mention SIP end date appropriately the tenure of SIP will be treated as perpetual i.e. the end date shall be considered as December 2099. In case an investor, who has opted for Perpetual SIP, subsequently intends to discontinue the same, a written communication thereof will be required to be furnished.
- (5) An investor shall have the option of choosing for 1 or more than 1 SIP in the same scheme same plan and in the same month. SIP debit dates shall be 2nd, 10th, 18th or 28th. More than one SIP for the same debit date shall be acceptable. If an investor does not mention SIP Date in the application form or multiple SIP dates are mentioned in the SIP Mandate or the SIP Date is unclear in the application form / SIP Mandate, the default SIP date shall be treated as 10th as per the frequency defined by the investor. In case the criteria are not met the SIP would start on the same date from the next month. Investors should check the same at the Designated Investor Service Centre of Reliance Mutual Fund before investing.
- (6) For details about the Scheme and its facility please refer the SID, SAI & KIM of the respective schemes / Addendum issued from time to time carefully before investing.
- (7) In case of three consecutive failures due to insufficient balance in bank account while processing request for SIP, RNLAM shall reserve the right to terminate the SIP without any written request from the investor.
- (8) In case an investor wishes to change the bank account details for the existing SIP registered through Auto debit / NACH Debit mode, then he has to provide a cancellation for the existing SIP/One Time Bank Mandate and register fresh SIP with the new bank details.
- (9) Allotment of units would be subject to realisation of credit.
- (10) In case the investor wishes to cancel the One Time Bank Mandate / SIP, investor will have to submit an One Time Bank Mandate Cancellation Form or SIP cancellation form, 21 business days prior to discontinuation.
- (11) Investors may note that all the transactions executed through Invest Easy such as "Online Transactions" (whether on our website or through any other application using the internet) "Transactions through call center", "Transactions through SMS", "Transactions through Mobile Phone" or any other facility as offered by RMF from time to time using the IPIN / One Time Password (OTP) will be considered as transaction through the mentioned broker (ARN) mentioned on this "SIP Enrollment Details" Form.
- (12) The Broker Code given in this mandate will be applicable for all the transactions done through Invest Easy mode. In case there is a change of Broker Code then the investor are requested to cancel the existing mandate and register a fresh mandate with us.
- (13) For Direct Investment Please Mention "Direct in the Column "Name & Broker Code/ARN.
- (14) Investors subscribing under Direct Plan of XYZ Fund will have to indicate the Scheme / Plan name in the application form as "XYZ Fund - Direct Plan". Investors should also indicate "Direct" in the ARN column. In case ARN code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, ARN code will be ignored and the application will be processed under Direct Plan. If the investor does not mention "Direct" against the scheme name and the ARN code is also not provided the default allotment would be made in the "Direct Plan.
- (15) Applications should be submitted at any of the Designated Investor Service Centre (DISCs) of RNLAM or Karvy Computershare Pvt. Ltd.
- (16) Existing unit holders should note that unit holders' details and mode of holding (single, jointly, anyone or survivor) will be as per the existing Account.
- (17) RNLAM reserves the right to reject any application without assigning any reason thereof. RNLAM in consultation with Trustees reserves the right to withdraw these offerings, modify the procedure, frequency, dates, load structure in accordance with the SEBI Regulations and any such change will be applicable only to units transacted pursuant to such change on a prospective basis.
- (18) No entry load will be charged with effect from August 1, 2009. Exit Load as applicable in the respective Scheme at the time of enrollment of SIP will be applicable.
- (19) In order to transact through Call Center, SMS, online mode whether through RMF website or any other application using the internet and /or through Mobile or any other device, the investor needs to have the IPIN, issued by RNLAM. By filling this form the investor will be issued IPIN by default in case he has not opted for the same earlier. This IPIN can also be used by the investor to Transact Online. If only the email id of the investor is registered with RNLAM / RMF, investor can execute Transaction through Call Center, Transaction through mobile WAP (Web Access Portal) Site, Transaction through RMF website. If only the mobile number of the investor is registered with RNLAM/RMF, investor can execute transaction only through SMS. For further details investors are requested to refer SAI.
- (20) Kindly note that in case of a folio with joint Unitholders, having mode of operations as "either or survivor" or "anyone or survivor any one of the Investor(s) can transact through SMS, provided that such instruction is received vide an SMS from the mobile number registered with RNLAM with respect to the concerned folio.
- (21) **Permanent Account Number (PAN):** SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants) to mention his/her permanent account number (PAN) irrespective of the amount of purchase. Where the applicant is a minor, and does not possess his / her own PAN, he / she shall quote the PAN of his/ her father or mother or the guardian, signing on behalf of the minor, as the case may be. In order to verify that the PAN of the applicants (in case of application in

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

- (22) **Prevention of Money Laundering and Know Your Client (KYC):** SEBI has prescribed uniform KYC compliance procedure for all the investors dealing with them. SEBI also issued KYC Registration Agency ("KRA") Regulations 2011 and the guidelines in pursuance of the said Regulations and for In-Person Verification ("IPV"). All investors (individual and non- individual) are required to be KYC compliant. However, applicants should note that minors cannot apply for KYC and any investment in the name of minors should be through a Guardian, who should be KYC compliant for the purpose of investing with a Mutual Fund. Should the applicant desire to change KYC related information, POS will extend the services of effecting such changes. In case of an existing investor of RMF who is already KYC Compliant under the erstwhile centralized KYC with CVL (CVLMF) then there will be no effect on subsequent Purchase/Additional Purchase (or ongoing SIPs/STPs, etc) in the existing folios/accounts which are KYC compliant. Existing Folio holder can also open a new folio with Reliance Mutual Fund with the erstwhile centralized KYC.
 - (i) In case of an existing investor of Reliance Mutual Fund and who is not KYC Compliant as per our records, the investor will have to submit the standard KYC Application forms available in the website www.cvlkra.com along with supporting documents at any of the SEBI registered intermediaries at the time of purchase / additional purchase / new registration of SIP/STP etc. In Person Verification (IPV) will be mandatory at the time of KYC Submission.
 - (ii) Investors who have complied with KYC process before December 31, 2011 (KYC status with CVL-KRA as "MF - VERIFIED BY CVLMF") and not invested in the schemes of Reliance Mutual Fund i.e not opened a folio earlier, and wishes to invest on or after December 01, 2012, such investors will be required to submit 'missing/not available' KYC information and complete the IPV requirements. Update of 'missing / not available' KYC information along with IPV is currently a one-time requirement and needs to be completed with any one of the mutual funds i.e. need not be done with all the mutual funds where investors have existing investments. The said form is available on RMF's website i.e. www.reliancecmul.com or on the website of Association of Mutual Funds in India i.e. www.amfiindia.com or on the website of any authorised KRAs. Once the same is done then the KYC status at CVL-KRA will change to 'Verified by CVL KRA' after due verification. In such a scenario, where the KYC status changes to 'Verified by CVL KRA', investors need not submit the 'missing/not available' KYC information to mutual funds again.
- (23) **Communication for the investors:** In accordance with SEBI Circular No. CIR/IMD/DF/16/ 2011 dated September 8, 2011 and SEBI Circular no. CIR/MPD/DP/31/2014 dated November 12, 2014 the investor whose transaction has been accepted by the RNLAM/RMF shall receive a confirmation by way of email and/or SMS within 5 Business Days from the date of receipt of transaction request, same will be sent to the Unit holders registered e-mail address and/or mobile number. Thereafter, a Consolidated Account Statement ("CAS") shall be issued in line with the following procedure:
 1. Consolidation of account statement shall be done on the basis of PAN. In case of multiple holding, it shall be PAN of the first holder and pattern of holding.
 2. The CAS shall be generated on a monthly basis and shall be issued on or before 10th of the immediately succeeding month to the unit holder(s) in whose folio(s) transaction(s) has/have taken place during the month.
 3. In case there is no transaction in any of the mutual fund folios then CAS detailing holding of investments across all schemes of all Mutual Funds will be issued on half yearly basis (at the end of every six months i.e. September/ March)
 4. Investors having MF investments and holding securities in Demat account shall receive a Consolidated Account Statement containing details of transactions across all Mutual Fund schemes and securities from the Depository by email / physical mode.
 5. Investors having MF investments and not having Demat account shall receive a Consolidated Account Statement from the MF industry containing details of transactions across all Mutual Fund schemes by email / physical mode. The word 'transaction' shall include purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal plan and systematic transfer plan transactions. CAS shall not be received by the Unit holders for the folio(s) wherein the PAN details are not updated. The Unit holders are therefore requested to ensure that the folio(s) are updated with their PAN. For Micro SIP and Sikkim based investors whose PAN details are not mandatorily required to be updated Account Statement will be dispatched by RNLAM/RMF for each calendar month on or before 10th of the immediately succeeding month. In case of a specific request received from the Unit holders, RNLAM / RMF will provide the account statement to the investors within 5 Business Days from the receipt of such request.
- (24) **Units held in the dematerialised form:** Unitholders can have an option to hold the units in dematerialised form in terms of the guidelines / procedural requirements as laid by the Depositories (NSDL/CDSL) / Stock Exchanges (NSE / BSE). Please ensure that the sequence of names as mentioned in the application form matches with that of the account held with any one of the Depository Participant.
- (25) Employee Unique Identification Number (EUIDN) would assist in tackling the problem of mis-selling even if the employee/relationship manager/sales person leave the employment of the distributor.
- (26) **Reliance STEP-UP Facility:** Under this facility the investor can increase the SIP installment(including MICRO SIP) at pre-defined intervals by a fixed amount. This facility is available for individual investors only. For availing the said facilities, investors are required to note the following:
 1. Investor willing to register STEP-UP should provide the STEP-UP details along with the SIP enrolment details and is also required to fill up " One time Bank Mandate Form" from which the amount shall be debited. Investors who are currently registered under Invest Easy - Individuals facility may avail this facility without registering the One Time Bank Mandate. 2. The minimum amount for Reliance STEP-UP facility is Rs. 100/- and in multiples of Rs. 100/- [except for Reliance Tax Saver (ELSS) Fund for which the minimum amount shall be Rs. 500/- and in multiple of Rs. 500/-]. 3. Monthly SIP offers STEP-UP frequency at half yearly and yearly intervals. Quarterly and Yearly SIP offers STEP-UP frequency at yearly interval only. In case STEP-UP frequency is not indicated, it will be considered as Yearly by Default. 4. There should be clear indication about STEP-UP Count i.e. the number of times the SIP Installment amount should be increased. In case STEP-UP amount is mentioned and STEP-UP count is not indicated, it will be considered as 1 (One) by Default. 5. The date for Reliance STEP-UP Facility will correspond to the registered SIP. The enrolment period specified in the Reliance STEP-UP form should be less than or equal to the enrolment period mentioned in the SIP. 6. In case of any deviation in period, the tenure of the SIP shall be considered. Folio with status Minor are not eligible for Reliance STEP-UP facility.



*I/We hereby declare that the particulars given on this mandate are correct and complete. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold Reliance Mutual Fund, their representatives, service providers, participating banks & other user institutions responsible. I/We have read the Terms & Conditions and agree to discharge the responsibility expected of me/us as a participant/s under the scheme. I/We authorize use of above mentioned contact details for the purpose of this specific mandate instruction processing. I/We hereby confirm adherence to terms on this mandate.

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

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

APP No.

SYSTEMATIC TRANSFER PLAN (STP) ENROLMENT FORM

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

DISTRIBUTOR / BROKER INFORMATION (Refer Instruction No. 25)

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

*Please sign below in case the EUN is left blank/not provided.
 I/We hereby confirm that the EUN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.

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

2. EXISTING UNIT HOLDER INFORMATION FOLIO NO.

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

4. SYSTEMATIC TRANSFER PLAN (STP) SCHEME DETAILS (Refer Instruction No.1, 5 & 26)
 (If the investor wishes to invest in Direct Plan please mention Direct Plan against the scheme name)

Name of 'Transferor' Scheme/Plan/Option

Name of 'Transferee' Scheme/Plan/Option

5. STP DETAILS (Refer Instruction No.6)

<input type="checkbox"/> Fixed Transfer STP (Refer Instruction No. 7 & 9) STP Frequency (Please ✓ any one)	<input type="checkbox"/> Daily (Minimum One Month)	<input type="checkbox"/> Weekly	<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Monthly (Default)	<input type="checkbox"/> Quarterly	OR <input type="checkbox"/> Capital Appreciation STP (Refer Inst No. 8 & 9) STP Frequency (Please ✓ any one)	<input type="checkbox"/> Monthly (Default)	<input type="checkbox"/> Quarterly
First execution date will be on or after 7 calendar days from the date of submission of the form (excluding date of submission)	1 st , 8 th , 15 th & 22 nd of every month	1 st & 15 th of every month	* of every month *Incise the Investor has not specified any date then the default date would be 10th	* of the starting month of every Quarter	1 st of every Month	1 st of the starting month of every Quarter		

Amount of Transfer per Instalment Rs.

Enrolment Period (Please ✓ any one)

REGULAR From: M M Y Y To: M M Y Y

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

Only for Daily STP Enrolment Period

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

6. DECLARATION & SIGNATURE/S

I/We would like to opt for Systematic Transfer Plan subject to terms of the Scheme Information Document and subsequent amendments thereto. I/We have read the instructions of the Enrolment Form, Scheme Information Document of the Transferor and Transferee Scheme and Statement of Additional Information before filling up the Enrolment Form. I/We have understood the details of the scheme and I/We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I hereby declare that the above information is given by the undersigned and particulars given by me/us are correct and complete.

I 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.

 Place : Date: D D M M Y Y Y

SIGNATURE

SIGN HERE	SIGN HERE	SIGN HERE
Sole/ 1 st applicant/Guardian Authorized Signatory	2 nd applicant / Authorized Signatory	3 rd applicant Authorized Signatory

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

FOLIO NO.

Received from _____ STP application

Amount of Transfer per Instalment Rs. _____

From Scheme / Plan / Option _____

to Scheme / Plan / Option _____

Mode & Frequency of STP _____

APP No.:

Stamp of receiving branch

& Signature

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

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

Please tick the applicable tax resident declaration-

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

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

Country	Tax Identification Number %	Identification Type <i>(TIN or Other, please specify)</i>

*In case Tax Identification Number is not available, kindly provide its functional equivalent
In case TIN or its functional equivalent is not available, please provide Company Identification number or Global Entity Identification Number or GIIN, etc.
In case the Entity's Country of Incorporation / Tax residence is U.S. but Entity is not a Specified U.S. Person, mention Entity's exemption code here _____
Please refer to para 3(vii) Exemption code for U.S. persons under Part D of FATCA instructions & Definitions

FATCA & CRS Declaration

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

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

1. We are a, Financial institution³ or Direct reporting NFE⁴ (please tick as appropriate)

Global Intermediary Identification Number (GIIN)

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

Name of sponsoring entity _____

GIIN not available (please tick as applicable) **Applied for**

If the entity is financial institution, Not required to apply for - please specify 2 digits sub-category¹⁰

Not obtained – Non-participating FI

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

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

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

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

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

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

* To include US, where controlling person is a US citizen or green card holder

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

FATCA - CRS Terms and Conditions

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

Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days.

If any controlling person of the entity is a US citizen or resident or green card holder, please include United States in the foreign country information field along with the US Tax Identification Number.

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

Part C : Certification

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

Date: / /

Name

Designation

Signature

Signature

Signature

PART D FATCA Instructions & Definitions

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

- 1 (i) **Financial Institution (FI)** - The term FI means any financial institution that is a Depository Institution, Custodial Institution, Investment Entity or Specified Insurance company, as defined.
- 1 (ii) Depository institution: is an entity that accepts deposits in the ordinary course of banking or similar business.
- 1 (iii) Custodial institution is an entity that holds as a substantial portion of its business, holds financial assets for the account of others and where its income attributable to holding financial assets and related financial services equals or exceeds 20 percent of the entity's gross income during the shorter of-
- (i) The three financial years preceding the year in which determination is made; or
 - (ii) The period during which the entity has been in existence, whichever is less.

1 (iv) Investment entity is any entity:

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

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

or

(b) The gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity described above. An entity is treated as primarily conducting as a business one or more of the 3 activities described above, or an entity's gross income is primarily attributable to investing, reinvesting, or trading in financial assets of the entity's gross income attributable to the relevant activities equals or exceeds 50 percent of the entity's gross income during the shorter of :

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

The term "Investment Entity" does not include an entity that is an active non-financial entity as per codes 04, 05, 06 and 07- refer point 2c.)

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

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

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

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

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

Code	Sub-category
01	Less than 50 percent of the NFE's gross income for the preceding financial year is passive income and less than 50 percent of the assets held by the NFE during the preceding financial year are assets that produce or are held for the production of passive income;
02	The stock of the entity is regularly traded on an established securities market or the non-financial entity is a related entity of an entity the stock of which is regularly traded on an established securities market.
03	The NFE is a Governmental Entity, an International Organization, a Central Bank , or an entity wholly owned by one or more of the foregoing;
04	Substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for this status if the entity functions as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;
05	The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE shall not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFE;
06	The NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution;
07	The NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution;
08	<p>Any NFE that full fills all of the following requirements:</p> <p>(i) It is established and operated in India exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in India and it is a professional organization, business league, chamber of commerce, labor organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare;</p> <p>(ii) It is exempt from income tax in India;</p> <p>(iii) It has no shareholders or members who have a proprietary or beneficial interest in its income or assets;</p> <p>The applicable laws of the NFE's country or territory of residence or the NFE's formation documents do not permit any income assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and</p> <p>The applicable laws of the NFE's country or territory of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFE's country or territory of residence or any political subdivision thereof.</p> <p>Explanation.- For the purpose of this sub-clause, the following shall be treated as full filling the criteria provided in the said sub clause, namely:-</p> <p>(i) an Investor Protection Fund referred to in clause (23EA);</p> <p>(ii) a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and</p> <p>(iii) an Investor Protection Fund referred to in clause (23EC), of section 10 of the Act;</p>

3. Other definitions

(i) Related entity

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

(ii) Passive NFE

The term passive NFE means

(i) any non-financial entity which is not an active non - financial entity:

or

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

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

(iii) Passive income

The term passive income includes income by way of :

(1) Dividends,

(2) Interest

(3) Income equivalent to interest,

(4) Rents and royalties, other than rents and royalties derived in the active conduct of a business conducted, at least in part, by employees of the NFE

(5) Annuities

(6) The excess of gains over losses from the sale or exchange of financial assets that gives rise to passive income

(7) The excess of gains over losses from transactions (including futures, forwards, options and similar transactions) in any financial assets,

(8) The excess of foreign currency gains over foreign currency losses

(9) Net income from swaps

(10) Amounts received under cash value insurance contracts

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

(iv) *Controlling persons*

Controlling persons are natural persons who exercise control over an entity and includes a beneficial owner under sub-rule (3) of rule 9 of the Prevention of Money-Laundering (Maintenance of Records) Rules, 2005.

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

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

In the case of trust, the controlling person means the settlor, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust, and in the case of a legal arrangement other than a trust, the said expression means the person in equivalent or similar position;

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

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

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

(vi) *Direct reporting NFE*

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

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

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

TERMS AND CONDITIONS FOR TRANSACTING OVER INTERNET & TELEPHONE

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

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

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

These Terms and Conditions are agreed on this.....day of..... 201....., by the above-mentioned persons, hereinafter referred to as the "Unitholder", for availing the Online Facility and Call Center Facility (as hereinafter defined) from Reliance Nippon Life Asset Management Limited (formerly Reliance Capital Asset Management Limited) (as asset manager of Reliance Mutual Fund), a company incorporated under the Companies Act, 1956, having its registered office at 'Reliance House', Near Mardia Plaza, Off C. G. Road, Ahmedabad 380006 and corporate office at Reliance Centre, 7th Floor South Wing, Off Western Express Highway, Santacruz (East), Mumbai - 400 055 (hereinafter referred to as, "RNLAM", which expression shall unless repugnant to the context or meaning thereof, mean and include its successors, administrators, executors and permitted assigns).

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

WHEREAS:

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

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

1. DEFINITION:

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

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

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

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

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

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

2. TERMS OF SERVICES:

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

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

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

3. PROCEDURE:

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

If a Folio Number is held by more than one Unitholder, separate PINs shall be issued to the each joint Unitholder under the Folio Number. If the basis for undertaking the transactions in the Folio Number

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

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

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

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

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

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

4. SERVICES AVAILABLE:

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

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

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

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

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

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

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

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

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

5. RNLAM DISCLAIMERS:

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

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

RNLAM shall not be liable for any direct, indirect, special, incidental or consequential loss or damage sustained by the Unitholder by any direct or indirect use of the Online Facility / Call Center Facility or the usage of the PIN or due to the delay or inability to use the PIN Facility, or otherwise arising out of the use of the PIN Facility or RNLAM shall not be liable for any direct, indirect, special, incidental or consequential loss or damage sustained by the Unitholder on account of reliance by RNLAM on the electronic communication, orders or messages received by it through the Online

TERMS AND CONDITIONS FOR TRANSACTING OVER INTERNET & TELEPHONE

Facility / Call Centre Facility. RNLAM shall also not be liable to the Unitholder for any loss or damage caused to or arising in connection with the Online Facility / Call Centre Facility and/or these Terms and Conditions, on any account whatsoever, including but not limiting to interruption or stoppage of the access to and/or use of this Online Facility / Call Centre Facility.

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

(a) Loss of data;

(b) Interruption or stoppage to the Unitholder's access to and/or use of the Call Center

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

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

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

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

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

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

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

6. UNITHOLDER'S COVENANTS AND UNDERTAKINGS:

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

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

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

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

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

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

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

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

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

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

RNLAM may not acknowledge receipt of any instructions nor shall be responsible to verify any instructions. RNLAM shall endeavor to give effect to instructions on a best effort basis and as soon

as practically possible, as permitted by the regulations from time to time. In the event of any instructions being capable of execution in two or more ways, RNLAM may execute the instructions in the way as it may, in its sole judgment decide. The Unitholder agrees that the use of the PIN Facility is prone to risk of any loss or interception of information over internet / telephone, notwithstanding the secure method of transmitting information adopted by RNLAM, and that such a risk will be borne by the Unitholder and that RNLAM shall not be liable for the same.

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

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

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

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

7. NO WAIVER:

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

8. DISCLAIMER:

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

9. CONFIDENTIALITY:

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

10. PRIVACY:

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

11. TERMINATION:

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

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

12. GOVERNING LAW AND JURISDICTION:

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

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

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

13. NOTICE:

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

- If to RNLAM:
Reliance Centre,
7th Floor South Wing, Off Western Express Highway, Santacruz (East), Mumbai - 400 055
Telephone: +91 22 33031000, Fax: + 91 22 33037662
- If to the Unitholder: At the address of the Unitholder as recorded with RNLAM.

The notice, communication or document shall be deemed to be effective if given by personal delivery when so delivered, if given by post on expiration of seven days after the notice, communication or document is delivered to the post office for onward dispatch, if given by fax or telex upon transmission thereof. Provided that any notice, communication or document given

INSTRUCTIONS TO HELP YOU COMPLETE THE MAIN APPLICATION FORM

1. **GENERAL INSTRUCTION:**
Please read the Key Information Memorandum (KIM), Statement of Additional Information(SAI) and the Scheme Information Document(SID) carefully before investing. All applicants are deemed to have read, understood and accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the Application Form and tendering payment.
2. The application form must be filled in English in BLOCK letters using Black or Dark Blue colored ink. Incomplete applications are liable to be rejected. Please ensure that the requisite details and documents have been provided. This will help in avoiding processing delays and / or rejection of your Application Form. All subscription application forms should be submitted only at the designated Investor Service Center of Reliance Mutual Fund.
3. The Applicant's name and address must be given in full (P.O. Box No. alone is not sufficient). In case of multiple applicants, all communication and payments towards redemption will be made in the name of / favoring first applicant only. If the first applicant is a minor, the name of the Guardian who will sign on behalf of the minor should be filled in the space provided. Please fill in your date of birth as this may be required for validating your identity for certain transactions/ communication. Also, please provide Telephone No./E-mail Id. of the first applicant, so as to facilitate faster and efficient communication.
4. All applicants must sign the form, (quoting existing Folio no, if any). Thumb impressions must be attested by a Judicial Magistrate/Notary Public under his/her official seal. In case of HUF, the Karta should sign on behalf of the HUF. Authorized signatories, signing on behalf of a Co./Body Corp./Society/Trust etc should sign under their official seal, designation. A list of Authorized 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 subscription options.
6. In case of Mode of Holding is not mentioned for Joint Holder's the default mode of holding would be Joint.
7. If the investment is done on behalf of the minor then the minor shall be the sole holder in the folio /account. Joint holding will not be allowed in the folio/account opened on behalf of the minor.
8. Guardian in the folio on behalf of the minor should either be a Natural guardian (i.e. father or mother) or a court appointed Guardian.
9. If you have invested through a distributor kindly specify the Name and ARN Code of the distributor else for Direct Investment please Mention "Direct" in the Column "Name & Broker Code/ARN". In case nothing is specified then by default the Broker Code will be treated as Direct.
10. In case the subscription amount is ₹ 10,000 or more and your Distributor has opted to receive Transaction Charges, ₹ 100 will be deductible from the purchase / subscription amount and payable to the Distributor. Units will be issued against the balance amount invested.
11. Investors are required to clearly indicate the plans/options in the application form of the scheme. Investor may note that following shall be applicable for default plan

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

- In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any ex- load. Similarly, in the absence of clear indication as to the choice of option (Growth or Dividend/Payout), by default, the units will be allotted under the Growth Option of the default / selected plan of the scheme.
11. Investors can opt for Special facilities like Systematic Investment Plan, Systematic Transfer Plan, Reliance Smart STEP, Trigger, Systematic Withdrawal Plan, Dividend Transfer Plan, Reliance SIP Insure and Invest Easy available in selected Schemes. Please fill separate Transaction / Enrolment Form available on our website and at our DISCS.
 12. The guardian cannot undertake any financial and non-financial transactions including fresh registration of Systematic Transfer Plan (STP), Systematic Investment Plan (SIP) and Systematic Withdrawal Plan (SWP) after the date of the minor attaining majority till the documents for the change in status are provided.
 13. In case the new investor wishes to opt for SIP through Auto debit/NACH mode then a separate OTM + SIP Form as applicable has to be submitted along with Common Application Form. In case an existing investor wishes to opt for Auto debit/NACH mode for SIP then only OTM + SIP Form as applicable has to be submitted.
 14. Politically Exposed Persons (PEP) are defined as individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior Government/judicial/military officers, senior executives of state owned corporations, important political party officials, etc.
 15. If the Scheme name on the application form and on the payment instrument are different, the application may be processed and units allotted at applicable NAV of the scheme mentioned in the application / transaction slip duly signed by investor(s), given that the same constitutes a valid legal document between the investor and the AMC.
 16. If the investor has opted for Invest Easy facility IPIN will be issued to the investor which can be used to transact through Online mode on RMF website, transact through Call Center & Reliance Mutual Fund Application. Further, in order to transact through Call Centre and / or Transact through Mobile / SMS investor has to mandatorily fill and submit "One Time Bank Mandate Registration form". The form is available on RMF website / DISC of RMF.

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

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

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

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

Update of 'missing' /not available' KYC information along with IPV is currently a one-time requirement and needs to be completed with any one of the mutual funds i.e. need not be done with all the mutual funds where investors have existing investments. Once the same is done then the KYC status at CVL-KRA will change to 'Verified by CVL KRA' after due verification. In such a scenario, where the KYC status changes to 'Verified by CVL KRA', investors need not submit the 'missing' /not available' KYC information to mutual funds again.

- Individual Investors are required to submit 'KYC Details Change Form' issued by CVL-KRA available on their website www.cvlkra.com.
- In case of Non individual investors, complied with KYC process before December 31, 2011, KYC needs to be done afresh due to significant and major changes in KYC requirements.
- Investors to provide the complete details in the KYC application form along with the required documents for individual investor, or non-individual investors as appropriate. The said form is available on RMF's website i.e. www.reliancemutual.com or on the website of Association of Mutual Funds in India i.e. www.amfiindia.com or on the website of any authorised KRAs.
8. In case of NRI/FII investors the Account Statements / Redemption Cheques / Other correspondence will be sent to the mailing address mentioned.
 9. All applications are accepted subject to detailed scrutiny and verification. Applications which are not complete in all respects are liable for rejection, either at the collection point itself or subsequently after detail scrutiny/verification at the back office of the registrars.

III. BANK DETAILS:

1. 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.
2. Purchase Application requests should necessarily mention the pay-in bank account details i.e. bank name, bank account number, bank branch used for issuing the payments to the fund. The first unit holder has to ensure that the subscription payment has to be made through his own bank account or through any of the bank account wherein he is one of the joint bank account holder. If this is not evidenced on the payment cheque/funds transfer/RTGS/NEFT request, demand draft etc given by the investor at the time of subscription then unit holder should attach necessary supporting documents as required by the fund like bank certificate, bank passbook copy, bank statement etc to prove that the funds are from a bank account held by the first unit holder only. If the documents are not submitted with the application the fund reserves the right to reject the application or call for additional details. In specific exceptional situations where Third Party payment is permitted like i.e (i) Payment by parents/ grandparents/ related persons on behalf of the minor (other than the registered guardian) in consideration of natural love and affection or as gift for value not exceeding Rs 50000 for each purchase (ii) Payment by employer on behalf of employee (iii) State facility, or lump sum / one time subscription through payroll deductions or deductions of expense reimbursements (iii) Payment by Corporate to its Agent/Distributor/Dealer (similar arrangement with principal-agent relationship), on account of commission/incentive payable for sale of its goods/services, in the form of the Mutual Fund Units through Systematic Investment Plans or lump sum / one-time subscription (iv) Custodian on behalf of an FII or a client. For the above mentioned cases KYC of the investor and the KYC of the person making the payment is mandatory irrespective of the amount. Additionally declaration by the person making the payment giving details of the bank account from which the payment is being made and the relationship with the beneficiary is also required to be submitted.
3. Direct Credit of Redemption / Dividend Proceeds / Refund if any -RMF will endeavor to provide direct / electronic credit for dividend / redemption payments into the investors bank account directly. In case the direct credit is not affected by the unitholder's banker for any reason then RMF reserves the right to request also if no registered bank account by cheque / DD. If the electronic credit is delayed or not affected or credited to a wrong account, on account of incomplete or incorrect information, RMF will not be held responsible. Please provide the MICR Code/FSC code on the right bottom of your Cheque for us to help you in future for ECS/NEFT credit of dividend and redemption payout.
4. RMF offers facility to register multiple bank accounts in the folio and designate one of the bank account as "Default Bank account". Default bank account will be used for all dividend and redemption payouts unless investor specifies one of the existing registered bank account in the redemption request for receiving redemption proceeds. A new non - registered bank account specified in the redemption request for receiving redemption proceeds will not be considered and the redemption proceeds will by default be credited into the default Bank account. The investor will have to initially get the non registered bank account registered in the folio and then apply for the redemption request. Also if no registered bank account is mentioned at the time of redemption then by default the redemption proceeds will be credited into the default Bank account.
5. In accordance with the AMFI Best Practice Guideline Circular No. 17/2010-11 dated October 22, 2010 and Circular No. 39/ 2013-14 dated August 23, 2013 and to reduce operational risk, Investor(s) are requested to note that any one of the following documents shall be required to submit as a proof of Bank Account Details (for Redemption/Dividend), in case the cheque provided along with fresh subscription/new folio creation does not belong to the Bank Account Details specified in the application form for redemption / dividend payments.w.e.f. March 1, 2014.
 - a) Cancelled original cheque of the Bank Account Details with frist unit holdernameand bank account number printed on the face of the cheque; (or)
 - b) Self attested copy of bank statement with current entries not older than 3 months; (or)
 - c) Self attested copy of bank passbook with current entries not older than 3 months; (or)
 - d) Bank Letter duly signed by branch manager/authorized personnel.

IV. INVESTMENT & PAYMENT DETAILS:

1. Payment should be made by crossed cheques, /Demand Draft/payorder, favouring the scheme name and marked "Account Payee" payable locally in the city where the application is submitted. Post dated or retention cheques/drafts are not permitted. Application received with outstn cheque/demand draft shall be rejected. With a view to avoid fraudulent practices, it is recommended that investors may also make the payment instrument (cheque, demand draft, pay order, etc.) favoring either of the following: (a) "XYZ Scheme A/C Permanent Account Number" (b) "XYZ Scheme A/C First Investor Name" (Investors are urged to follow the order of preference in making the payment instrument). Investors from such centers, who do not have a facility to pay by local cheque, as there are no Collection Centres of RMF will be permitted to deduct the actual DD commission's charges. Documentary proof, thereof is to be attached, if not attached the AMC reserves the right to call for the same at a later date. The amount of the DD commission charges will be limited to the actual charges paid or DD charges of State Bank of India, whichever is lower. (Separate application form is required for investment in each plan/option.)
2. Please mention the application serial no. on the reverse of the cheque/demand draft tendered with the application.
3. In case the payment is made through Demand Draft or Bankers Cheque or Indian Rupee draft purchased abroad or from FCNR or NRE A/c, an Account Debit Certificate from the Bank issuing the draft, confirming the debit should be submitted. For subscription made by NRE / FCNR Account cheques, the application forms must be accompanied with a photocopy of the cheque or Account Debit Letter / Certificate from the bankers.
4. One time Bank mandate (OTM) facilitates the investor to register a debit Mandate with his banker which will contain a pre defined upper limit for the amount to be debited from his bank account for every Purchase Transaction done. If the investor is making payment through OTM facility registered in the folio, then he has to tick the relevant box and not attach any cheque along with

INSTRUCTIONS TO HELP YOU COMPLETE THE MAIN APPLICATION FORM

the purchase request. The subscription amount will be debited from the bank account details as mentioned in the PF facility opted by the investor.

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

- For the new investor a transaction charge of Rs 150/- shall be levied for per purchase / subscription of Rs. 10,000 and above, and
- For the existing investor a transaction charge of Rs 100/- shall be levied for per purchase / subscription of Rs 10,000 and above.

The transaction charge shall be deducted from the subscription amount and paid to the distributor/agent, as the case may be and the balance shall be invested. The statement of account shall clearly state that the net investment as gross subscription less transaction charge and give the number of units allotted against the net investment.

In case of investments through Systematic Investment Plan (SIP) the transaction charges shall be deducted only if the total commitment through SIP (i.e. amount per SIP installment x No. of installments) amounts to Rs. 10,000/- and above. In such cases, the transaction charges shall be deducted in 3-4 installments.

Transaction charges shall not be deducted if:

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

- If the investor has not ticked / not signed the declaration then by default investor will be treated as an existing investor and transaction charges of Rs 100 will be deducted for investment of Rs. 10000 and above.

VI. NOMINATION FOR UNITS HELD IN PHYSICAL MODE:

- Nomination facility is available to individuals applying on their own behalf i.e. singly or jointly. Nomination is mandatory for folios opened by individuals with single mode of holding.
- 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.
- Nomination of an NRI is subject to requirements, if any, prescribed by RBI and SEBI from time to time.
- Nomination can be changed at any time during the currency of the investment by the same persons who have made the nominations.
- Unitholder being either parent or lawful guardian on behalf of a minor and an eligible institution, societies, bodies corporate, HUF, AOPs, BOLS and partnership firms shall have no right to make any nomination.
- 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.
- On registration of nomination a suitable endorsement shall be made on the statement of account or in the form of a separate letter.
- The facility of nomination is available to a unitholder under SEBI (MFs) Regulations and guidelines issued by SEBI from time to time.
- Nomination in respect of units stands rescinded, upon the transfer of units.
- On cancellation of nominations, the nomination shall stand rescinded and RMF shall not be under any obligation to transfer the units in favour of the nominee
- 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.
- 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.
- Transmission made by the AMC as aforesaid, shall be a full discharge to the AMC from all liabilities in respect of the said units. For further details please refer SA.
- 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.
- Where a folio has joint holders, all joint holders should sign the request for Nomination/cancellation of nomination, even if the mode of holding is not "joint".
- Power of Attorney (POA) holder cannot sign the Nomination form.
- Nomination is not allowed in a folio held on behalf of a minor.
- If the investor does not fill in the nomination details under Point no - 12 of the Application form then by default it shall be treated as his consent not to register the nomination in the folio/account.
- Nomination is maintained at the folio level and not at the scheme level. If the investor fills in a fresh application form with new Nominee Name than the same shall supersede the existing nominee details in the folio.

VII. Communication for the investors. :

In accordance with SEBI Circular No. Cir/IMD/DF/16/2011 dated September 8, 2011 and SEBI Circular no. CIR/MIR/DF/31/2014 dated November 12, 2014 the investor whose transaction has been accepted by the RNLAM/RMF shall receive a confirmation by way of email and/or SMS within 5 Business Days from the date of receipt of transaction request, same will be sent to the Unit holders registered e-mail address and/or mobile number.

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

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

CAS shall not be received by the Unit holders for the folio(s) wherein the PAN details are not updated. The Unit holders are therefore requested to ensure that the folio(s) are updated with their PAN. For Micro SIP and Lumpsum based investors whose PAN details are not mandatorily required to be updated Account Statement will be dispatched by RNLAM/RMF for each calendar month on or before 10th of the immediately succeeding month.

In case of a specific request received from the Unit holders, RNLAM / RMF will provide the account statement to the investors within 5 Business Days from the receipt of such request.

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

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

IX. Benefits

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

X. MICRO investment (including Lumpsum & Micro SIP)

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

Accordingly, for considering the investments made by an investor up to Rs. 50,000/-, an aggregate of all investments including SIPs made by an investor in a Financial Year i.e. from April to March, shall be considered and such investors shall be exempted from the requirement of PAN.

However, requirements of Know Your Customer (KYC) shall be mandatory and investors seeking the above exemption of PAN will need to submit the PAN Exempt KYC Reference No (PEKRN) acknowledgement issued by KRA along with the application form.

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

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

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

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

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

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

XI. Units held in the dematerialised form

- With effect from October 1, 2011, in accordance with SEBI Circular No. IMD/DF/9/2011 dated May 19, 2011, an option to subscribe/hold the units of the Scheme(s)/Plan(s) of RMF in dematerialized (demat) form is being provided to the investors in terms of the guidelines/ procedural requirements as laid by the Depositories (NSDL/CDSL) / Stock Exchanges (NSE / BSE) from time to time.

- The Unit holders are given an Option to hold the units by way of an Account Statement (Physical form) or in Dematerialized ("Demat") form. Unit holders opting to hold the units in demat form must provide their Demat Account details in the specified section of the application form. The Unit holder intending to hold the units in Demat form are required to have a beneficiary account with the Depository Participant (DP) registered with NSDL / CDSL as indicated by the DP. The DP will be required to indicate in the application, the DP's name, DP ID Number and the beneficiary account number of the applicant with the DP. Applicants must ensure that the sequence of names and other details like Client ID, Address and PAN details as mentioned in the application form matches that of the account held with the Depository Participant. Only those applications where the details are matched with the depository data will be treated as valid applications. If the details mentioned in the application are incomplete/incorrect, not matched with the depository data, then units will be allotted in the physical mode and an Account Statement shall be sent to them. Such investors will not be able to trade on the stock exchange till the holdings are converted in to demat form.

- Unit Holders opting the units in the demat mode, can submit redemption/switch only through DP or through stock exchange platform.

- Unit holders opting for investment in demat mode can not opt for facilities like STP, DTP, SWP, Trigger, ATM, Salary Advantage & Smart Step.

- In case, the Unit holder desires to hold the Units in a Dematerialized /Rematerialized form at a later date, the request for conversion of units held in non-demat form into Demat (electronic) form or vice-versa should be submitted alongwith a Demat/Remat Request Form to their Depository Participants.

- Units held in demat form will be transferable (except in case of Equity linked Savings Schemes).

- Demat facility will not be available for Daily, Weekly & Fortnightly Dividend plans / options for all the schemes of RMF except Reliance Liquid Fund-Treasury Plan, Reliance Liquid Fund-Cash Plan, Reliance Liquidity Fund & Reliance Money Manager Fund.

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

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

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

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

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

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

d. Declaration under FATCA

- the information provided in the Form is in accordance with section 285BA of the Income Tax Act, 1961 read with Rules 114F to 114H of the Income tax Rules, 1962.
- the information provided by me/us in the Form, its supporting Annexures as well as in the documentary evidence provided by me/us, to the best of our knowledge and belief, true, correct and complete and that I/we have not withheld any material information that may affect the assessment/categorization of the account as a Reportable account or otherwise.
- I/we permit/authorize the Company to collect, store, communicate and process information relating to the Account and all transactions therein, by the Company and any of its affiliates wherever situated including sharing, transfer and disclosure between them and to the authorities in and/or outside India of any confidential information for compliance with any law or regulation whether domestic or foreign.
- I / We undertake the responsibility to declare and disclose within 30 days from the date of change, any changes that may take place in the information provided in the Form, its supporting Annexures as well as in the documentary evidence provided by us or if any certification

- becomes incorrect and to provide fresh self certification alongwith documentary evidence.
- e) / We also agree that our failure to disclose any material fact known to us, now or in future, may invalidate our application and the Company would be within its right to put restrictions in the operations of my/our account or close it or report to any regulator and/or any authority designated by the Government of India (GOI) /RBI for the purpose or take any other action as may be deemed appropriate by the Company if the deficiency is not remedied by us within the stipulated period.
- f) I / We hereby accept and acknowledge that the Company shall have the right and authority to carry out investigations from the information available in public domain for confirming the information provided by me / us to the Company.
- g) It shall be my / our responsibilities to educate myself / ourself and to comply at all times with all relevant laws relating to reporting under section 285BA of the Act read with the Rules thereunder.
- h) I/We also agree to furnish such information and/or documents as the Company may require from time to time on account of any change in law either in India or abroad in the subject matter herein.
- i) I/We shall indemnify the Company for any loss that may arise to the Company on account of providing incorrect or incomplete information.

XV. Acceptance of Cash investments in schemes of Reliance Mutual Fund.

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

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

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

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

Mode of Acceptance of Application: Applications for Subscription through Cash shall be accepted only in the physical form at any of the Designated Investor Service Centres (DISC) of RMF. **Cash Collection Facility:** RMF has made arrangement with Axis Bank Limited to accept cash (along with the duly filled in Cash Deposit Slip) on behalf of RMF. The Bank shall act only as an aggregator for collection of cash at the various Bank branches towards subscriptions under various schemes of RMF. The Bank would be remitting the cash collected to the Fund's schemes usually by the next business day.

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

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

NAV Applicability:

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

However, if the credit is received in the Bank account of liquid scheme but investor has not yet

submitted the application form, units will be allotted as per receipt of application (timestamping) **For all scheme(s) other than liquid scheme(s):** Applicability of NAV shall be based on receipt of application (as per time-stamping).

Rejection of application: Application shall be rejected if:

- Subscription Limit is Exhausted:** The amount of subscription through cash (including the subscriptions made through cash during the financial year) exceeds Rs. 50,000/-.
- Application is incomplete:** Unit allotment for transactions accepted as DISCs of RMF is subject to verification at the time of final processing. Application shall be liable for rejection if the same is found to be incomplete in any aspect.

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

Other important points:

- In case of mismatch in the amount mentioned in application form and cash deposited in bank, units shall be allotted as per credit received from bank.
- Cash deposited but application not submitted:** If cash is deposited directly at branch of Axis Bank Limited and application is not submitted at DISC of RMF, amount shall be refunded to investor based on receipt of following documents:
 - Existing Investor: Request letter, Bank acknowledged deposit slip copy.
 - New Investor: Request letter containing the bank details in which the refund needs to be issued, bank acknowledged deposit slip copy and PAN card copy or any other valid ID proof.

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

- XVI. **Product Label:** Investors are requested to review product label for the scheme which is provided below at the time of investments.

Reliance Gold Savings Fund

Product Label	
This product is suitable for investors who are seeking*:	
<ul style="list-style-type: none"> long term capital growth returns that are commensurate with the performance of Reliance ETF Gold BeES through investment in securities of Reliance ETF Gold BeES 	
Riskometer	
Investors understand that their principal will be at Moderately High risk	

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

Points to remember

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. (Refer instruction no. II-6)
- For KYC please Refer instruction no. II-7 & for PAN Exempt KYC Refer instruction no. X
- Appropriate Scheme Name, Plan & Option is mentioned clearly.
- The Cheque / DD is drawn in favour of "Reliance" (chosen scheme) dated and dully 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).
- Your emailid or mobile number is updated.
- Your IFSC code / MICR code is updated in order to get electronic payouts in to your bank account.

INSTRUCTIONS TO FILL THE STP ENROLMENT FORM

- Systematic Transfer Plan (STP) is a special facility available in selected Schemes of RMF. It is a facility wherein unit holders of designated open ended schemes of Reliance Mutual Fund (RMF) can opt to transfer a fixed amount (capital) or variable amount (capital appreciation) at regular intervals to another designated open ended scheme of RMF.
- Unit holders are advised to read the Statement of Additional Information (SAI), Scheme Information Document (SID) and Key Information Memorandum (KIM) for the respective Transferor & Transferee Scheme(s) available at all the Designated Investor Service Centers (DISC), brokers / distributors and on our website www.reliancecmutual.com carefully before investing.
- New Unit holders are required to fill up Common Application Form for investing in Transferor Scheme alongwith STP Enrolment Form. Existing Unit holders in Transferor Scheme are required to provide their Folio No. and submit only STP Enrolment Form.
- Please submit separate enrolment form for more than one Transferor and / or Transferee schemes.
- An investor whether existing or new is required to select any one of the Transferor Scheme and any one of the Transferee Scheme. Unit holders should clearly mention from and to which scheme / option he / she wish to transfer their investment. Please note that if no Transferor Scheme or Transferee Scheme is mentioned or in case of an ambiguity the application is liable to be rejected.
- An investor who opt between the Fixed Systematic Transfer Plan & Capital Appreciation Systematic Transfer Plan. In case none of the plans or options are mentioned in the application form or in case of an ambiguity the application for enrolment will be rejected. Further in case plans are not mentioned but options are mentioned, the plan will be selected on the basis of sub - option selected.
- Unit holders are required to select any one of the frequency option under Fixed Systematic Transfer Plan. The frequency options available are Daily Option - where STP will be executed on Daily basis, Weekly Option - where STP will be executed on 1st, 8th, 15th and 22nd of every month, Fortnightly Option - where STP will be executed on 1st and 15th of every month, Monthly Option - where STP will be executed on any pre-specified date of every month to be chosen by the unit holders, Quarterly Option - where STP will be executed on any pre-specified date of the first month of the quarter to be chosen by the unit holder. If an investor does not mention any frequency or ticks on multiple frequencies or the frequency is unclear on the STP application form, the default frequency shall be considered as monthly.
- Unit holders are required to select any one of the option under Capital Appreciation Systematic Transfer Plan. The options available are Monthly Option - where STP will be executed on 1st of every month, Quarterly Option - where STP will be executed 1st of the starting month of every quarter. If an investor does not mention any frequency or ticks on multiple frequencies or the frequency is unclear on the STP application form, the default frequency shall be considered as monthly.
- Under Fixed Systematic Transfer Plan, minimum of Rs. 100 and in multiples of Rs. 100 each will be transferred on execution date subject to applicable exit load of the transferor Scheme in case of Daily Option. Minimum of Rs. 1000 and in multiples of Rs 100 thereof in case of Weekly / Fortnight / Monthly option and Rs. 3000 and in multiples of Rs 100 thereof in case of Quarterly option can be transferred on STP execution date subject to applicable exit load. However applications not in multiple of Rs.100 will be processed for the nearest lower multiple of Rs.100, subject to minimum amount specified. However under Capital Appreciation STP, minimum of Rs. 500 and above thereof in case of Monthly option or Quarterly option can be transferred on STP execution date subject to applicable exit load. In case the capital appreciation amount is less than Rs.500 on any STP due date, the systematic transfer will not be processed for that due date.
- Unit holders are required to mention date of execution in case of Monthly and Quarterly Option under both the plans. If an investor opts for Monthly or Quarterly frequency but does not mention the STP Date or mentions multiple STP dates or the STP date is unclear on the STP application form, the default STP date shall be treated as 10th of every month/quarter as per the frequency defined by the investor.
- In case execution date mentioned is a non - transaction or non - working day, the STP will be executed on next business / transaction / working day.
- Unit holder has to ensure to maintain minimum balance in accordance with Plans selected in the Transferor Scheme on the transfer date / execution date under Fixed Systematic Transfer Plan. In case of insufficient balance / unclear units on the date of transfer in the folio, STP for that particular due date will be processed based on the clear balance available in the scheme. However, future STPs will continue to be active. This will help the investor to continue his STP facility seamlessly. Also if the investor continues to have insufficient balance / unclear units for three consecutive months, RNLAM will have the right to discontinue the future STPs at its own discretion.
- Please note that no transfers will take place if there is no minimum capital appreciation amount (except for last transfer leading to closure of account). The capital appreciation, if any, will be calculated from the enrolment date of the STP under the folio, till the first transfer date. Subsequent capital appreciation, if any, will be the capital appreciation between the previous STP date (where transfer has been processed and paid) and the next STP date.
- Minimum number of transfers required for a STP shall be two. In case of Daily STP, minimum number of transfer is one month.
- In case the investor opts for Daily STP and provides the enrolment period in MM/YYYY format, then the first execution date will be the 7th calendar day from the date of submission of the form (excluding date of submission).
- An investor who opts for perpetual option, his STP will continue forever with no end date unless a written request for cancellation is given by the investor in this regard.
- If an investor does not mention STP start date, or the STP start date is unclear/not expressly mentioned on the STP Application form, then by default STP would start from the next subsequent cycle after meeting the minimum registration requirement of 7 working days as per the defined frequency by the investor. If an investor does not mention STP end date or the STP end date is unclear, it will be considered as perpetual STP.
- The Enrolment form completed in all respects can be submitted at any of the Designated Investor Service Centre (DISC) of RNLAM at least seven calendar days before the commencement of first execution date of STP. In case the required time of seven calendar days are not met then the STP will be processed from the next STP cycle.
- In accordance with the requirements specified by the SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009 no entry load will be charged. Exit Load as applicable in the respective Transferor and Transferee Scheme at the time of enrolment / registration will be applicable.
- STP facility is available for all sub options of the mentioned Transferor Scheme
- Unit holders should note that Unit holders' details and mode of holding (single, joint, anyone or survivor) in the Transferee Scheme will be as per the existing folio number of the Transferor Scheme. Units will be allotted under the same folio number.
- For Direct Investments, please mention "Direct" in the column "Name & Broker Code / ARN".
- Investors subscribing under Direct Plan of XYZ Fund will have to indicate the Scheme / Plan name in the application form as "XYZ Fund - Direct Plan". Investors should also indicate "Direct" in the ARN column. In case ARN code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, ARN code will be ignored and the application will be processed under Direct Plan. If the investor does not mention Direct against the scheme name and the ARN code is also not provided the default allotment would be made in the Direct Plan.
- All valid transfer requisitions would be treated as switch-out / redemption for the Transferor Scheme and switch-in/ subscription transactions for the Transferee scheme and would be processed at the applicable NAV (subject to applicable exit load) of the respective schemes. The difference between the NAVs of the two Schemes/ Plans will be reflected in the number of units allotted. All valid transactions would be processed as per the applicable cut off timing on the business days as mentioned in the respective SID.
- The provision of 'Minimum Redemption Amount' as specified in the Scheme Information Document of the opted Transferor Schemes and 'Minimum Application Amount' specified in the Scheme Information Document of the opted Transferee Schemes will not be applicable.
- This facility will not be available for units which are under any Lien / Pledged / lock-in period or DEMAT Mode.
- The Unit holders may approach/ consult their tax consultants in regard to the treatment of the transfer of units from the tax point of view.
- Unit holders can discontinue STP facility by providing a written notice to the DISC at least 7 calendar days (excluding day of submission) prior to the due date of the next transfer date. The following information need to be mentioned while submitting a cancellation request (a) Folio holder Name (b) Folio Number (c) Transferor Scheme (d) Transferee Scheme (e) STP Amount (f) Frequency (g) Cancellation effective date.
- STP will be automatically terminated if all the units are liquidated or withdrawn from the Transferor Scheme or pledged or upon receipt of intimation of death of the unit holder.
- The application is subject to detailed scrutiny and verification. Applications which are not complete in all respect are liable for rejection either at the collection point itself or subsequently after detailed scrutiny / verification at the back office of the Registrar.
- RNLAM in consultation with Trustees reserves the right to withdraw this offering, modify the procedure, frequency, dates, load structure with prior notice in accordance with the SEBI (Mutual Funds) Regulations 1996 read with various amendments and circulars issued thereto and any such change will be applicable only to units transacted pursuant to such change on a prospective basis.
- Employee Unique Identification Number (EUIIN) would assist in tackling the problem of misspelling even if the employee/relationship manager/sales person leave the employment of the distributor.

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DESIGNATED INVESTOR SERVICE CENTRES RELIANCE NIPPON LIFE ASSET MANAGEMENT LIMITED (formerly RELIANCE CAPITAL ASSET MANAGEMENT LIMITED)

Agra: Block No. 50, Anupam Plaza, Opp FCI, Sanjay Place, Agra - 282002. **Agartala:** 2nd Floor, OM Niwas, Netaji Chowmuhani, Agartala, Tripura West, 799001 **Ahmedabad:** 4th Floor, Megha House, Mithakhali, Law Garden Road, Ellis Bridge, Ahmedabad - 380006. **Ahmednagar:** Office No 101, 1st Floor, Gajanan Apartment, Opposite Zopadi Canteen, Savedi Road, Ahmednagar - 414001. **Ajmer:** 2nd Floor, India Heights, India Motor Circle, Kutchery Road, Ajmer - 305001. **Aligarh:** 1st Floor, B - 101, Center Point Market, Samad Road, Aligarh - 202001. **Allahabad:** 2nd floor, House No. 31/59, Shiv Mahima Complex, Civil Lines, Allahabad - 211001. **Alwar:** Office No 137, 1st Floor, Jai Complex, Plot No. 1, Road No. 2, Alwar - 301001. **Ambala:** Shanti Complex, 4307/12, 2nd Floor, Opp. Civil Hospital Jagadhari Road, Ambala - 133001. **Amravati:** Vimaco Towers, C Wing 4,5,6, Amravati - 444601. **Amritsar:** SF-1, 4th Floor, 10, Eminent Mall, The Mall, Amritsar - 143001. **Anand:** 2nd Floor, 204, Maruti Sharnam, Anand Vidyanagar Road, Anand - 388001. **Asansol:** 4th Floor, Chatterjee Plaza, 69 (101) G T Road, Rambandhu Tala, Asansol - 713303. **Aurangabad:** C-8,2nd floor,Aurangabad, Business centre,Adalat Road,Aurangabad - 431001. **Bangalore:** NG-1 & 1A, Ground Floor, Manipal Centre, 47, Dickenson Road, Bangalore - 560042. **Bardoli:** 1st Floor, Office No 68,69,70, Mudit Palace, Station Road, Bardoli - 394601. **Bareilly:** 1st Floor, 54, Civil Lines, Ayub Khan Chauraha, Bareilly - 243001. **Belgaum:** 1st Floor, Shree Krishna Towers, RPD Cross No 14, Khanapur Road, Tilakwadi, Belgaum - 560009. **Bharuch:** Bluechip, 1st Floor, Shevashram Road, Panch Batti, Bharuch - 392001. **Bhatinda:** Jindal Complex, 2nd Floor, G T Road, Bathinda - 151001. **Bhavnagar:** 3rd Floor, Corporate House, Plot No. 11B, Waghawadi Road, Bhavnagar - 364004. **Bhilai:** 2nd Floor, Priyadarshani Panisar, above dominos pizza, Nehru Nagar, Near Railway Crossing, Bhilai - 490020. **Bhilwara:** 1st Floor, B Block, Shop No 21, S K Plaza, Pur road, Bhilwara - 311001. **Bhopal:** 133, Kay Kay Business Centre, 1st floor, Above Citibank, Zone 1 - MP Nagar, Bhopal - 462011. **Bhubaneswar:** 2nd Floor, Near Kalsi Petrol Pump, 5 - Janpath Karvil Nagar, Bhubaneswar - 751001. **Bhuj:** 1st Floor, Office No 105, Krishna Chambers, "B", Station Road, Above SBI, Bhuj - 370001. **Bikaner:** 1st Floor, Shop No 26 & 27, Silver Square, Rani Bazar, Bikaner - 334001. **Bilaspur:** 1st Floor, Krishna, Sonchhatra Complex, Shiv Talkies - Tarbahar Road, Near RNT Square, Bilaspur - 495004. **Bokaro:** GB-20, City Center, Sector - 4, Bokaro - 827004. **Calicut:** 6/1002M, 4th Floor, City Mall, Kannur Road (Opp Y.M.C.A), Calicut - 673001. **Chandigarh:** 1st Floor, SCO No. 449-450, Sector 35-C, Chandigarh - 160034. **Chennai:** 2nd Floor, No.50, N.B Road (North Boag Road), T. Nagar, Chennai - 600017. **Chennai:** Shop No. 3, Ground Floor, Anu Arcade, No. 1, 15th Cross Street, Shashtri Nagar, Adyar, Chennai - 600020. **Chennai:** No. 338/7, First Floor, New Sunshine Apartment, Second Avenue, Anna Nagar, Chennai - 600040. **Cochin:** 3rd Floor, Chicago Plaza, Rajaji Road, Ernakulam, Cochin - 682035. **Coimbatore:** Ahuja Towers, 2nd Floor, 42/15, T.V.Swamy Road (West), R.S. Puram, Coimbatore - 641002. **Cuttack:** 3rd Floor, City Mart, B.K.Road, Cuttack - 753001. **Dadar:** Ground Floor, Shop No 2, "Angelique", Next to Bank of Maharashtra, Gokhale Road North, Dadar (West), Mumbai 400028. **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. **Durgapur:** Plot No 848, City Centre, Near Rose Valley Hotel, 2nd Floor, Durgapur - 713216. **Faridabad:** Reliance General Insurance, SCO 2nd Floor, Near HDFC Bank, Sector -16, Faridabad - 121002. **Firozabad:** 1st Floor, Plot No 9/1, Raniwala Market, Agra Road, Above UCO Bank, Firozabad - 283203. **Gandhinagar:** Office No 302, Meghmalhar, Sector 11, Ch Road, Gandhinagar - 382017. **Ghaziabad:** Reliance Life Insurance, J-3, 2nd Floor, Krishna Plaza, Raj Nagar, Ghaziabad - 201001. **Gorakhpur:** 4th Floor, Cross Road Mall, Bank Road, Gorakhpur - 273001. **Guntur:** Pranavam Plaza, Door No. 5-35-69, 4/9, Brodipet, Guntur - 522002. **Gurgaon:** Palm Court Building, 7th Floor, Sector 14, Gurgaon - 122001. **Guwahati:** 2E, 2nd Floor, Dihang Arcade, ABC, Rajiv Bhavan, G S Road, Guwahati - 781005. **Gwalior:** 3rd Floor, Alaknanda Tower, City Centre, Gwalior - 474002. **Haldwani:** 2nd Floor, Block B, Durga City Centre, Haldwani - 263139. **Himmatnagar:** Office No 1, Ground Floor, Rajkamal Chambers, Near LIC, Highway Road, Polo Ground, Vistar, Himmatnagar - 383001. **Hissar:** SCO - 187, 1st Floor, Red Square Market, Hissar - 125001. **Howrah:** Jai Mata Di Tower, 4th Floor, 21, Dobson Road, Howrah - 711101. **Hubli:** No. 6, Upper Ground Floor, Aalishan, Travellers Bungalow Road, Deshpande Nagar, Hubli - 580029. **Hyderabad:** Second Floor, Gowra Klassic, 1-11-252/6&7/A&B, behind Shoppers Stop, Begumpet - 500016. **Ichalkaranji:** 2nd Floor, Suyog Chambers, Ward No 16, H No 1545, Ichalkaranji - Kolhapur Main Road, Near Central Bus Stand, Ichalkaranji - 416115. **Indore:** 303 & 304, D M Towers, 21/1 Race Course Road, Near Janjirwala Square, Indore - 452001. **Jabalpur:** 1st Floor, Raj Leela Tower, 1276 Wight Town, Allahabad Bank, Jabalpur - 482001. **Jaipur:** 1st Floor, Ambition Tower, Above SBBJ Kohinoor Branch, D-46, Agrasen Circle, Subhash Marg, C Scheme, Jaipur - 302001. **Jalandhar:** 2nd Floor, Shanti Tower, SCO No.37, PUDA Complex, Opposite Tehsil Complex, Jalandhar - 144001. **Jalgaon:** Ground Floor, Shop No 3, Laxmi Plaza, Gujarathi Lane, Visanji Nagar, Jalgaon - 425001. **Jammu:** Banu Plaza, B-2, 206, South Block, Railway Head, Jammu - 180001. **Jamnagar:** Shop no. 2, 3, 4 & 5, Ground Floor, Shilp, Indira Nagar, Jamnagar - 361140. **Jamshedpur:** Office No. 310 ,3rd Floor, Yashkarnal Complex, Bistupur , Jamshedpur - 831001. **Janakpuri:** Ground Floor, Shop No 31, B Block, Community Centre, Janakpuri - 110058. **Jayanagar:** 118/1, First Floor, Venkat Elegance, 6th C Main Road, 4th Block, Jayanagar, Bangalore - 560011. **Jhansi:** 1st Floor, DP Complex, Elite, Sipri Road, Jhansi - 284001. **Jodhpur:** Dhir Jhanka, 3rd Floor, Illrd B Road, Sardarpura, Jodhpur - 342003. **Junagarh:** Shop No 10, Rajji Nagar, Shopping Complex, Opposite Moti Palace, Junagarh - 362001. **Kalyan:** Shop No 4, Gr Floor, Santoshi Mata road, Mahavir Complex, Kalyan (W) - 421301. **Kalyani:** 1st Floor, B-8/25 (CA), Nadia, Kalyani - 741235. **Kangra:** Ground Floor, Shop No 3018, War No 9, Above SBI, Kangra - 177103. **Kanpur:** 6th Floor, Office No-3, KAN Chambers, 14/113, Civil Lines, Kanpur - 208001. **Kharagpur:** Atwal Real Estate, M S Towers, O T Road, INDA, Kharagpur - 721305. **Kolhapur:** 1st Floor, Office No 101,102, Haripriya Plaza, Rajaram Road, Rajarampuri, Kolhapur - 416001. **Karnataka:** Reliance Mutual Fund, NO.164/3/4, (Beside Sri Kannikaparameswari Co-Operative Bank), First Floor, 3rd Main Road, P J Extension, Davangere, Karnataka - 577002. **Kolkata:** Unit no. 10,11 & 12, 5th floor, FMC Fortuna, A J C Bose, Kolkata - 700020. **Kolkata:** 14B, 18, British Indian Street, GF Shop No. 14, Kolkata - 700001. **Kolkata:** B D 25, Salt Lake, Sector - 1, Kolkata - 700064. **Kota:** 1st Floor, Office No 1 & 2, Mehta Complex, Near Grain Mandi, 26, Jhalawar Road, Kota - 324007. **Kottayam:** Shop No. IV 278,1st Floor, Vetteel Estate, Kanjikkuzhy, Kottayam - 686004. **Lucknow:** Ground Floor, Aslam Agha Complex, 5, Park Road, Thapper House, Hazaratganj, Lucknow - 226001. **Ludhiana:** 1st Floor, SCO 10-11, 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 - 560003. **Mangalore:** UGI - 3 & 4, Upper Ground Floor, "Maximus Commercial Complex," Light House Hill Road, Mangalore - 575001. **Margao:** Shop No. 3, Mira Building, Pajifond, Near Jain Mandir, Margao, Goa - 403601. **Meerut:** Ground Floor, G-14, Rama Plaza, Bachha Park, WK Road, Meerut - 250001. **Mehsana:** Reliance Mutual Fund, Jaydev Complex, 1st Floor, Near SBBJ Bank, Opposite P B Pump, Mehsana - 384002. **Moradabad:** Reliance Mutual fund, 8/8/49A, Near Raj Mahal Hotel, Civil lines, Moradabad, UP, Pin - 244001. **Mumbai:** Office No 304, Kshitij Building, 3rd Floor, Veera Desai Road, Opposite Andheri Sports Complex, Andheri (W), Mumbai - 400053. **Mumbai:** Office No 101, 1st Floor, Bhoomi Saraswathi, Ganjawala Lane Chamunda Circle, Borivali (W), Mumbai - 400092. **Mumbai:** Office No. 203 & 204, 2nd Floor, Rupa Plaza, Jawahar Road, New BMC Office, Ghatkopar (E), Mumbai - 400077. **Mumbai:** Mittal Chambers, 228, Ground Floor, Nariman Point, Mumbai - 400021. **Muzaffarnagar:** 1st Floor, 139, Sarvat Gate North, Ansari Road, Muzaffarnagar - 251002. **Mysore:** Shop No. 1, Ground Floor, Mahindra Arcade, Saraswathipuram, 2nd Main Road, Mysore - 570009. **Nanded:** Office No 10, 1st Floor, Sanman Prestige, Near Zilla Parishad, Nanded - 431601. **Nagpur:** Office No 101, 1st Floor, Ramdaspath, behind SBI Bank, Thapar Inclave 2, Nagpur - 440010. **Nashik:** Office No 1, Bedmutha's Navkar Height, New Pandit Colony, Sharanpur Road, Nashik - 422005. **Navsari:** Shop No 301, 3rd Floor, Landmark Mall, Sayaji Library, Navsari - 396445. **New Delhi:** 801 - 806, 810 - 812, 8th Floor, Prakashdeep Building, 7, Tolstoy Marg, New Delhi - 110001. **Noida:** Unit no. 101, 1st Floor, Chokhani Square, Plot No. P4, Sector -18, Noida - 201301. **Panaji:** 1st Floor, Block "D", Office No F17, F18, F19 & F20, Alfran Plaza, Mahatma Gandhi Road, Panjim - 403001. **Panipat:** 1st Floor, Royal II, 1181, G T Road, Opposite Railway Road, Panipat - 132103. **Pathankot:** 2nd Floor, Choudhary Collections, SCO 11, Near ICICI Bank, Patel Chowk, Pathankot - 145001. **Patiala:** S.C.O. 44, 1st Floor, New Leela Bhawan Market, Patiala - 147001. **Patna:** C - 5, 1st Floor, Twin Tower Hathwa, South Gandhi Maidan, Patna - 800001, Bihar. **Pune:** 5th Floor, Guru Krupa, 1179/4, F.P. No. 554/4, Smruti, Modern College Road, Dnyaneshwar Paduka Chowk, Off FC Road, Pune - 411005. **Raipur:** Ground Floor, Raj Villa, Near Ghadi Chowk, Civil Lines, Raipur - 492001. **Rajahmundry:** Door No : 6-8-7, First Floor, Upstairs of HDFC Bank, T-Nagar, Nidamarthi Vari Veedhi, Rajahmundry - 533101. **Rajasthan:** Shop No 6, Gali No 4, Nagpal Colony, opposite Bihani petrol pump, Sri Ganganagar, Rajasthan - 335001. **Rajkot:** 2nd Floor, Plus Point, Opp Harihar Hall, Dr. Yagnik Road, Rajkot - 360001. **Ranchi:** Office No. 317, 3rd Floor, "Panchwati Plaza", Kutchery Road, Ranchi - 834001. **Rohtak:** 2nd Floor, Ashoka Plaza, Delhi Road, Rohtak - 124001. **Rourkela:** 4th Floor, Triveni Complex, Madhusudan Marg, Rourkela - 769001. **Sagar:** 1st Floor, 10 Civil Lines, Yadav Complex, Sagar - 470002. **Saharanpur:** 1st Floor, Mission market, court road, Saharanpur - 247001. **Salem:** 2nd Floor, Kandaswama Mega Mall, Survey No. 186/2E, Alagapuram, Opp Saradha College, Fairlands, Salem - 636016. **Sangli:** Ground Floor, Office No G 4, Shiddhivinayak Forum Opp. Zilla Parishad, Miraj Road, Sangli - 416416. **Satara:** Ground Floor, Sai Plaza, Near Powai Naka, Satara - 415001. **Shillong:** First Floor, Crescens Bldg, M G Road, Shillong - 793001. **Shimla:** Fourth Floor, Bella Vella, The Mall, Shimla - 171001. **Siliguri:** Gitanjali Complex, 1st Floor, Sevoke Road, Siliguri - 734001. **Solapur:** 1st Floor, Office No 6, City Pride, 162, CTS No 8397, Railway Lines, Solapur - 413002. **Sreerampore:** 2nd Floor, 35, N. S, Avenue, Sreerampore, Hooghly - 712201. **Surat:** No.118, 1st Floor, Jolly Plaza, Opp. Athwagate Police Chowki, Athwagate Circle, Surat - 395001. **Thane:** Shop No 4, Ground Floor, Satyam Apartment, M G Road, Near Naupada Police Station, Thane - 400602. **Thrissur:** 4th floor, Pathayapura Building, Round South, Thrissur - 680001. **Tinsukia:** Albs Commercial Complex, 2nd Floor S R Lohia Road, above ICICI Bank, Tinsukia - 786125. **Tirupati:** 1st Floor, 20-1-200A, Maruthi Nagar, Korlagunta, Tirumala By Pass Road, Tirupati - 517501. **Trichy:** Ground Floor, Plot No. D-27, Door No. D-27, 7thCross (East), Thillainagar, Tiruchirappalli - 620018. **Trivandrum:** 1st flir, Uthradam, Panavila Junction, Trivandrum - 695001. **Udaipur:** 1st Floor, Ridhi Sidhi Complex, Madhuban, Udaipur - 313001. **Ujjain:** Office No 304, Shape Arcade, Kalidas Marg, 116, Freerang, Ujjain - 456001. **Vadodara:** Office No 304, 3rd Floor, KP Infinity Complex, Opposite Inox, Race Course, Vadodara - 390007. **Valsad:** Office No 103, 1st Floor, Amar Chamber, Station Road, Valsad - 396001. **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 - 221010. **Vasco:** Shop No. S-1, Our Lady of Mercedes Building, Opp. K.T.C Bus Stand, Mundvel, Vasco Da Gama, Goa - 403802. **Vashi:** Shop no. 20, Ground floor, Devrta Building, Plot no. 83, Sector 17, Vashi, Navi Mumbai - 400705. **Vijayawada:** 3rd floor, Surya tower, Above Icon showroom, M G Road, Labbipet, Vijayawada - 520010. **Visakhapatnam:** First Floor, Somu Naidu Enclave, Dwaraka Nagar, 3rd Lane, Vishakhapatnam - 530016. **Warangal:** 2nd Floor, ABK Mall, 15 & 16, Ram Nagar, Hanamkonda, Warangal - 506002.

KARVY COMPUTERSHARE PRIVATE LIMITED

Agartala: Jagannath Bari Road, Bidur Karta Chowmuhani, Agartala - 799001. **Agra:** Deepak Wasan Plaza, Behind Holiday Inn, Opp Megdoot Furnitures, Sanjay Place, Agra - 282002 (U.P). **Ahmedabad:** 201, Shail Building, Opp : Madhusudan House Nr. Navrangpura Telephone Exchange, Navrangpura, Ahmedabad - 380006. **Ajmer:** 1-2, II Floor Ajmer Tower, Kutchery Road Ajmer - 305001. **Akola:** Shop No-30, Ground Floor, Yamuna Tarang Complex, N.H. No. 06, Murtizapur Road, Akola - 444004. **Aligarh:** 1st Floor, Kumar Plaza, Aligarh - 202001. **Allahabad:** RSA Towers, 2nd Floor, Above Sony TV Showroom, 57, S P Marg, Civil Lines, Allahabad - 211001. **Alleppy:** 2nd Floor, JP Towers Near West Of zilla Court Bridge, Mullakkal, Alleppy - 688011. **Alwar:** 101, 1st Floor, Saurabh Towers, Opp. UTI, Road No # 2 Bhagat Singh Circle, Alwar - 301001. **Amaravathi:** Shop No. 13 & 27, First Floor Gulshan Plaza, Raj Peth, Badnera Road, Amaravathi - 444605. **Ambala:** 6349, Nicholson Road, Adjacent Kos Hospital, Ambala Cantt, Ambala - 133001. **Amritsar:** 72-A, Taylor'S Road, Aga Heritage, Gandhi Ground, Amritsar - 143001. **Anand:** F-6, Chitrangana Complex Opp: Motikaka Chawl, V V Nagar, Anand - 388001. **Ananthapur:** 15-149, 1st Floor, S. R. Towers, Opp: Lalithakala Parishat, Subash Road, Anantapur - 515001. **Ankleshwar:** L/2, Keval Shopping Center, Old National Highway, Ankleshwar - 393002. **Asansol:** 114 / 71, G. T. Road Near Sony Centre, Bhanga Pachil, Asansol - 713303. **Aurangabad:** Ramkunj, Railway Station Road, Near Osmanpura Circle, Aurangabad - 431005. **Azamgarh:** 1st Floor Alkal Building, Opp. Nagaripalika Civil Line, Azamgarh - 276001. **Balalore:** M S Das Street, Gopalgao, Balalore - 756001. **Bangalore:** No : 51/25, 1st Floor, Surya Building Ratna Avenue, Richmond Road, Bangalore - 560025. **Bankura:** Ambika Market, Natunganj Bankura - 722101. **Bareilly:** 1st

Floor, 165, Civil Lines, Opp. Hotel Bareilly Palace, Near Rly Station Road, Bareilly - 243001. **Berhampore (WB):** Thakur Market Complex, 72, Naya Sarak Road, Gorabazar, PO. Berhampore DIST. Murshidabad, **Baroda:** SB - 4 & 5, Mangaldeep Complex, Opposite Mesonic Hall, Productivity Road, Alkapuri, Vadodara - 390007. **Begusarai:** Hotel Diamond Surrbi Complex, Near I.O.C Township Gate, Kapasiya Chowk, Begusarai - 851117. **Belgaum:** CTS No 3939/ A2 A1, Above Raymonds Show Room, Beside Harsha Appliances Club Road, Belgaum - 590001. **Bellary:** No.1 Khb Colony, Gandhinagar, Bellary - 583101. **Berhampur (OR):** Ramlingam Tank Road, Berhampur - 760002. **Betul:** 107, Hotel Utkarsh, Awasthi Complex, J H College Road, Civil Lines, Beetul - 460001. **Bhagalpur:** 2nd Floor, Chandralok Complex, Ghantagar, Radha Rani Sinha Road, Bhagalpur - 812001. **Bharuch:** 147-148, Aditya Complex Near Kasak Circle Bharuch - 392002. **Bhatinda:** #2047 - A, 2nd Floor, Above Max New York Life Insurance, The Mall Road, Bhatinda - 151001. **Bhavnagar:** Surabhi Mall 301, 3rd Floor, Waghawadi Road, Bhavnagar - 364001. **Bhilai:** Shop No-1, First Floor Plot NO-1, Old Sada Office Block Commercial Complex, Near HDFC ATM, Nehru Nagar- East. **Bhilwara:** 27-28, 1st Floor, Hira-Panna Complex Pur Road, Bhilwara - 311001. **Bhopal:** Kay Kay Busniss Centre 133, Zone I, M P Nagar, Bhopal - 462011. **Bhubaneswar:** Plot No - 104 / 105 (P), Jaydev Vihar, Besides Hotel Pal Heights, Bhubaneswar - 751013. **Bikaner:** 2nd Floor, Plot No 70 & 71, Panchshati Circle, Sardul Gunj Scheme, Bikaner - 334003. **Bilaspur:** Shop No 201/202, V. R. Plaza, Link Road, Bilaspur - 495001. **Bokaro:** B-1, 1st Floor, Near Sona Chandi Jewellers, City Centre, Sector - 4, Bokaro Steel City - 827004. **Burdwan:** 63 G T Road, Birhata, Halder Complex, 1st Floor, Burdwan - 713101. **Calicut:** Sowbhagya Shopping Complex, Areyadathupalam Mavoor Road, Calicut - 673004. **Chandigarh:** SCO-371-372; First Floor; Above Hdfc Bank; Sector 35B Chandigarh - 160022. **Chandrapur:** Shop No.5, Office No.2, 1st Floor, Routs Raghuvanshi Complex, Beside Azad Garden, Main Road, Chandrapur - 442402. **Chennai:** Flat No F11, First Floor, Akshya Plaza, (Erstwhile Harris Road), Opp Chief City Metropolitan Court, 108, Adhithanar Salai, Egmore. **Chinsura:** JC Ghosh Sarani, Near Bus Stand, Chinsura - 712101. **Cochin:** Building Nos. 39, Ali Arcade, 1st floor, Near Atlantis Junction, Kizhvana Road, Panampilly Nagar, Cochin - 682036. **Coimbatore:** 1057/1058, Jaya Enclave, Avanashi Road, Coimbatore - 641018. **Cuttack:** Dargha Bazar, Opp. Dargha Bazar Police Station, Buxibazar, Cuttack - 753001. **Darbhanga:** Jaya Complex, 2nd Floor, above furniture planet, Donar chowk, Darbhanga - 846003. **Davangere:** 15/9, Sobaga Complex, 1st Floor, 2nd Main Road, P J Extension, Davangere - 577002. **Dehradun:** Kaulagarh Road, Near Sirmour Marg, Above Reliance Webworld, Dehradun - 248001. **Deoria:** 1st Floor, Shanti Niketan Opp. Zila Panchayat, Civil Lines, Deoria - 274001. **Dewas:** 27 Rmo House, Station Road, Dewas - 455001. **Dhanbad:** 208, New Market, 2nd Floor, Katras Road, Bank More, Dhanbad - 826001. **Dharwad:** G7 & 8, Sri Banashankari Avenue Ramnagar, Opp Nttfpb Road, Dharwad - 580001. **Dhule:** Ashoka Estate, Shop No. 14/A, Upper Ground Floor, Sakri Road, Opp. Santoshi Mata Mandir, Dhule - 424001. **Dindigul:** No.9, Old No. 4/B, New Agraharam, Palani Road, Dindigul - 624001. **Durgapur:** MWAV-16 Bengal Ambuja, 2nd Floor, City Centre, Durgapur - 713216. **Eluru:** D. NO: 23B - 5 - 93 / 1, Savithri Complex, Eadaravathi Street Near Dr. Prabhavathi Hospital, R. R. Pet, Eluru - 534002. **Erode:** No. 4, KMY Salai, Veerappan Traders Complex, Opp: Erode Bus Stand, Sathy Road, Erode - 638003. **Faridabad:** A-2B, 1st Floor, Nehru Ground, Neelam Bata Road, Net, Faridabad - 121001. **Ferozpur:** 2nd Floor, Malwal Road, Opp. H.M. School, Ferozpur City -152002. **Gandhidham:** Office No. 203, Second Floor, Bhagwati Chamber, Plot No. 8 Sector - 1/A, Kutch Kala Road, Gandhidham - 370201. **Gandhinagar:** Plot No. 945/2, Sector - 7/C, Gandhinagar - 382007. **Gaya:** 1st Floor, Lal Bhawan, Tower Chowk, Near Kiran Cinema, Gaya - 823001. **Ghaziabad:** 1st Floor, C-7, Lohia Nagar, Ghaziabad - 201001. **Ghaziपुर:** Shubhra Hotel Complex, 2nd Floor, Mahaubagh, Ghazipur - 233001. **Gonda:** Shree Markit, Sahabgunj, Near Nuramal Mandir, Station Road, Gonda - 271001. **Goarakpur:** Above V.I.P. House Ajdacent, A.D. Girls Inter College, Bank Road, Goarakpur - 273001. **Gulbarga:** CTS No. 2913, First Floor, Asian Text Next To Hotel Aditya, Jagat Station Main Road, Gulbarga - 585105. **Guntur:** D No 6-10-27 10/1, Sri Nilayam, Arundelpet, Guntur - 522002. **Gurgaon:** Shop No. 18, Ground Floor, Sector - 14, Opp. AKD Tower, Near Huda Office, Gurgaon - 122001. **Guwahati:** 1st Floor, Bajrangbali Building, Near Bora Service Station, GS Road, Guwahati - 781007. **Gwalior:** Shindi Ki Chawani, Nadi Gate Pul, MLB Road, Gwalior - 474001. **Haldwani:** Above Kapilaz Sweet House, Opp LIC Building, Piliokothi Haldwani - 263139. **Haridwar:** 8, Govind Puri, Opp. LIC - 2, Above Vijay Bank, Main Road, Ranipur, More, Haridwar - 249401. **Hassan:** St. Anthony's Complex Ground Floor, H N Pura Road, Hassan - 573201. **Hissar:** Sco 71, 1st Floor, Red Square Market, Hissar - 125001. **Hoshiarpur:** 1st Floor, The Mall Tower, Opp Kapila Hospital, Sutheri Road, Near Maharaj Palace, Hoshiarpur - 146001. **Hubli:** 22 & 23, 3rd Floor Eureka Junction, T B Road, Hubli - 580029. **Hyderabad:** Karyv Selenium, Tower B, Plot Nos. 31 & 32, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad - 500032. **Indore:** G - 7, Royal Ratan Building, M. G. Road, Opp. Kotak Mahindra Bank. Indore - 452010. **Jabalpur:** 43, Naya Bazar, opposite shyam talkies, Jabalpur - 482001. **Jaipur:** S-16 A, 3Rd Floor, Land Mark, Opposite Jaipur Club, Mahavir Marg, C- Scheme, Jaipur - 302001. **Jalandhar:** Lower Ground Floor, Office No : 3, Arora Prime Tower, Plot No : 28, G T Road, Jalandhar - 144 004. **Jalgaon:** 148 Navi Peth, Opp. Vijaya Bank Near. Bharat Dudhalay, Jalgaon - 425001. **Jalpaiguri:** D.B.C. Raod, Near Rupasree Cinema Hall, Beside Kalamandir, Po & Dist, Jalapiguri - 735101. **Jammu:** 29 D/C, Near Service Selection Commission Office, Gandhi Nagar, Jammu - 180004. **Jamnagar:** 108, Madhav Plaza, Opp SBI Bank, Near Lal Bangalov, Jamnagar - 361001. **Jamshedpur:** Kanchan Tower, 3Rd Floor, Chhaganlal Dayalji @ Sons 3-S B Shop Area, (Near Traffic Signal) Main Road, Bistupur, Jamshedpur - 831001. **Jaunpur:** 119, R N Complex, 2nd Floor, Near Jay Ceej Crossing, Ummarpur, Jaunpur - 222002. **Jhansi:** 371/01, Narayan Plaza, Gwalior Road, Near Jeevan Shah Chauraha, Jhansi - 284001. **Jodhpur:** 203, Modi Arcade, Chupasni Road, Jodhpur - 342001. **Junagadh:** 124/125, Punit Shopping Center, Ranavati Chowk, Junagadh, Gujarat - 362001. **Kannur:** 2nd Floor, Prabhat Complex, Fort Road, Kannur - 670001. **Kanpur:** 15/46, Ground Floor, Opp: Muir Mills, Civil Lines, Kanpur - 208001. **Karaiakudi:** Gopi Arcade, 100 Feet Road, Karaiakudi - 630001. **Karimnagar:** H.No.4-2-130/131, Above Union Bank, Jafri Road, Rajeev Chowk, Karimnagar - 505001. **Karnal:** 18/369, Char Chaman Kunjipura road, Karnal -132001. **Karur:** No. 6, Old No.1304, Thiru-Vi-Ka Road, Near G. R. Kalyan Mahal, Karur - 639001. **Kharagpur:** Malancha Road, Beside Uti Bank, Kharagpur - 721304. **Kolhapur:** 605/1/4 E Ward, Near Sultane Chambers, Shahupuri, 2nd Lane, Kolhapur - 416001. **Kolkata:** 166A, Rashbehari Avenue, 2nd Floor, Near Adi Dhakerhwari Bastralaya OPP- Fortis Hospital, Kolkata - 700029. **Kollam:** Ground floor, Vigneshwara Bhavan, Below Reliance Web World, Kadapakkada Kollam - 691008. **Korba:** 1st Floor, 35 Indira Complex, T P nagar, Korba (C.G.) - 495677. **Kota:** H.No. 29, First Floor, Near Lala Lajpat Rai Circle Shopping Centre, Kota - 324007. **Kottayam:** 1st Floor, Csi Ascension Church Complex, Kottayam - 686001. **Kurnool:** Shop No. 43, 1st Floor, S V Complex, Railway Station Road, Kurnool - 518 004. **Lucknow:** Usha Sadan, 24, Prem Nagar, Ashok Marg, Lucknow - 226001. **Ludhiana:** SCO - 136, First Floor, Above Airtel Show Room, Feroze Gandhi Market, Ludhiana - 141001. **Madurai:** Rakesh Towers, 30-C, Bye Pass Road, Ist Floor, Opp Nagappa Motors, Madurai - 625010. **Malappuram:** First Floor, Cholakkal Building, Near A U P School, Upp Hill, Malappuram - 676505. **Malda:** Sahistul Under Ward No-6, English Bazar Municipality, No-1 Govt Colony, Malda - 732101. **Mangalore:** Ground Floor, Mahendra Arcade Kodial Bail, Mangalore - 575003. **Mandi:** House No.149/11, School Bazar, City, Mandi - 175001. **Margao:** 2Nd Floor, Dalal Commercial Complex, Opp: Hari Mandir, Pajifond, Margao - Goa - 403601. **Mathura:** AMBEY Crown, IInd Floor, In Front Of BSA College, Gaushala Road, Mathura - 281001. **Meerut:** 1st Floor, Medi Centre Complex, Opp. Icici Bank, Hapur Road, Meerut - 250002. **Mehsana:** Ul - 47, Appolo Enclave, Opp Simandhar Temple, Modhera Char Rasta Highway, Mehnsana - 384002. **Mirzapur:** Girja Sadan, Dankin Gunj, Mirzapur - 231001. **Moga:** Near Dharamshala Brat Ghar, Civil Line, Dutt Road, Moga - 142001. **Moradabad:** Om Arcade, Parker Road, Above Syndicate Bank, Tari Khana Chowk, Moradabad - 244001. **Morena:** Moti Palace, Near Ramjanki Mandir, Jiwaaji Ganj, Morena - 476001. **Mumbai:** Office number: 01/04 24/B, Raja Bahadur Compound, Ambalal Doshi Marg, Behind Bombay Stock Exchange, Fort, Mumbai - 400001. **Muzaffarpur:** 1st Floor, Uma Market, Near Thana Gumti, Motijheel, Muzaffarpur, Bihar - 842001. **Mysore:** L - 350 , Silver Tower, Clock Tower, Ashoka Road, Mysore - 570001. **Nadiad:** 105 Gf City Point, Near Paras Cinema, Nadiad - 387001. **Nagarkoil:** 3A, South Car street, Parfan Complex, Nr The Laxmi Villas Bank, Nagarcoil - 629001. **Nagpur:** Plot No.2/1, House No. 102/1, Mangaldeep Apartment, Mata Mandir Road, Opp. Khandelwal Jewellers, Dharampeth, Nagpur - 440010. **Namakkal:** 105/2, Arun Towers, Paramathi Street, Namakkal - 637001. **Nanded:** Shop No. 4, First Floor, Opp. Bank Of India Santkrupa Market, Gurudwara Road, Nanded - 431602. **Nasik:** S-12, Second Floor, Suyojit Sankul, Sharanpur Road, Nasik - 422002. **Navsari:** 1st Floor, Chinmay Arcade Opp. Sattapir, Tower Road, Navsari - 396445. **Nellore:** 207, 1st Floor, Kaizen Heights,16/2/230, Sunday Market Pogathota, Nellore - 524001. **New Delhi:** 305, 3rd Floor, New Delhi House, Bara Khamba Road, Connaught Place, New Delhi - 110001. **Nizamabad:** H No. 4-9-55, 1st Floor, Uppala Rameshwara Complex, Jawahar Road, Nizamabad - 503001. **Noida:** 307, Jaipuria Plaza, D K 8 A, 2nd Floor, Opp Delhi Public School, Sector 26, Noida - 201301. **Palghat:** 12/310, (No.20 & 21), Metro Complex, Head Post Office Road, Sultanpet, Palghat - 678001. **Panipat:** 1st Floor, Krishna Tower, Near Hdfc Bank, Opp. Railway Road, G T Road, Panipat - 132103. **Panjim:** City Business Centre, Coelho Pereira Building, Room Nos.18, 19 & 20, Dada Vaidya Road, Panjim - 403001. **Pathankot:** I Floor, 9A, Improvement Trust Building, Near HDFC Bank, Patel Chowk, Pathankot - 145001. **Patiala:** Sco 27 D, Chhoti Baradarai, Patiala - 147001. **Patna:** 3A, 3Rd Floor Anand Tower, Exhibition Road, Opp Icici Bank, Patna - 800001. **Pollachi:** S S Complex, New Scheme Road, Pollachi - 642002. **Pondicherry:** First Floor No.7, Thiayagaraja Street, Pondicherry - 605001. **Proddatur:** Beside SBI ATM, Near Syndicate bank, Araveti Complex, Mydukur Road, Kadapa Dist, Proddatur - 516360. **Pudukottai:** Sundaram Masilamani Towers, Ts No. 5476 - 5479, Pm Road, Old Tirumayam Salai, Near Anna Statue, Jublie Arts, Pudukottai - 622001. **Pune:** Shop No. 16, 17 & 18, Ground Floor, Sreenath Plaza, Dyaneshwar Paduka Chowk, F C Road, Pune - 411004. **Raipur:** Room No. TF 31, 3 RD FLOOR, Millennium Plaza, Behind Indian Coffee House, G E Road, Raipur - 492001. **Rajahmundry:** Dr.No: 6-1-4, first floor, Rangachary street, Tnagar, Rajahmundry - 533101. **Rajapalayam:** Professional Couriers Building, 40/C (1), Hospital Road, Rajapalayam - 626117. **Rajkot:** 104, Siddhi Vinayak Complex, Dr Yagnik Road, Opp Ramkrishna Ashram, Rajkot - 360001. **Ranchi:** Room No. 307, 3Rd Floor, Commerce Towers, Beside Mahabir Towers Main Road, Ranchi - 834001. **Ratlam:** 1 Nagpal Bhavan, Freeganj Road, Tobatti, Ratlam - 457001. **Renukoot:** Shop No. 18, Near Complex Birhta Market, Renukoot - 231217. **Rewa:** Ist Floor, Angoori Building, Besides Allahabad Bank Trans University Road, Civil Lines, Rewa - 485001. **Rohtak:** 1st Floor, Ashoka Plaza, Delhi Road, Rohtak - 124001. **Roorkee:** Shree Ashadeep Complex, 16 Civil Lines, Near Income Tax Office, Roorkee, Uttaranchal - 247667. **Rourkela:** 1st Floor, Sandhu Complex, Kanchery Road, Udit Nagar, Rourkela - 769012. **Sagar:** Above Poshak garments, 5 Civil Lines, Opposite Income Tax Office, Sagar - 470002. **Saharanpur:** 18 Mission Market, Court Road, Saharanpur - 247001. **Salem:** Door No: 40, Brindavan Road, Near Perumal Koil, Fairlands, Salem - 636016. **Sambalpur:** Quality Mission, 1st Floor Above Bata Shop / Preeti Auto Combine, Nayapara, Sambalpur - 768001. **Satna:** 1st Floor, Gopal Complex, Near Busstand Rewa Road, Satna (M.P.) - 485001. **Shaktinagar:** 1st/A-375, V V Colony Dist. Sonebhadra, Shaktinagar - 231222. **Shillong:** Mani Bhawan, Thana Road, Lower Police Bazar, Shillong - 793001. **Shimla:** Triveni Building, By Pas Chowk, Khallini, Shimla - 171002. **Shimoga:** Uday Ravi Complex, LLR Road, Durgi Gudi, Shimoga - 577201. **Shivpuri:** 1ST Floor, M.P.R.P. Building, Near Bank of India, Shivpuri - 473 551. **Sikar:** 1st Floor, Super Towers, Behind Ram Mandir, Station Road, Sikar - 332001. **Silchar:** 1st Floor, Chowchakra Complex, N N Dutta Road, Premtala, Silchar - 788001. **Siliguri:** Nanak Complex, Near Church Road, Sevoke Road, Siliguri - 734001. **Sitapur:** 12/12-A, Surya Complex, Arya Nagar, Opp. Mal Godam, Sitapur - 261001. **Sivakasi:** 363, Thiruthangal Road, Opp: Tneb, Sivakasi - 626123. **Solan:** Sahni Bhawan, Adjacent Anand Cinema Complex, The Mall, Solan - 173212. **Solapur:** Siddeshwar Securities, No 6, Vaman Road, Vijaypur Road, Vaman Nagar, Solapur - 413004. **Sonepat:** 205, R Model Town, Above Central Bank Of India, Sonepat - 131001. **Sri Ganganagar:** 35-E-Block, Opp. Sheetla Mata Vatika, Sri Ganga Nagar - 335001. **Srikakulam:** 4-1-28/1. Venkateshwara Colony, Day & Night Junction, Srikakulam - 532001. **Sultanpur:** Rama Shankar Complex Civil Lines, Faizabad Road, Sultanpur - 228001. **Surat:** G-6 Empire State Building, Near Parag House, Udhna Darwaja Ring Road, Surat - 395002. **Thanjavur:** Nalliah Complex, No.70, Srinivasam Pillai Road, Thanjavur - 613001. **Thodupuzha:** First Floor, Pulimootill Pioneer Pala Road, Thodupuzha - 685584. **Tirunelveli:** Jeney Building, 55/18, S N Road, Near Arvind Eye Hospital, Tirunelveli - 627001. **Tirupathi:** Plot No.16 (south part), First Floor, R C Road, Tirupati - 517502. **Tirupur:** First Floor, 224 A, S Selvakumar Departmental Stores, Ist Floor, Kamaraj Road, Opp To Cotton Market Complex, Tirupur - 641604. **Tiruvalla:** 2nd Floor, Erinjery Complex, Near Kotak Securities, Ramanchira, Tiruvalla - 689107. **Trichur:** 2'Nd Floor, Brother'S Complex, Near Dhana Laxmi Bank Head Office, Naikkal Junction, Trichur - 680001. **Trichy:** Sri Krishna Arcade, 1st Floor, 60 Thennur High Road, Trichy - 620017. **Trivandrum:** 2Nd Floor, Akshaya Towers, Above Jetairways, Sasthamangalam, Trivandrum - 695010. **Tuticorin:** 4 B, A34, A37, Mangalam, Mani Nagar, Opp: Rajaji Park, Palayamkottai Road, Tuticorin - 628003. **Udaipur:** 201-202, Madhav Chambers, Opp. G.P.O, Chetak Circle, Madhuban, Udaipur - 313001. **Ujain:** 101, Aastha Tower, 1/31, Dhanwantri Marg, Free Gunj, Ujain - 456010. **Valsad:** Shop No 2, Phiroza Corner Opp Next Showroom, Tithal Road, Valsad - 396001. **Vapi:** Shop No 5, Phikhaji Residency Opp Dcb Bank, Vapi Silvassa Road, Vapi - 396195. **Varanasi:** D-64/132, KA 1st Floor, Anant Complex, Siga, Varanasi - 221010. **Vellore:** No.1, M.N.R. Arcade, Officer'S Line, Krishna Nagar, Vellore - 632001. **Vijayanagaram:** "Soubhagya", 19-6-13/1, IInd Floor, Near Sbi Fort Branch, Vijayanagaram - 535002. **Vijayawada:** 39-10-7 Opp Municipal Water Tank, Labbipet, Vijayawada - 520010. **Visakhapatnam:** 47-14-5/1 Eswar Paradise Dwaraka Nagar, Main Road, Visakhapatnam - 530016. **Warangal:** 5-6-95-1 st floor, opp: B.Ed collage, Lashkar Bazar, Chandra