

Equity & Sector-specific Schemes

Common Key Information Memorandum cum Application Form

Continuous offer of open-ended schemes at NAV based prices

Reliance Growth Fund

An open-ended Equity Growth Scheme

Reliance Vision Fund

An open-ended Equity Growth Scheme

Reliance Banking Fund

An open-ended Banking Sector Scheme

Reliance Diversified Power Sector Fund

An open-ended Power Sector Scheme

Reliance Pharma Fund

An open-ended Pharma Sector Scheme

Reliance Media & Entertainment Fund

An open-ended Media & Entertainment sector Scheme

Reliance NRI Equity Fund

An open-ended Diversified Equity Scheme

Reliance Equity Opportunities Fund

An open-ended Diversified Equity Scheme

Reliance Index Fund

An open-ended Index Linked Scheme

Reliance Tax Saver (ELSS) Fund

An open-ended Equity Linked Savings Scheme

Reliance Equity Fund

An open-ended Diversified Equity Scheme

Reliance Long Term Equity Fund

A close-ended Diversified Equity Scheme

Reliance Regular Saving Fund

An open-ended Scheme

Reliance Equity Advantage Fund

An open-ended Diversified Equity Scheme

Reliance Natural Resources Fund

An open-ended Equity Scheme

Reliance Equity Linked Saving Fund-Series I

A 10 year close-ended Equity Linked Savings Scheme

SPONSOR

Corporate Office
Reliance Capital Limited
H Block, 1st Floor
Dhirubhai Ambani Knowledge City
Koparkhaima, Navi Mumbai - 400 710
Tel: 022-3032 7000, Fax: 022-3032 7202

INVESTMENT MANAGER

Corporate Office
Reliance Capital Asset Management Limited
Express Building, 4th Floor
14 E Road, Churchgate, Mumbai 400 020
Tel: 022-30414800 Fax: 022-30414899
Call: 30301111 www.reliancemutual.com

CUSTODIAN

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

TRUSTEE

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

REGISTRAR

Karvy Computershare Private Limited
(Formerly known as Karvy Consultants Limited)
Karvy Plaza, 21, Road No. 4, Street No. 1, Banjara Hills,
Hyderabad-500 034.
Tel: 040-23312454 Fax: 040-23394828

AUDITORS TO THE SCHEMES

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

This Common Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the Scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations, associate transactions etc. Investors should, before investment, refer to the respective Offer Document available free of cost at any of the Investor Service Centres or distributors or from the website www.reliancemutual.com. The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as 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 April 30, 2008.

INVESTMENT MANAGERS : RELIANCE CAPITAL ASSET MANAGEMENT LTD.

Name of the Trustee Company: Reliance Capital Trustee Co. Limited

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

Applicable NAV : Sale of units by Reliance Mutual Fund : In respect of valid applications received upto 3 p.m. by the Mutual Fund alongwith a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the day on which application is received shall be applicable.

In respect of valid applications received after 3 p.m. by the Mutual Fund alongwith a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the next business day shall be applicable.

(Business Day shall have the same meaning as working day, wherever used)

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

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

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

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

Tax Benefits to the Mutual Fund: Reliance Mutual Fund is a Mutual Fund registered with the Securities & Exchange Board of India and hence the entire income of the Mutual Fund will be exempt from income tax in accordance with the provisions of Section 10(23D) of the Income-tax Act, 1961, (the Act). The Mutual Fund will receive all income without any deduction of tax at source under the provisions of Section 196(iv) of the Act.

An exemption has been granted under the Finance (No.2) Act, 2004 to open ended equity oriented mutual funds from paying distribution tax on income distributed without any time limit, effective from 1 April 2004.

(i). Income-tax

Tax on Income distribution Income distributed by the Mutual Fund

All Unit holders

Income received by unit holders in respect of the units of the Mutual Fund, is exempt from tax under Section 10(35) of the Act.

Tax Deduction at Source

All Unit holders

In view of the exemption of income in the hands of the Unit holders, no income tax is deductible at source, on income distribution by the Mutual Fund on or after April 1, 2003, under the provisions of Sections 194K and 196A of the Act.

As per section 196B of the Act, tax is required to be deducted at the rate of 11.22 per cent (inclusive of surcharge on income-tax at the rate of 10 per cent and an additional surcharge by way of education cess at the rate of 2 per cent on the amount of tax inclusive of surcharge) from income payable in respect of units purchased in foreign currency to approved overseas financial organizations. Where the total income of such organization does not exceed Rs. one crore, the abovementioned surcharge is not payable.

The Finance Act, 2007 has levied an additional surcharge, called the "Secondary and Higher Education Cess", at the rate of one per cent of income-tax and surcharge (not including the education Cess on income-tax).

(ii) Tax on Capital Gains Long-term Capital Gains

Section 10(38) of the Act grants exemption to any income arising from the transfer of a long term capital asset, being units of an equity oriented fund provided the transaction giving rise to the capital gains, attracts Securities Transaction Tax (STT) and is made on or after 1st October 2004 i.e. the date on which Chapter VII of the Finance (No. 2) Act, 2004 has come into force. For this purpose "equity oriented fund" means where the investible funds are invested by the Mutual Fund in equity shares in domestic companies to the extent of more than sixty five percent of the total proceeds of such fund set up under a scheme of a Mutual Fund specified under Section 10(23D) of the Act.

Short-term Capital Gains

Under Sec. 111A, where the total income of an assessee includes any income chargeable under the head "Capital Gains", arising from the transfer of a short-term capital asset, being a unit of an equity oriented fund and

(a) the transaction of sale of such unit is entered into on or after 1st October 2004, i.e. the date on which Chapter VII of the Finance (No. 2) Act, 2004 has come into force; and

(b) such transaction is chargeable to securities transaction tax under that Chapter, the tax payable by the assessee on such short-term capital gains is at the rate of ten per cent. As per the proposals of the Finance Bill, 2008, in case of resident individuals and HUFs, where the total income as reduced by the short-term capital gains, is below the basic exemption limit, the short-term capital gains will be reduced to the extent of the shortfall and only the balance short-term capital gains will be subjected to the 15 per cent tax rate.

This increase will come into effect from 1.4.08 i.e. from FY 08-09. The said tax rate would be increased by a surcharge of 10 per cent in case of non-corporate Unit holders excluding firms, where the total income exceeds Rs. 10,00,000. In the case of firms and corporate Unit holders, surcharge is applicable where the total income exceeds Rs. one crore. Further, an additional surcharge of 2 per cent by way of education cess would be charged on amount of tax inclusive of surcharge.

The Finance Act, 2007 has levied an additional surcharge, called the "Secondary and Higher Education Cess", at the rate of one per cent of income-tax and surcharge (not including the education Cess on income-tax). Where the total income of an assessee includes any short-term capital gains on equity oriented units the deduction under section 80C shall be allowed from the income tax on the total income as reduced by such short term capital gains.

Foreign Institutional Investors: Long-term capital gains arising on sale/repurchase of units, held for a period of more than twelve months, would be taxed at the rate of 10 per cent under Section 115AD of the Act (subject to the exemption of tax on long-term capital gains provided for in Sec. 10(38) of the Act, discussed elsewhere in this document). The said tax rate would be increased by a surcharge of 2.5 per cent where the total income exceeds Rs. one crore. Further, an additional surcharge of 2 per cent by way of education cess would be charged on amount of tax inclusive of surcharge. Such gains would be calculated without inflation index and currency fluctuations.

Short-term capital gains arising on sale/repurchase of units would be taxed at 30 per cent (15% if such short term capital gains is of the nature referred in section 111A of the Act, discussed elsewhere in this document.). The said applicable tax rate would be increased by 2.5 per cent surcharge where the total income exceeds Rs. one crore.. Further, an additional surcharge of 2 per cent by way of education cess would be charged on amount of tax inclusive of surcharge.

The Finance Act, 2007 has levied an additional surcharge, called the "Secondary and Higher Education Cess", at the rate of one per cent of income-tax and surcharge (not including the education Cess on income-tax).

Specified overseas financial organizations: As per the provisions of section 115AB of the Act, long-term capital gains arising on sale/repurchase of units purchased in foreign currency shall be liable to tax at the rate of 10 per cent. However, such gains shall be computed without the benefit of cost indexation.

The rate of surcharge would be 2.5% where the total income exceeds Rs. one crore. Further, an additional surcharge of 2 per cent by way of education cess would be charged on amount of tax inclusive of surcharge.

The Finance Act, 2007 has levied an additional surcharge, called the "Secondary and Higher Education Cess", at the rate of one per cent of income-tax and surcharge (not including the education Cess on income-tax). This amendment has taken effect from the 1st day of April, 2007.

Securities Transaction Tax (STT)

Nature of Transaction	Payable by	Rate of Tax
Purchase and sale of equity shares or units of equity oriented mutual funds on a recognised stock exchange on delivery basis	Both purchaser as well as seller	0.125%
Sale on stock exchange of equity shares or units of equity oriented mutual funds on non-delivery basis	Seller	0.025%
Sale of derivatives on recognised stock exchange	Seller	0.017%
Sale of units of equity oriented mutual funds to the mutual fund	Seller	0.25%

INVESTMENT MANAGERS : RELIANCE CAPITAL ASSET MANAGEMENT LTD.

As per the proposals of the Finance Bill 2008, with effect from 1.4.2008 (FY 08-09), STT paid in respect of securities transactions entered into in the course of business will now be allowable as a business deduction, instead of being allowed as a rebate under Sec. 88E against the tax payable, if the income from such securities transactions forms part of income computed under the head "Profits and gains of Business or Profession". Consequently, the provision for disallowance of such STT under Sec. 40(a)(ib) has been deleted. Further the restriction under Sec. 88E that the amount of STT rebate should not exceed the tax on the income arising out of the securities transactions, would no longer apply.

Tax Treaty: In the case of a non-resident unit holder who is resident of a country with which India has signed a Double Taxation Avoidance Agreement (DTAA), (which is in force), income tax is payable at the rate provided in the Act or at the rate provided in the such agreement, whichever is more beneficial to such non resident unit holder.

In order to obtain the benefit of the lower rate under the DTAA, the unit holder would be required to provide a certificate from his Assessing Officer stating his eligibility for the lower rate.

Dividend Stripping

All Unit holders: As per Section 94(7) of the Act, loss arising on sale of Units, which are bought within 3 months prior to the record date (i.e. the date fixed by the Mutual Fund for the purposes of entitlement of the Unit holders to receive the income) and sold within 9 months after the record date, shall be ignored for the purpose of computing income chargeable to tax to the extent of exempt income received or receivable on such Units.

Bonus stripping

All Unit holders: As per section 94 (8) of the Act wherein in case of units purchased within a period of three months prior to the record date for entitlement of bonus and sold within nine months after the record date, the loss arising on transfer of original units shall be ignored for the purpose of computing the income chargeable to tax. The amount of loss so ignored shall be deemed to be the cost of acquisition/purchase of such bonus units as are held by it/him on the date of such sale/transfer.

Tax Deduction at Source on Capital Gains

Domestic Unit holders: No income tax is deductible at source from income by way of capital gains under the provisions of the Act. Foreign Institutional Investors: Under Section 196D of the Act, no deduction shall be made from any income by way of capital gains, in respect of transfer of units referred to in Section 115AD of the Act.

Specified overseas financial organizations: As per section 196B of the Act, income tax is deductible on long-term capital gains (other than long-term capital gain on units of equity oriented mutual funds on which exemption under Sec. 10(38) is applicable) arising on repurchase of units purchased in foreign currency, at the rate of 10 per cent. The said tax rate would be increased by applicable surcharge of 2.5% per cent in case of corporate Unit holders where the total income exceeds Rs. one crore. Further, an additional surcharge of 2 per cent by way of education cess would be charged on amount of tax inclusive of surcharge.

The Finance Act, 2007 has levied an additional surcharge, called the "Secondary and Higher Education Cess", at the rate of one per cent of income-tax and surcharge (not including the education Cess on income-tax).

Other Non-resident Unit holders: In the case of a non-resident other than a company: No income tax is deductible on long-term capital gains arising on sale/repurchase on units of equity oriented mutual funds as defined under Sec. 10(38)).

As per the proposals of the Finance Bill, 2008, income tax is deductible on short-term capital gains arising on sale / repurchase of units of equity oriented mutual funds (as defined under Sec. 10(38)) at the rate of 15 per cent. This increase will come into effect from 1.4.08 i.e. from FY 08-09. The above tax rate would be increased by a surcharge of 10 per cent, where the total income exceeds Rs. 10,00,000. Further, an additional surcharge of 2 per cent by way of education cess would be charged on amount of tax inclusive of surcharge.

The Finance Act, 2007 has levied an additional surcharge, called the "Secondary and Higher Education Cess", at the rate of one per cent of income-tax and surcharge (not including the education Cess on income-tax).

In the case of a foreign company: Income tax is deductible on long-term capital gains (other than long-term capital gain on units of equity oriented mutual funds on which exemption under Sec. 10(38) is applicable) arising on repurchase of units at the rate of 20 per cent. As per the proposals of the Finance Bill, 2008, income tax is deductible on short-term capital gains arising on sale / repurchase of units of equity oriented mutual funds (as defined under Sec. 10(38)) at the rate of 15 per cent. This increase will come into effect from 1.4.08 i.e. from FY 08-09.

The above tax rates would be increased by a surcharge of 2.5 per cent where the total income exceeds Rs. one crore. Further, an additional surcharge of 2 per cent by way of education cess would be charged on

amount of tax inclusive of surcharge.

The Finance Act, 2007 has levied an additional surcharge, called the "Secondary and Higher Education Cess", at the rate of one per cent of income-tax and surcharge (not including the education Cess on income-tax).

Tax Treaty: In accordance with the provisions of Circular no.728 dated October 30, 1995 issued by the Central Board of Direct Taxes ("CBDT"), in case of a non resident unit holder who is a resident of a country with which India has signed a Double Taxation Avoidance Agreement (DTAA) which is in force, the tax should be deducted at source under section 195 of the Act at the rate provided in the Finance Act of the relevant year or the rate provided in the said agreement, whichever is more beneficial to such non-resident unit holder. In order to obtain the benefit of the lower rate under the DTAA, the unit holder would be required to provide a certificate from his Assessing Officer stating his eligibility for the lower rate.

Exemptions from long-term capital gains

- I. As per Sec 10(38) of the Act, any long-term capital gains arising from the sale of units of an equity-oriented fund entered into on or after October 1, 2004 and such transaction of sale is chargeable to STT, shall be exempt form tax.
- II. As per the provisions of section 54EC of the Act, long-term capital gains (other than long-term capital gains on units of equity oriented mutual funds on which exemption under Sec. 10(38) is applicable) shall be exempt from tax to the extent such capital gains are invested, within a period of six months of such transfer, in acquiring notified bonds. However, if the said bonds are transferred within a period of 3 years from the date of their acquisition, the amount of capital gains exempted earlier would become chargeable to tax as long-term capital gains in the year in which the bonds are transferred. The Finance Act, 2007 has provided that the investment made on or after the 1st April, 2007 in the above bonds by any person during any financial year should not exceed Rs. Fifty Lakh.
- III. As per the provisions of Sec 54F of the Act in the case of an individual or a HUF, long-term capital gains (other than long-term capital gains on units of equity oriented mutual funds on which exemption under Sec. 10(38) is applicable) arising on transfer of a long-term capital asset (not being a residential house) are not chargeable to tax if the entire net consideration received on such transfer is invested within the prescribed period in a residential house. If part of such net consideration is invested within the prescribed period in a residential house, then proportionate exemption is available.

Other Benefits: Investments in Units of the Mutual Fund will rank as an eligible form of investment under Section 11 (5) of the Act read with Rule 17C of the Income-tax Rules, 1962, for Religious and Charitable Trusts.

(ii) **Wealth-tax:** Units held under the respective Plans are not treated as assets as defined under Section 2(ea) of the Wealth-tax Act, 1957 and thereof would not liable to wealth-tax.

(iii) **Gift-tax:** The Gift-tax Act, 1958 has ceased to apply to gifts made on or after October 1, 1998. Gifts of Units, purchased under the respective Plans, would therefore, be exempt from gift-tax. The tax benefits to the Mutual Fund and Unit Holders is in accordance with the prevailing tax laws.

EACH INVESTOR IS ADVISED TO CONSULT HIS OR HER OWN TAX CONSULTANT WITH RESPECT TO THE SPECIFIC TAX IMPLICATIONS ARISING OUT OF HIS OR HER PARTICIPATION IN THE SCHEME.

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

FOR INVESTOR GRIEVANCES PLEASE CONTACT

Name and Address of Registrar:

Karvy Computershare Private Limited,
(Formerly known as Karvy Consultants Limited),
Karvy Plaza, 21, Road No.4, Street No.1, Banjara Hills,
Hyderabad - 500 031.
Tel.: 040-2331 2454, Fax: 040-2339 4828

Reliance Mutual Fund

Express Building, 4th Floor, 14 E Road
Churchgate, Mumbai-400 020
Tel.: 3041 4800, Fax: 3041 4899
Email: customer_care@reliancecmutual.com

For further details on the Schemes, investors are advised to refer to the Offer Document.

SUMMARY OF THE SCHEME

Type of the Scheme :

An Open-ended Equity Growth Scheme

Investment Objective :

The primary investment objective of the Scheme is to achieve long term growth of capital by investment in equity and equity related securities through a research based investment approach.

Asset Allocation Pattern of the Scheme :

Types of Instruments	Allocation (% of Net Assets)
Equity and Equity related Instruments	65 - 100 %
Debt & Money Market Instruments	Upto 35%

Plans and Options :

Under Retail Plan & Institutional Plan, there are two plans:

Growth Plan	Dividend Plan
Growth & Bonus Option	Dividend Payout & Re-investment Option

Benchmark Index : BSE 100

Name of the Fund Manager : Mr. Sunil Singhania

Minimum Application Amount / Number of Units :

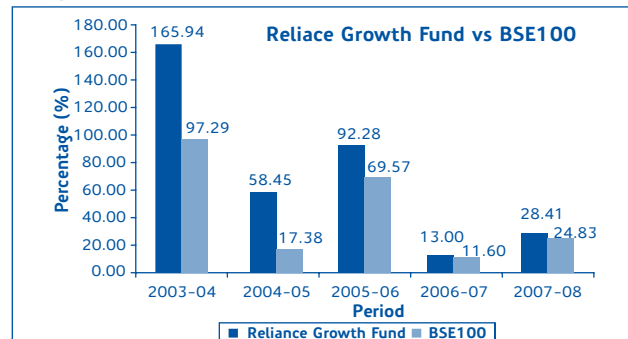
For Retail Plan Rs. 5,000/- and in multiples of Re. 1 thereafter

For Institutional Plan Rs. 5 Crores and multiples of Re. 1 thereafter

Performance of the Scheme: data as on March 31, 2008

Compounded Annualised Returns		
Period	Scheme Returns %	Benchmark Returns %
Last 1 Year	28.41	24.83
Last 3 Years	40.79	33.20
Last 5 years	63.74	40.50
Returns Since Inception	32.43	13.80

Past performance may or may not be sustained in future.



Based on NAV of Retail Plan-Growth Plan-Growth Option.
Date of Inception 08/10/95

Actual expenses for the previous financial year (2007-2008):

Retail Plan - 1.81% of average net assets.

Institutional Plan - 1.60% of average net assets.

Expenses of the Scheme :

(i) Load Structure : Retail Plan

Entry Load	
For Subscription below Rs.2 crores	2.25%
For Subscription of Rs 2 crores & above but below Rs.5 crores	1.25%
For Subscriptions of Rs.5 crore & above	Nil

Exit Load	
For subscriptions of less than Rs 5 Crs per purchase transactions:	
If redeemed/switched on or before completion of 1 year from the date of allotment	1.00%
If redeemed/switched after completion of 1 year from the date of allotment	Nil
For subscriptions above Rs 5 Crs per purchase transactions:	
	Nil

Institutional Plan:

Entry Load & Exit Load - NIL

No Entry Load shall be charged for Direct Investment with effect from January 04, 2008. No entry load or exit load shall be charged in respect of bonus units and on units allotted on reinvestment of dividend with effect from April 1, 2008.

Load structure is subject to change. Please refer to applicable load structure at the time of investing.

(ii) Recurring Expenses :

As per SEBI (Mutual Funds) Regulations, 1996, the maximum expenses that can be charged to a scheme are as follows:

First Rs. 100 crores	2.50%
Next Rs. 300 crores	2.25%
Next Rs. 300 crores	2.00%
Balance	1.75%

Provided that such recurring expenses shall be lesser by atleast 0.25% of the daily average net assets outstanding in each financial year in respect of a scheme investing in bonds.

Estimated expenses of the scheme :

Nature of Expenses	Retail Plan	Institutional Plan
Investment Management Fees	1.25%	1.25%
Operational Expenses	0.25%	0.25%
Marketing Expenses	1.00%	0.90%
Total	2.50%	2.40%

The above expenses are estimates only and are subject to change as per actuals. Expenses on an ongoing basis will not exceed the maximum limits as may be specified by SEBI Regulations from time to time. **Please read the offer document for details.**

Please refer to page 2 & 3 of this KIM for :

- Name of the Trustee Company
- Dividend Policy
- Applicable NAV
- Despatch of Repurchase (Redemption) Request
- Tax treatment for the Investors (Unitholders)
- Unitholders' Information
- Name and Address of Registrar
- Name, address, telephone number, fax number, e-mail id of Reliance Mutual Fund.
- Daily NAV Publication

Risk Profile of the Scheme : Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.

SUMMARY OF THE SCHEME

Type of the Scheme :

An Open-ended Equity Growth Scheme

Investment Objective :

The primary investment objective of the Scheme is to achieve long term growth of capital by investment in equity and equity related securities through a research based investment approach.

Asset Allocation Pattern of the Scheme :

Types of Instruments	Normal Allocation (% of Net Assets)
Equity and Equity related Instruments	Atleast 60%
Debt	Upto 30%
Money Market Instruments	Upto 10%

Plans and Options :

Under Retail Plan & Institutional Plan, there are two plans:

Growth Plan	Dividend Plan
Growth & Bonus Option	Dividend Payout & Re-investment Option

Benchmark Index : BSE 100

Name of the Fund Manager : Mr. Ashwani Kumar

Minimum Application Amount / Number of Units :

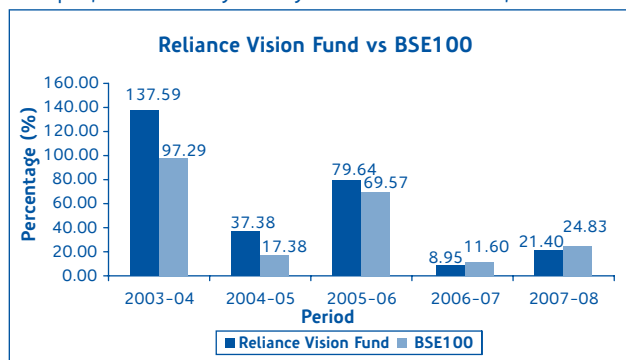
For Retail Plan Rs. 5,000/- and in multiples of Re. 1 thereafter

For Institutional Plan Rs. 5 Crores and multiples of Re. 1 thereafter

Performance of the Scheme: data as on March 31, 2008

Compounded Annualised Returns		
Period	Scheme Returns %	Benchmark Returns %
Last 1 Year	21.40	24.83
Last 3 Years	33.43	33.19
Last 5 years	50.65	40.50
Returns Since Inception	27.42	13.80

Past performance may or may not be sustained in future.



Based on NAV of Retail Plan-Growth Plan-Growth Option.
Date of Inception 08/10/95

Actual expenses for the previous financial year (2007-2008):

Retail Plan - 1.83% of average net assets.

Institutional Plan - 1.62% of average net assets.

Risk Profile of the Scheme : Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.

Expenses of the Scheme :

(i) Load Structure : Retail Plan

Entry Load	
For Subscription below Rs.2 crores	2.25%
For Subscription of Rs 2 crores & above but below Rs.5 crores	1.25%
For Subscriptions of Rs.5 crore & above	Nil

Exit Load	
For subscriptions of less than Rs 5 Crs per purchase transactions:	
If redeemed/switched on or before completion of 1 year from the date of allotment	1.00%
If redeemed/switched after completion of 1 year from the date of allotment	Nil
For subscriptions above Rs 5 Crs per purchase transactions:	
	Nil

Institutional Plan:

Entry Load & Exit Load - NIL

No Entry Load shall be charged for Direct Investment with effect from January 04, 2008. No entry load or exit load shall be charged in respect of bonus units and on units allotted on reinvestment of dividend with effect from April 1, 2008.

Load structure is subject to change. Please refer to applicable load structure at the time of investing.

(ii) Recurring Expenses :

As per SEBI (Mutual Funds) Regulations, 1996, the maximum expenses that can be charged to a scheme are as follows:

First Rs. 100 crores	2.50%
Next Rs. 300 crores	2.25%
Next Rs. 300 crores	2.00%
Balance	1.75%

Provided that such recurring expenses shall be lesser by atleast 0.25% of the daily average net assets outstanding in each financial year in respect of a scheme investing in bonds.

Estimated expenses of the scheme :

Nature of Expenses	Retail Plan	Institutional Plan
Investment Management Fees	1.25%	1.25%
Operational Expenses	0.25%	0.25%
Marketing Expenses	1.00%	0.90%
Total	2.50%	2.40%

The above expenses are estimates only and are subject to change as per actuals. Expenses on an ongoing basis will not exceed the maximum limits as may be specified by SEBI Regulations from time to time. **Please read the offer document for details.**

Please refer to page 2 & 3 of this KIM for :

- Name of the Trustee Company
- Dividend Policy
- Applicable NAV
- Despatch of Repurchase (Redemption) Request
- Tax treatment for the Investors (Unitholders)
- Unitholders' Information
- Name and Address of Registrar
- Name, address, telephone number, fax number, e-mail id of Reliance Mutual Fund.
- Daily NAV Publication

SUMMARY OF THE SCHEME

Type of the Scheme :

An Open-ended Banking Sector Scheme

Investment Objective :

The primary investment objective of the Scheme is to seek to generate continuous returns by actively investing in equity/equity related or fixed Income securities of banks.

Asset Allocation Pattern of the Scheme :

Types of Instruments	Normal Allocation (% of Net Assets)
Equity and Equity related Instruments	0 - 100 %
Debt & Money Market Instruments	0 - 100 %

Plans and Options :

Growth Plan	Dividend Plan
Growth & Bonus Option	Dividend Payout & Re-investment Option

Benchmark Index : S & P CNX Banks Index
Name of the Fund Manager : Mr. Sunil Singhania

Minimum Application Amount / Number of Units :

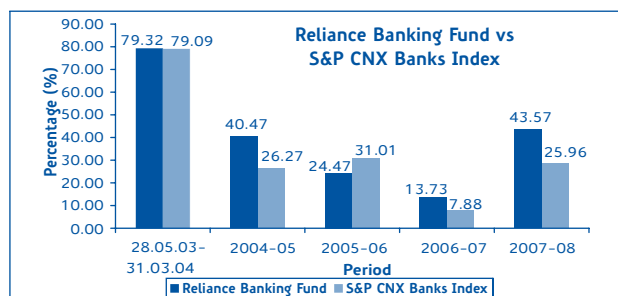
Resident Indians	Rs. 5,000
Non-Resident Indians	Rs. 5,000

and in multiples of Re.1/- thereafter for both plans.

Performance of the Scheme: data as on March 31, 2008

Compounded Annualised Returns		
Period	Scheme Returns %	Benchmark Returns %
Last 1 Year	43.57	25.96
Last 3 Years	26.69	23.85
Returns Since Inception	40.07	35.09

Past performance may or may not be sustained in future.



Based on NAV of Growth Plan-Growth Option.
Date of Inception 28/05/2003

Risk Profile of the Scheme : Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.

Expenses of the Scheme :

(i) Load Structure :

Entry Load	
For Subscription below Rs.2 crores	2.25%
For Subscription of Rs 2 crores & above but below Rs.5 crores	1.25%
For Subscriptions of Rs.5 crore & above	Nil

Exit Load	
For subscriptions of less than Rs 5 Crs per purchase transactions:	
If redeemed/switched on or before completion of 1 year from the date of allotment	1.00%
If redeemed/switched after completion of 1 year from the date of allotment	Nil
For subscriptions above Rs 5 Crs per purchase transactions:	Nil

No Entry Load shall be charged for Direct Investment with effect from January 04, 2008. No entry load or exit load shall be charged in respect of bonus units and on units allotted on reinvestment of dividend with effect from April 1, 2008.

Load structure is subject to change. Please refer to applicable load structure at the time of investing.

(ii) Recurring Expenses :

As per SEBI (Mutual Funds) Regulations, 1996, the maximum expenses that can be charged to a scheme are as follows:

First Rs. 100 crores	2.50%
Next Rs. 300 crores	2.25%
Next Rs. 300 crores	2.00%
Balance	1.75%

Provided that such recurring expenses shall be lesser by atleast 0.25% of the daily average net assets outstanding in each financial year in respect of a scheme investing in bonds.

Estimated expenses of the scheme :

Nature of Expenses	% of expenses
AMC Fees	1.25%
Operational Expenses	0.25%
Marketing Expenses	0.75%
Total	2.25%

The above expenses are estimates only and are subject to change as per actuals. Expenses on an ongoing basis will not exceed the maximum limits as may be specified by SEBI Regulations from time to time. **Please read the offer document for details.**

Actual expenses for the previous financial year (2007-2008): 2.22% of average net assets.

Please refer to page 2 & 3 of this KIM for :

- Name of the Trustee Company
- Dividend Policy
- Applicable NAV
- Despatch of Repurchase (Redemption) Request
- Tax treatment for the Investors (Unitholders)
- Unitholders' Information
- Name and Address of Registrar
- Name, address, telephone number, fax number, e-mail id of Reliance Mutual Fund.
- Daily NAV Publication

SUMMARY OF THE SCHEME

Type of the Scheme :

An Open-ended Power Sector Scheme

Investment Objective :

The primary investment objective of the Scheme is to seek to generate continuous return by actively investing in equity/equity related or fixed income securities of Power and other associated companies.

Asset Allocation Pattern of the Scheme :

Types of Instruments	Asset Allocation (% of Net Assets)		
	Minimum	Most Likely	Maximum
Equity and Equity related Securities	0%	80%	100%
Debt & Money Market Instruments with average Maturity of 5 to 10 years.	0%	20%	100%

Securitized debt upto 100% of the corpus.

Plans and Options :

Under Retail Plan & Institutional Plan, there are two plans:

Growth Plan	Dividend Plan
Growth & Bonus Option	Dividend Payout & Re-investment Option

Benchmark Index : India Power Index

Name of the Fund Manager : Mr. Sunil Singhania

Minimum Application Amount / Number of Units :

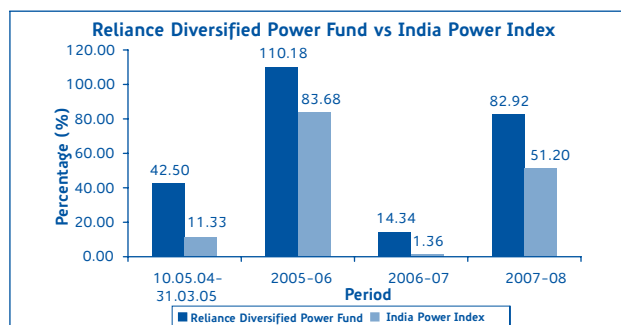
For Retail Plan Rs. 5,000/- and in multiples of Re. 1 thereafter

For Institutional Plan Rs. 5 Crores and multiples of Re. 1 thereafter

Performance of the Scheme: data as on March 31, 2008

Compounded Annualised Returns		
Period	Scheme Returns %	Benchmark Returns %
Last 1 Year	82.92	51.20
Last 3 Years	63.74	41.15
Returns Since Inception	60.21	34.10

Past performance may or may not be sustained in future.



Based on NAV of Retail Plan-Growth Plan-Growth Option. Date of Inception 10/05/04

Actual expenses for the previous financial year (2007-2008):

Retail Plan - 1.84% of average net assets.

Institutional Plan - 1.62% of average net assets.

Risk Profile of the Scheme : Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.

Expenses of the Scheme :

(i) Load Structure : Retail Plan

Entry Load	
For Subscription below Rs.2 crores	2.25%
For Subscription of Rs 2 crores & above but below Rs.5 crores	1.25%
For Subscriptions of Rs.5 crore & above	Nil

Exit Load	
For subscriptions of less than Rs 5 Crs per purchase transactions:	
If redeemed/switched on or before completion of 1 year from the date of allotment	1.00%
If redeemed/switched after completion of 1 year from the date of allotment	Nil
For subscriptions above Rs 5 Crs per purchase transactions:	
	Nil

Institutional Plan:

Entry Load & Exit Load - NIL

No Entry Load shall be charged for Direct Investment with effect from January 04, 2008. No entry load or exit load shall be charged in respect of bonus units and on units allotted on reinvestment of dividend with effect from April 1, 2008.

Load structure is subject to change. Please refer to applicable load structure at the time of investing.

(ii) Recurring Expenses :

As per SEBI (Mutual Funds) Regulations, 1996, the maximum expenses that can be charged to a scheme are as follows:

First Rs. 100 crores	2.50%
Next Rs. 300 crores	2.25%
Next Rs. 300 crores	2.00%
Balance	1.75%

Provided that such recurring expenses shall be lesser by atleast 0.25% of the daily average net assets outstanding in each financial year in respect of a scheme investing in bonds.

Estimated expenses of the scheme :

Nature of Expenses	Retail Plan	Institutional Plan
Investment Management Fees	1.25%	1.25%
Operational Expenses	0.25%	0.25%
Marketing Expenses	1.00%	0.90%
Total	2.50%	2.40%

The above expenses are estimates only and are subject to change as per actuals. Expenses on an ongoing basis will not exceed the maximum limits as may be specified by SEBI Regulations from time to time. **Please read the offer document for details.**

Please refer to page 2 & 3 of this KIM for :

- Name of the Trustee Company
- Dividend Policy
- Applicable NAV
- Despatch of Repurchase (Redemption) Request
- Tax treatment for the Investors (Unitholders)
- Unitholders' Information
- Name and Address of Registrar
- Name, address, telephone number, fax number, e-mail id of Reliance Mutual Fund.
- Daily NAV Publication

SUMMARY OF THE SCHEME

Type of the Scheme :

Open-ended Pharma Sector Scheme

Investment Objective :

The primary investment objective of the Scheme is to generate consistent returns by investing in equity / equity related or fixed income securities of pharma and other associated companies.

Asset Allocation Pattern of the Scheme :

Types of Instruments	Asset Allocation (% of Net Assets)		
	Minimum	Most Likely	Maximum
Equity and Equity related Securities	0%	80%	100%
Debt & Money Market Instruments with average Maturity of 5 to 10 years.	0%	20%	100%

Plans and Options :

Growth Plan	Dividend Plan
Growth & Bonus Option	Dividend Payout & Re-investment Option

Benchmark Index : BSE Health Care Index

Name of the Fund Manager : Mr. Sailesh Raj Bhan

Minimum Application Amount / Number of Units :

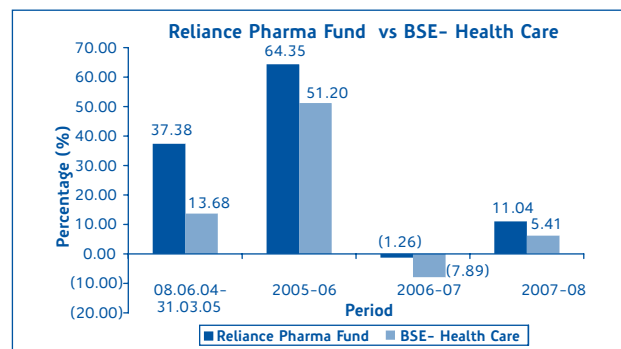
Resident Indians	Rs. 5,000
Non-Resident Indians	Rs. 5,000

and in multiples of Re.1/- thereafter for both plans.

Performance of the Scheme: data as on March 31, 2008

Compounded Annualised Returns		
Period	Scheme Returns %	Benchmark Returns %
Last 1 Year	11.04	5.41
Last 3 Years	21.69	14.66
Returns Since Inception	22.82	15.18

Past performance may or may not be sustained in future.



Based on NAV of Growth Plan-Growth Option.

Date of Inception 08/06/04

Risk Profile of the Scheme : Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.

Expenses of the Scheme :

(i) Load Structure :

Entry Load	
For Subscription below Rs.2 crores	2.25%
For Subscription of Rs 2 crores & above but below Rs.5 crores	1.25%
For Subscriptions of Rs.5 crore & above	Nil

Exit Load	
For subscriptions of less than Rs 5 Crs per purchase transactions:	
If redeemed/switched on or before completion of 1 year from the date of allotment	1.00%
If redeemed/switched after completion of 1 year from the date of allotment	Nil
For subscriptions above Rs 5 Crs per purchase transactions:	
	Nil

No Entry Load shall be charged for Direct Investment with effect from January 04, 2008. No entry load or exit load shall be charged in respect of bonus units and on units allotted on reinvestment of dividend with effect from April 1, 2008.

Load structure is subject to change. Please refer to applicable load structure at the time of investing.

(ii) Recurring Expenses :

As per SEBI (Mutual Funds) Regulations, 1996, the maximum expenses that can be charged to a scheme are as follows:

First Rs. 100 crores	2.50%
Next Rs. 300 crores	2.25%
Next Rs. 300 crores	2.00%
Balance	1.75%

Provided that such recurring expenses shall be lesser by atleast 0.25% of the daily average net assets outstanding in each financial year in respect of a scheme investing in bonds.

Estimated expenses of the scheme :

Nature of Expenses	% of expenses
Investment Management Fees	1.25%
Operational Expenses	0.75%
Marketing Expenses	0.25%
Total	2.25%

The above expenses are estimates only and are subject to change as per actuals. Expenses on an ongoing basis will not exceed the maximum limits as may be specified by SEBI Regulations from time to time. **Please read the offer document for details.**

Actual expenses for the previous financial year (2007-2008): 2.44% of average net assets.

Please refer to page 2 & 3 of this KIM for :

- Name of the Trustee Company
- Dividend Policy
- Applicable NAV
- Despatch of Repurchase (Redemption) Request
- Tax treatment for the Investors (Unitholders)
- Unitholders' Information
- Name and Address of Registrar
- Name, address, telephone number, fax number, e-mail id of Reliance Mutual Fund.
- Daily NAV Publication

SUMMARY OF THE SCHEME

Type of the Scheme :

An Open-ended Media and Entertainment Sector Scheme

Investment Objective :

The primary investment objective of the Scheme is to generate consistent returns by investing in equity / equity related or fixed income securities of media & entertainment and other associated companies.

Asset Allocation Pattern of the Scheme :

Types of Instruments	Asset Allocation (% of Net Assets)		
	Minimum	Most Likely	Maximum
Equity and Equity related Securities	0%	80%	100%
Debt & Money Market Instruments with average Maturity of 5 to 10 years.	0%	20%	100%

Plans and Options :

Growth Plan	Dividend Plan
Growth & Bonus Option	Dividend Payout & Re-investment Option

Benchmark Index: S&P-CNX Media & Entertainment Index

Name of the Fund Manager : Mr. Sailesh Raj Bhan

Minimum Application Amount / Number of Units :

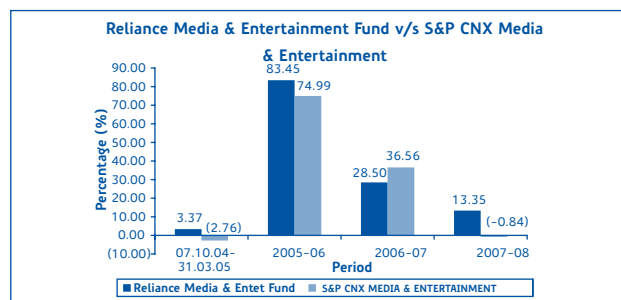
Resident Indians	Rs. 5,000
Non-Resident Indians	Rs. 5,000

and in multiples of Re.1/- thereafter.

Performance of the Scheme: data as on March 31, 2008

Compounded Annualised Returns		
Period	Scheme Returns %	Benchmark Returns %
Last 1 Year	13.91	-0.84
Last 3 Years	38.74	33.28
Returns Since Inception	33.89	27.09

Past performance may or may not be sustained in future.



Based on NAV of Growth Plan-Growth Option.
Date of Inception 07/10/04

Risk Profile of the Scheme : Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.

Expenses of the Scheme :

(i) Load Structure :

Entry Load	
For Subscription below Rs.2 crores	2.25%
For Subscription of Rs 2 crores & above but below Rs.5 crores	1.25%
For Subscriptions of Rs.5 crore & above	Nil

Exit Load	
For subscriptions of less than Rs 5 Crs per purchase transactions:	
If redeemed/switched on or before completion of 1 year from the date of allotment	1.00%
If redeemed/switched after completion of 1 year from the date of allotment	Nil
For subscriptions above Rs 5 Crs per purchase transactions:	
	Nil

No Entry Load shall be charged for Direct Investment with effect from January 04, 2008. No entry load or exit load shall be charged in respect of bonus units and on units allotted on reinvestment of dividend with effect from April 1, 2008.

Load structure is subject to change. Please refer to applicable load structure at the time of investing.

(ii) Recurring Expenses :

As per SEBI (Mutual Funds) Regulations, 1966, the maximum expenses that can be charged to a scheme are as follows:

First Rs. 100 crores	2.50%
Next Rs. 300 crores	2.25%
Next Rs. 300 crores	2.00%
Balance	1.75%

Provided that such recurring expenses shall be lesser by atleast 0.25% of the daily average net assets outstanding in each financial year in respect of a scheme investing in bonds.

Estimated expenses of the scheme :

Nature of Expenses	% of expenses
Investment Management Fees	1.25%
Operational Expenses	0.75%
Marketing Expenses	0.25%
Total	2.25%

The above expenses are estimates only and are subject to change as per actuals. Expenses on an ongoing basis will not exceed the maximum limits as may be specified by SEBI Regulations from time to time. **Please read the offer document for details.**

Actual expenses for the previous financial year (2007-2008): 2.37% of average net assets.

Please refer to page 2 & 3 of this KIM for :

- Name of the Trustee Company
- Dividend Policy
- Applicable NAV
- Despatch of Repurchase (Redemption) Request
- Tax treatment for the Investors (Unitholders)
- Unitholders' Information
- Name and Address of Registrar
- Name, address, telephone number, fax number, e-mail id of Reliance Mutual Fund.
- Daily NAV Publication

SUMMARY OF THE SCHEME

Type of the Scheme :

An open-ended Diversified Equity Scheme

Investment Objective :

The Primary investment objective of the scheme is to generate optimal returns by investing in equity or equity related instruments primarily drawn from the Companies in the BSE 200 Index.

Asset Allocation Pattern of the Scheme :

Types of Instruments	Normal Allocation (% of Net Assets)
Equity and Equity related Instruments	65 - 100 %
Debt & Money Market Instruments	0- 35%

*including upto 35% of the corpus in securitised debt

Plans and Options :

Growth Plan	Dividend Plan
Growth & Bonus Option	Dividend Payout & Re-investment Option

Benchmark Index : BSE 200 Index

Name of the Fund Manager : Mr. Omprakash Kuckian

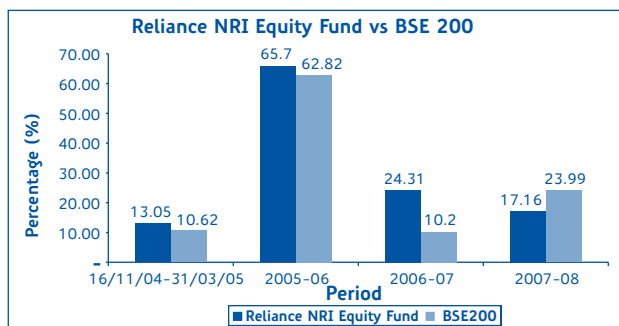
Minimum Application Amount / Number of Units :

Rs. 5,000/- and in multiples of Re. 1, thereafter

Performance of the Scheme: data as on March 31, 2008

Compounded Annualised Returns		
Period	Scheme Returns %	Benchmark Returns %
Last 1 Year	17.16	23.99
Last 3 Years	34.12	30.56
Returns Since Inception	34.68	30.65

Past performance may or may not be sustained in future.



Based on NAV of Growth Plan-Growth Option.
Date of Inception 16/11/04

Actual expenses for the previous financial year (2007-2008):
2.40% of average net assets.

Expenses of the Scheme :

(i) Load Structure :

Entry Load	
For Subscription below Rs.2 crores	3.00%
For Subscription of Rs 2 crores & above but below Rs.5 crores	2.00%
For Subscriptions of Rs.5 crore & above	Nil

Exit Load	Nil
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No Entry Load shall be charged for Direct Investment with effect from January 04, 2008. No entry load or exit load shall be charged in respect of bonus units and on units allotted on reinvestment of dividend with effect from April 1, 2008.

Load structure is subject to change. Please refer to applicable load structure at the time of investing.

(ii) Recurring Expenses :

As per SEBI (Mutual Funds) Regulations, 1996, the maximum expenses that can be charged to a scheme are as follows:

First Rs. 100 crores	2.50%
Next Rs. 300 crores	2.25%
Next Rs. 300 crores	2.00%
Balance	1.75%

Provided that such recurring expenses shall be lesser by atleast 0.25% of the daily average net assets outstanding in each financial year in respect of a scheme investing in bonds.

Estimated expenses of the scheme :

Nature of Expenses	% of expenses
Investment Management Fees	1.25%
Operational Expenses	0.75%
Marketing Expenses	0.50%
Total	2.50%

The above expenses are estimates only and are subject to change as per actuals. Expenses on an ongoing basis will not exceed the maximum limits as may be specified by SEBI Regulations from time to time. **Please read the offer document for details.**

Please refer to page 2 & 3 of this KIM for :

- Name of the Trustee Company
- Dividend Policy
- Applicable NAV
- Despatch of Repurchase (Redemption) Request
- Tax treatment for the Investors (Unitholders)
- Unitholders' Information
- Name and Address of Registrar
- Name, address, telephone number, fax number, e-mail id of Reliance Mutual Fund.
- Daily NAV Publication

Risk Profile of the Scheme : Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.

SUMMARY OF THE SCHEME

Type of the Scheme :

An open-ended Diversified Equity Scheme

Investment Objective :

The primary investment objective of the scheme is to seek to generate capital appreciation & provide long-term growth opportunities by investing in a portfolio constituted of equity securities & equity related securities and the secondary objective is to generate consistent returns by investing in debt and money market securities.

Asset Allocation Pattern of the Scheme :

Types of Instruments	Normal Allocation (% of Net Assets)
Equity and Equity related Instruments	75 - 100 %
Debt & Money Market Instruments *	Upto 25%

*Including upto 25% of the corpus in securitised debt

Plans and Options :

Under Retail Plan & Institutional Plan, there are two plans:

Growth Plan	Dividend Plan
Growth & Bonus Option	Dividend Payout & Re-investment Option

Benchmark Index : BSE 100 Index

Name of the Fund Manager : Mr. Sailesh Raj Bhan

Minimum Application Amount / Number of Units :

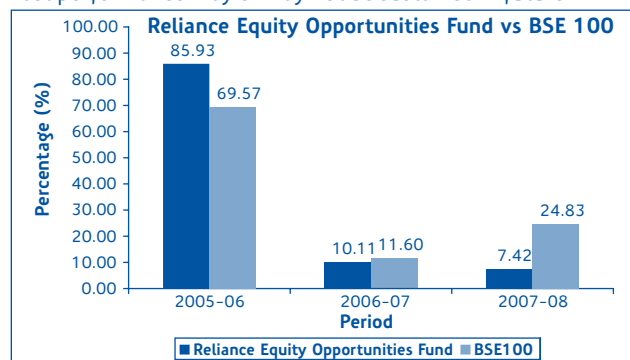
For Retail Plan Rs. 5,000/- and in multiples of Re. 1 thereafter

For Institutional Plan Rs. 5 Crores and multiples of Re. 1 thereafter

Performance of the Scheme: data as on March 31, 2008

Compounded Annualised Returns		
Period	Scheme Returns %	Benchmark Returns %
Last 1 Year	7.42	24.83
Last 3 Years	30.02	33.19
Returns Since Inception	30.02	33.19

Past performance may or may not be sustained in future.



Based on NAV of Retail Plan-Growth Plan-Growth Option.
Date of Inception 31/03/05

Actual expenses for the previous financial year (2007-2008):

Retail Plan - 1.86% of average net assets.

Institutional Plan - Not Applicable

Expenses of the Scheme :

(i) Load Structure : Retail Plan

Entry Load	
For Subscription below Rs.2 crores	2.25%
For Subscription of Rs 2 crores & above but below Rs.5 crores	1.25%
For Subscriptions of Rs.5 crore & above	Nil

Exit Load	
For subscriptions of less than Rs 5 Crs per purchase transactions:	
If redeemed/switched on or before completion of 1 year from the date of allotment	1.00%
If redeemed/switched after completion of 1 year from the date of allotment	Nil
For subscriptions above Rs 5 Crs per purchase transactions:	
	Nil

Institutional Plan:

Entry Load & Exit Load - NIL

No Entry Load shall be charged for Direct Investment with effect from January 04, 2008. No entry load or exit load shall be charged in respect of bonus units and on units allotted on reinvestment of dividend with effect from April 1, 2008.

Load structure is subject to change. Please refer to applicable load structure at the time of investing.

(ii) Recurring Expenses :

As per SEBI (Mutual Funds) Regulations, 1996, the maximum expenses that can be charged to a scheme are as follows:

First Rs. 100 crores	2.50%
Next Rs. 300 crores	2.25%
Next Rs. 300 crores	2.00%
Balance	1.75%

Provided that such recurring expenses shall be lesser by atleast 0.25% of the daily average net assets outstanding in each financial year in respect of a scheme investing in bonds.

Estimated expenses of the scheme :

Nature of Expenses	Retail Plan	Institutional Plan
Investment Management Fees	1.25%	1.25%
Operational Expenses	0.25%	0.25%
Marketing Expenses	1.00%	0.90%
Total	2.50%	2.40%

The above expenses are estimates only and are subject to change as per actuals. Expenses on an ongoing basis will not exceed the maximum limits as may be specified by SEBI Regulations from time to time. **Please read the offer document for details.**

Please refer to page 2 & 3 of this KIM for :

- Name of the Trustee Company
- Dividend Policy
- Applicable NAV
- Despatch of Repurchase (Redemption) Request
- Tax treatment for the Investors (Unitholders)
- Unitholders' Information
- Name and Address of Registrar
- Name, address, telephone number, fax number, e-mail id of Reliance Mutual Fund.
- Daily NAV Publication

Risk Profile of the Scheme : Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.

SUMMARY OF THE SCHEME

Type of the Scheme : An Open-ended Equity Scheme

Investment Objective : The investment objective of the Scheme is to generate capital appreciation through investment in equity and equity related instruments. The Scheme will seek to generate capital appreciation by investing in an active portfolio of stocks selected from S&P CNX Nifty on the basis of a mathematical model.

Asset Allocation Pattern of the Scheme :

Types of Instruments	Normal Allocation (% of Net Assets)
Equity and Equity related Instruments	90 - 100 %
Debt & Money Market Instruments	0- 10%

Plans and Options :

Under Retail Plan & Institutional Plan, there are two plans:

Growth Plan	Dividend Plan
Growth & Bonus Option	Dividend Payout & Re-investment Option

Benchmark Index : S&P CNX Nifty

Name of the Fund Manager : Mr. Ashwani Kumar

Minimum Application Amount / Number of Units :

Retail Plan Rs. 5,000/- per plan per option and in multiples of Re. 1 thereafter

Institutional Plan Rs. 5 Crs per plan per option and multiples of Re. 1 thereafter

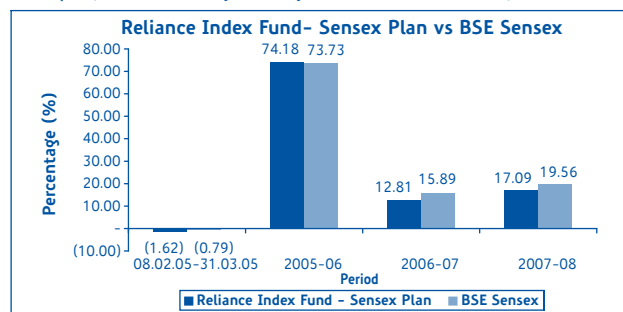
Reliance Index Fund - Sensex and Nifty Plan was launched on February 8, 2005. Subsequently the trustees of RMF (w.e.f. April 18, 2008) changed the features of the scheme and renamed the same as Reliance Quant Plus Fund. For more details on the features of Reliance Quant Plus Fund please refer addendum to the offer document dated March 17, 2008.

As the scheme was Reliance Index Fund as on March 31, 2008, the Performances of the Sensex Plan and Nifty Plan are as under:

Performance of Reliance Index Fund - Sensex Plan:
data as on March 31, 2008

Compounded Annualised Returns - Sensex Plan		
Period	Scheme Returns %	Benchmark Returns %
Last 1 Year	17.09	19.56
Last 3 Years	32.00	34.03
Returns Since Inception	29.71	31.96

Past performance may or may not be sustained in future.



Based on NAV of Growth Plan - Growth Option.
Date of Inception 08/02/2005

Actual expenses for the previous financial year (2007-2008):
Nifty Plan 1.45% & Sensex Plan 1.50% of average net assets.

Risk Profile of the Scheme : Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.

Expenses of the Scheme :

(i) Load Structure : Retail Plan

Entry Load	
For Subscription below Rs.2 crores	2.25%
For Subscription of Rs 2 crores & above but below Rs.5 crores	1.00%
For Subscriptions of Rs.5 crore & above	Nil

Exit Load	
NIL	

Institutional Plan: Entry Load & Exit Load - NIL

No Entry Load shall be charged for Direct Investment with effect from January 04, 2008. No entry load or exit load shall be charged in respect of bonus units and on units allotted on reinvestment of dividend with effect from April 1, 2008.

Load structure is subject to change. Please refer to applicable load structure at the time of investing.

(ii) Recurring Expenses :

As per SEBI (Mutual Funds) Regulations, 1996, the maximum expenses that can be charged to a scheme are as follows:

First Rs. 100 crores	2.50%
Next Rs. 300 crores	2.25%
Next Rs. 300 crores	2.00%
Balance	1.75%

Provided that such recurring expenses shall be lesser by atleast 0.25% of the daily average net assets outstanding in each financial year in respect of a scheme investing in bonds.

Estimated expenses of the scheme :

Nature of Expenses	Retail Plan	Institutional Plan
Investment Management Fees	1.25%	1.25%
Operational Expenses	0.25%	0.25%
Marketing Expenses	1.00%	0.90%
Total	2.50%	2.40%

The above expenses are estimates only and are subject to change as per actuals. Expenses on an ongoing basis will not exceed the maximum limits as may be specified by SEBI Regulations from time to time. **Please read the offer document for details.**

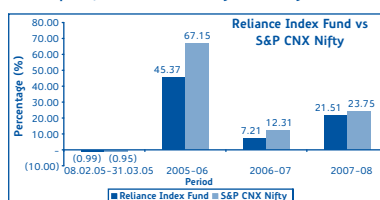
Please refer to page 2 & 3 of this KIM for :

• Name of the Trustee Company • Dividend Policy • Applicable NAV • Despatch of Repurchase (Redemption) Request • Tax treatment for the Investors (Unitholders) • Unitholders' Information • Name and Address of Registrar • Name, address, telephone number, fax number, e-mail id of Reliance Mutual Fund • Daily NAV Publication

Performance of Reliance Index Fund - Nifty Plan:
data as on March 31, 2008

Compounded Annualised Returns - Nifty Plan		
Period	Scheme Returns %	Benchmark Returns %
Last 1 Year	21.51	23.75
Last 3 Years	23.72	34.45
Returns Since Inception	22.16	30.42

Past performance may or may not be sustained in future.



Based on NAV of Growth Plan - Growth Option.

SUMMARY OF THE SCHEME

Type of the Scheme :

An Open-ended equity linked savings scheme

Investment Objective :

The primary objective of the scheme is to generate long-term capital appreciation from a portfolio that is invested predominantly in equity and equity related instruments.

Asset Allocation Pattern of the Scheme :

Types of Instruments	Normal Allocation (% of Net Assets)
Equity and Equity related securities	80 – 100 %
Debt & Money Market Instruments	Upto 20%

Plans and Options :

Under Retail Plan & Institutional Plan, there are two plans:

Growth Plan	Dividend Plan
Growth Option	Dividend Payout & Re-investment Option

Benchmark Index : BSE 100

Name of the Fund Manager : Mr. Ashwani Kumar

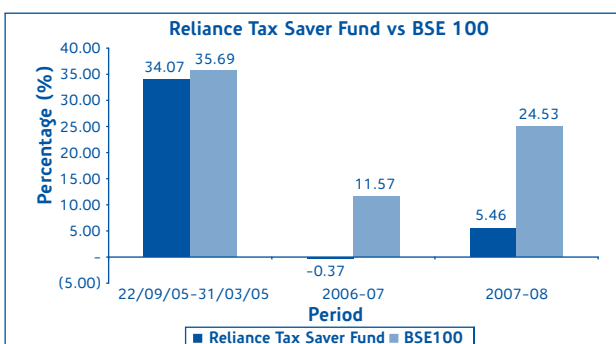
Minimum Application Amount / Number of Units :

Rs. 500/- and in multiples of Re.500/-, thereafter

Performance of the Scheme: data as on March 31, 2008

Compounded Annualised Returns		
Period	Scheme Returns %	Benchmark Returns %
Last 1 Year	5.46	24.53
Returns Since Inception	14.56	28.75

Past performance may or may not be sustained in future.



Based on NAV of Growth Plan – Growth Option.
Date of Inception 22/09/2005

Actual expenses for the previous financial year (2007-2008): 1.89% of average net assets.

Expenses of the Scheme :

(i) Load Structure :

Entry Load	
For Subscription below Rs.2 crores	2.25%
For Subscription of Rs 2 crores & above but below Rs.5 crores	1.25%
For Subscriptions of Rs.5 crore & above	Nil
Exit Load	
	Nil

No Entry Load shall be charged for Direct Investment with effect from January 04, 2008. No entry load or exit load shall be charged in respect of bonus units and on units allotted on reinvestment of dividend with effect from April 1, 2008.

Load structure is subject to change. Please refer to applicable load structure at the time of investing.

(ii) Recurring Expenses :

As per SEBI (Mutual Funds) Regulations, 1996, the maximum expenses that can be charged to a scheme are as follows:

First Rs. 100 crores	2.50%
Next Rs. 300 crores	2.25%
Next Rs. 300 crores	2.00%
Balance	1.75%

Provided that such recurring expenses shall be lesser by atleast 0.25% of the daily average net assets outstanding in each financial year in respect of a scheme investing in bonds.

Estimated expenses of the scheme :

Nature of Expenses	% of expenses
Investment Management Fees	1.25%
Operational Expenses	0.25%
Marketing Expenses	1.00%
Total	2.50%

The above expenses are estimates only and are subject to change as per actuals. Expenses on an ongoing basis will not exceed the maximum limits as may be specified by SEBI Regulations from time to time. **Please read the offer document for details.**

Please refer to page 2 & 3 of this KIM for :

- Name of the Trustee Company
- Dividend Policy
- Applicable NAV
- Despatch of Repurchase (Redemption) Request
- Tax treatment for the Investors (Unitholders)
- Unitholders' Information
- Name and Address of Registrar
- Name, address, telephone number, fax number, e-mail id of Reliance Mutual Fund.
- Daily NAV Publication

Risk Profile of the Scheme : Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.

SUMMARY OF THE SCHEME

Type of the Scheme : An open-ended Diversified Equity Scheme

Investment Objective :

The primary investment objective of the scheme is to seek to generate capital appreciation & provide long-term growth opportunities by investing in a portfolio constituted of equity & equity related securities of top 100 companies by market capitalization & of companies which are available in the derivatives segment from time to time and the secondary objective is to generate consistent returns by investing in debt and money market securities.

Asset Allocation Pattern of the Scheme :

Types of Instruments	Normal Allocation (% of Net Assets)
Equity and Equity related instruments	75 - 100 %
Debt and Money market securities (including investments in securitised debt) Instruments	0-25%

An overall limit of 100% of the portfolio value (i.e. net assets including cash) has been introduced for the purpose of equity derivatives in the scheme.

Plans and Options :

Under Retail Plan & Institutional Plan, there are two plans:

Growth Plan	Dividend Plan
Growth & Bonus Option	Dividend Payout & Re-investment Option

Benchmark Index : S&P CNX Nifty

Name of the Fund Manager : Mr. Sunil Singhania

Minimum Application Amount / Number of Units :

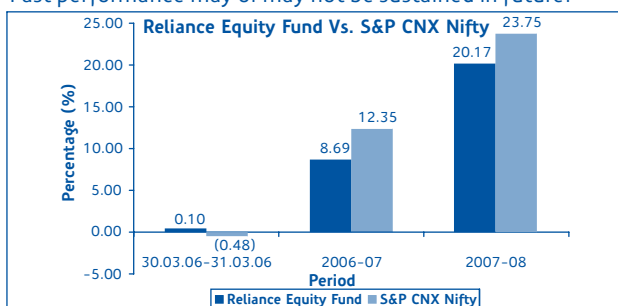
Retail Plan Rs. 5,000/- per plan per option and in multiples of Re. 1 thereafter

Institutional Plan Rs. 5 Crs per plan per option and multiples of Re. 1 thereafter

Performance of the Scheme: data as on March 31, 2008

Compounded Annualised Returns		
Period	Scheme Returns %	Benchmark Returns %
Last 1 Year	20.17	23.75
Returns Since Inception	14.34	17.62

Past performance may or may not be sustained in future.



Based on NAV of Retail Plan - Growth Plan - Growth Option.
Date of Inception 30/03/06

Actual expenses for the previous financial year (2007-2008):

Retail Plan - 1.79% of average net assets.

Institutional Plan - Not Applicable

Risk Profile of the Scheme : Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.

Expenses of the Scheme :

(i) Load Structure : Retail Plan

Entry Load	
For Subscription below Rs.2 crores	2.25%
For Subscription of Rs 2 crores & above but below Rs.5 crores	1.25%
For Subscriptions of Rs.5 crore & above	Nil

Exit Load	
For subscriptions of less than Rs 5 Crs per purchase transactions:	
If redeemed/switched on or before completion of 1 year from the date of allotment	1.00%
If redeemed/switched after completion of 1 year from the date of allotment	Nil
For subscriptions above Rs 5 Crs per purchase transactions:	
	Nil

Institutional Plan:

Entry Load & Exit Load - NIL

No Entry Load shall be charged for Direct Investment with effect from January 04, 2008. No entry load or exit load shall be charged in respect of bonus units and on units allotted on reinvestment of dividend with effect from April 1, 2008.

Load structure is subject to change. Please refer to applicable load structure at the time of investing.

(ii) Recurring Expenses :

As per SEBI (Mutual Funds) Regulations, 1996, the maximum expenses that can be charged to a scheme are as follows:

First Rs. 100 crores	2.50%
Next Rs. 300 crores	2.25%
Next Rs. 300 crores	2.00%
Balance	1.75%

Provided that such recurring expenses shall be lesser by at least 0.25% of the daily average net assets outstanding in each financial year in respect of a scheme investing in bonds.

Estimated expenses of the scheme :

Nature of Expenses	Retail Plan	Institutional Plan
Investment Management Fees	1.25%	1.25%
Operational Expenses	0.25%	0.25%
Marketing Expenses	1.00%	0.90%
Total	2.50%	2.40%

The above expenses are estimates only and are subject to change as per actuals. Expenses on an ongoing basis will not exceed the maximum limits as may be specified by SEBI Regulations from time to time. **Please read the offer document for details.**

Please refer to page 2 & 3 of this KIM for :

- Name of the Trustee Company
- Dividend Policy
- Applicable NAV
- Despatch of Repurchase (Redemption) Request
- Tax treatment for the Investors (Unitholders)
- Unitholders' Information
- Name and Address of Registrar
- Name, address, telephone number, fax number, e-mail id of Reliance Mutual Fund.
- Daily NAV Publication

SUMMARY OF THE SCHEME

A close ended diversified equity fund

Type of the Scheme :

A 36-months close ended diversified equity fund with an automatic conversion into an open ended scheme on expiry of 36-months from the date of allotment.

Investment Objective :

The primary investment objective of the scheme is to seek to generate long term capital appreciation & provide long-term growth opportunities by investing in a portfolio constituted of equity & equity related securities and Derivatives and the secondary objective is to generate consistent returns by investing in debt and money market securities.

Asset Allocation Pattern of the Scheme :

Types of Instruments	Normal Allocation (% of Net Assets)
Equity and Equity related securities Instruments	70 - 100 %
Debt and Money market securities (including investments in securitised debt) Instruments	0% - 30%

An overall limit of 100% of the portfolio value has been introduced for the purpose of equity derivatives in the scheme.

Plans and Options :

Growth Plan	Dividend Plan
Growth Option	Dividend Payout Option

Benchmark Index : BSE 200

Name of the Fund Manager : Mr. Sunil Singhania

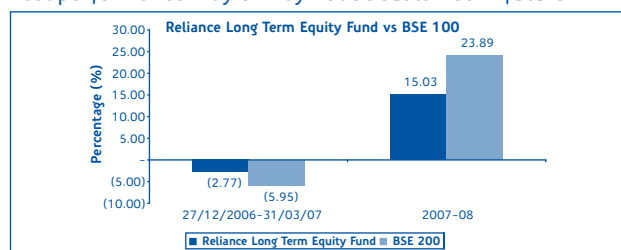
Minimum Application Amount / Number of Units :

Rs. 5000/- and in multiples of Re.1, thereafter (Available on maturity of the scheme when it is converted automatically into an Open ended Scheme).

Performance of the Scheme: data as on March 31, 2008

Compounded Annualised Returns		
Period	Scheme Returns %	Benchmark Returns
Last 1 Year	15.03	23.89
Returns Since Inception	9.40	13.07

Past performance may or may not be sustained in future.



Based on NAV of Growth Plan - Growth Option.
Date of Inception 27/12/2006

The Scheme will offer for Redemption /Switch-out of Units on an ongoing basis at half yearly intervals at NAV based prices. The Redemption /Switch-out of Units will be available only during the Specified Redemption Period i.e. the first five Business Days immediately after the end of each calendar half year.

Risk Profile of the Scheme : Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.

Expenses of the Scheme :

(i) Load Structure :

For subscriptions during the New Fund Offer.

Exit Load :

If redeemed/switched on or before completion 12 months from the date of allotment	4%
If redeemed/switched between 12 months - 1 day on or before completion of 24 months from the date of allotment	3%
If redeemed/switched between 24 months - 1 day and on or before completion of 36 months from the date of allotment	2%

On ongoing basis on maturity of the scheme when it is converted automatically into an open ended scheme

Entry Load	
For Subscription below Rs.2 crores	2.25%
For Subscription of Rs 2 crores & above but below Rs.5 crores	1.25%
For Subscriptions of Rs.5 crore & above	Nil

Exit Load	Nil
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Load structure is subject to change. Please refer to applicable load structure at the time of investing.

(ii) Recurring Expenses :

As per SEBI (Mutual Funds) Regulations, the maximum expenses that can be charged to a scheme are as follows:

First Rs. 100 crores	2.50%
Next Rs. 300 crores	2.25%
Next Rs. 300 crores	2.00%
Balance	1.75%

Provided that such recurring expenses shall be lesser by atleast 0.25% of the daily average net assets outstanding in each financial year in respect of a scheme investing in bonds.

Estimated expenses of the scheme :

Nature of Expenses	% of expenses
Investment Management Fees	1.25%
Operational Expenses	0.25%
Marketing Expenses	1.00%
Total	2.50%

The above expenses are estimates only and are subject to change as per actuals. Expenses on an ongoing basis will not exceed the maximum limits as may be specified by SEBI Regulations from time to time. **Please read the offer document for details.**

Actual expenses for the previous financial year (2007-2008): 1.83% of average net assets.

Please refer to page 2 & 3 of this KIM for :

- Name of the Trustee Company
- Dividend Policy
- Applicable NAV
- Despatch of Repurchase (Redemption) Request
- Tax treatment for the Investors (Unitholders)
- Unitholders' Information
- Name and Address of Registrar
- Name, address, telephone number, fax number, e-mail id of Reliance Mutual Fund.
- Daily NAV Publication

Equity & Debt Options

SUMMARY OF THE SCHEME

Type of the Scheme : An Open-ended Scheme

Investment Objective :

Debt Option: The primary investment objective of this Option is to generate optimal returns consistent with moderate level of risk. This income may be complemented by capital appreciation of the portfolio. Accordingly investments shall predominantly be made in Debt and Money Market Instruments.

Equity Option: The primary investment objective of this Option is to seek capital appreciation and/or to generate consistent returns by actively investing in equity / equity related securities.

Asset Allocation Pattern of the Scheme :

Types of Instruments	Allocation (% of Net Assets)
Debt Option Debt instruments (including securitised debt) with maturity of more than 1 year Money Market instruments (including call money & Reverse Repo) and debentures with maturity of less than 1 year. (Securitized Debts will be a part of the debt securities, upto 25% of corpus)	65-100% 0-35%
Equity Option Equity and Equity related Securities Debt and Money Market Instruments with an average maturity of 5-10 yrs. (Securitized Debts will be a part of the debt securities, upto 20% of corpus.)	80-100% 0-20%

Plans and Options :

Growth Plan
Debt Option, Equity Option.

Benchmark Index :

Debt Option: Crisil Composite Bond Fund Index

Equity Option: BSE 100 Index

Name of the Fund Manager :

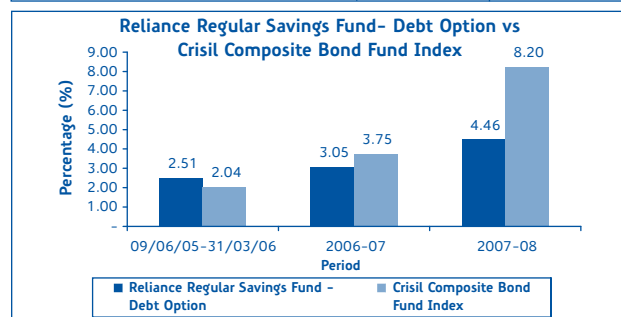
Mr. Omprakash Kuckian & Arpit Malaviya

Minimum Application Amount/Number of Units:

Rs 500/- and in multiples of Re.1/- thereafter.

Performance of the Scheme: data as on March 31, 2008

Compounded Annualised Returns		
Period	Scheme Returns %	Benchmark Returns %
Debt - Last 1 Year	4.46	8.20
Debt - Returns Since Inception	3.57	4.96
Equity - Last 1 Year	51.32	24.83
Equity - Returns Since Inception	32.01	33.28



Past performance may or may not be sustained in future. Based on NAV of Growth Plan-Debt Option. Date of Inception 09/06/2005

Expenses of the Scheme :

(i) Load Structure :

Debt Option: Entry & Exit Load - NIL

Equity Option:

Entry Load	
For Subscription below Rs.2 crores	2.25%
For Subscription of Rs 2 crores & above but below Rs.5 crores	1.25%
For Subscriptions of Rs.5 crore & above	Nil
Exit Load	
For subscriptions of less than Rs 5 Crs per purchase transactions:	
If redeemed/switched on or before completion of 1 year from the date of allotment	1.00%
If redeemed/switched after completion of 1 year from the date of allotment	Nil
For subscriptions above Rs 5 Crs per purchase transactions:	
	Nil

No Entry Load shall be charged for Direct Investment with effect from January 04, 2008.

Load structure is subject to change. Please refer to applicable load structure at the time of investing.

(ii) Recurring Expenses :

As per SEBI (Mutual Funds) Regulations, 1996, the maximum expenses that can be charged to a scheme are as follows:

Particulars	Debt	Equity
First Rs. 100 crores	2.25%	2.50%
Next Rs. 300 crores	2.00%	2.25%
Next Rs. 300 crores	1.75%	2.00%
Balance	1.50%	1.75%

Estimated expenses of the scheme :

Nature of Expenses	Debt	Equity
AMC Fees	0.60%	1.00%
Marketing Expenses	0.70%	1.05%
Operational & Other Expenses	0.45%	0.45%
Total	1.75%	2.50%

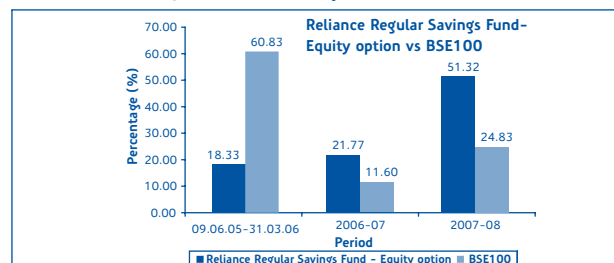
The above expenses are estimates only and are subject to change as per actuals. Expenses on an ongoing basis will not exceed the maximum limits as may be specified by SEBI Regulations from time to time. **Please read the offer document for details.**

Actual expenses for the previous financial year (2007-2008):

Debt Option - 1.75%, Equity Option -2.32%

Please refer to page 2, 3 & 4 of this KIM for:

- Name of the Trustee Company • Dividend Policy
- Applicable NAV • Despatch of Repurchase (Redemption) Request • Tax treatment for the Investors (Unitholders)
- Name and Address of Registrar • Name, address, telephone number, fax number, e-mail id of Reliance Mutual Fund.
- Unitholders' Information • Daily NAV Publication



Based on NAV of Growth Plan-Equity Option.

Risk Profile of the Scheme : Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.

Balanced Option

SUMMARY OF THE SCHEME

Type of the Scheme : Open-ended Scheme

Investment Objective :

Balanced Option: The primary investment objective of this Option is to generate consistent returns and appreciation of capital by investing in mix of securities comprising of equity, equity related instruments & fixed income instruments.

Asset Allocation Pattern of the Scheme :

Types of Instruments	Allocation (% of Net Assets)
Balanced Option	
Equity & Equity related instruments	50% - 75%
Debt & money market instruments	25% - 50%

Plans and Options :

Growth Plan

Balanced Option.

Benchmark Index :

Balanced Option: Crisil Balanced Fund Index

Name of the Fund Manager :

Mr. Omprakash Kuckian & Arpit Malaviya

Minimum Application Amount/Number of Units:

Rs 500/- and in multiples of Re. 1/- thereafter.

Performance of the Scheme: data as on 12 January, 2007

Compounded Annualised Returns		
Period	Scheme Returns %	*Benchmark Returns %
Last 1 Year	13.87	26.35
Returns Since Inception	10.83	26.50

Inception date: 09/06/2005

Benchmark Index: Crisil MIP Blended Index

Reliance Regular Savings Fund - Hybrid Option was launched on June 9, 2005 and subsequently Hybrid Option has been changed to Balanced Option w.e.f. January 13, 2007.

Performance of the Scheme: data as on 13-01-07 to 20-2-07

Absolute Returns		
Period	Scheme Returns %	*Benchmark Returns %
Returns Since Inception	-1.00	-0.005

Inception date: 13/01/2007

Benchmark Index: Crisil MIP Blended Index

Performance of the Scheme: data as on March 31, 2008

Compounded Annualised Returns		
Period	Scheme Returns %	Benchmark Returns
Last 1 Year	21.47	19.48
Returns Since Inception	16.07	12.91

Past performance may or may not be sustained in future.

Inception date: 13/01/2007

Benchmark Index: Crisil Balanced Fund Index

*Benchmark of Reliance Regular Savings Fund Balanced Option has been changed to Crisil Balanced Fund Index from Crisil MIP Index with effect from 21st Feb. 07.

Expenses of the Scheme :

(i) Load Structure :

Balanced Option:

Entry Load	
For Subscription below Rs.2 crores	2.25%
For Subscription of Rs 2 crores & above but below Rs.5 crores	1.00%
For Subscriptions of Rs.5 crore & above	Nil
Exit Load	
For subscriptions of less than Rs 5 Crs per purchase transactions:	
If redeemed/switched on or before completion of 1 year from the date of allotment	1.00%
If redeemed/switched after completion of 1 year from the date of allotment	Nil
For subscriptions above Rs 5 Crs per purchase transactions:	
	Nil

No Entry Load shall be charged for Direct Investment with effect from January 04, 2008.

Load structure is subject to change. Please refer to applicable load structure at the time of investing.

(ii) Recurring Expenses :

As per SEBI (Mutual Funds) Regulations, 1996, the maximum expenses that can be charged to a scheme are as follows:

Particulars	Balanced
First Rs. 100 crores	2.50%
Next Rs. 300 crores	2.25%
Next Rs. 300 crores	2.00%
Balance	1.75%

Estimated expenses of the scheme :

Nature of Expenses	Balanced
AMC Fees	1.25%
Marketing Expenses	1.00%
Operational & Other Expenses	0.25%
Total	2.50%

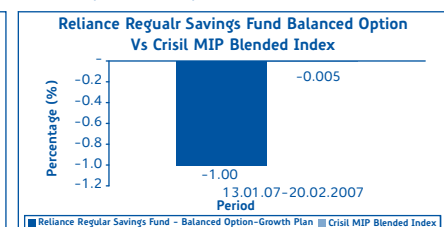
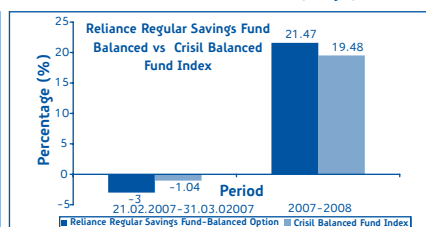
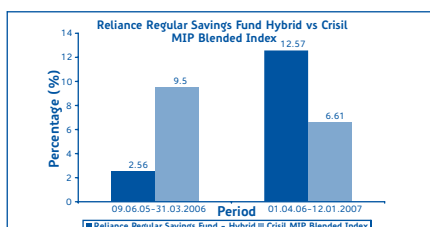
The above expenses are estimates only and are subject to change as per actuals. Expenses on an ongoing basis will not exceed the maximum limits as may be specified by SEBI Regulations from time to time. **Please read the offer document for details.**

Actual expenses for the previous financial year (2007-2008):
Balanced Option -2.25%

Please refer to page 2, 3 & 4 of this KIM for :

- Name of the Trustee Company
- Dividend Policy
- Applicable NAV
- Despatch of Repurchase (Redemption) Request
- Tax treatment for the Investors (Unitholders)
- Name and Address of Registrar
- Name, address, telephone number, fax number, e-mail id of Reliance Mutual Fund.
- Unitholders' Information
- Daily NAV Publication

Risk Profile of the Scheme : Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.



SUMMARY OF THE SCHEME

Type of the Scheme :

An open-ended Diversified Equity Scheme

Investment Objective :

The primary investment objective of the scheme is to seek to generate capital appreciation & provide long-term growth opportunities by investing in a portfolio predominately of equity & equity related instruments with investments generally in S & P CNX Nifty stocks and the secondary objective is to generate consistent returns by investing in debt and money market securities.

Asset Allocation Pattern of the Scheme :

Types of Instruments	Normal Allocation (% of Net Assets)
Equity and Equity related securities	70 - 100 %
Debt & Money Market securities (including investments in securitised debt*)	0 - 30%

*including upto 25% of the corpus in securitised debt

An overall limit of 100% of the portfolio value has been introduced for the purpose of equity derivatives in the scheme, however the same is the notional value and it will be seen that, the notional value of the net exposure to derivatives will not exceed the fund corpus at any point of time. Notional value shall mean value of Futures or notional value of the Option.

Plans and Options :

Under Retail Plan & Institutional Plan, there are two plans:

Growth Plan	Dividend Plan
Growth & Bonus Option	Dividend Payout & Re-investment Option

Benchmark Index : S&P CNX Nifty
Name of the Fund Manager : Mr. Ashwani Kumar & Mr. Sailesh Raj Khan

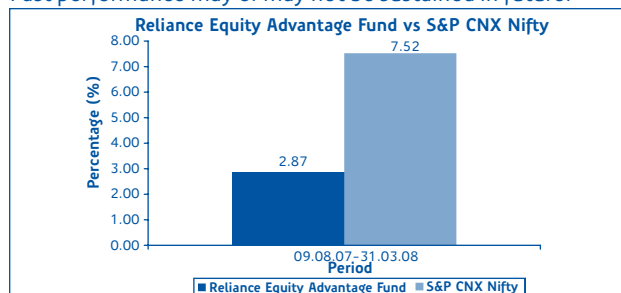
Minimum Application Amount / Number of Units :

For Retail Plan Rs. 5,000/- and in multiples of Re. 1 thereafter
For Institutional Plan Rs. 5 Crores and multiples of Re. 1 thereafter

Performance of the Scheme: data as on March 31, 2008

Absolute Returns		
Period	Scheme Returns %	Benchmark Returns %
Returns Since Inception	2.87	7.52

Past performance may or may not be sustained in future.



Based on NAV of Retail Plan - Growth Plan - Growth Option.
Date of Inception 9/8/07

Actual expenses for the previous financial year (2007-2008):

Retail Plan - 1.85% of average net assets.

Institutional Plan - 1.65% of average net assets.

Risk Profile of the Scheme : Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.

Expenses of the Scheme :

(i) Load Structure : Retail Plan

Entry Load: 2.25%

Exit Load	
For subscriptions of less than Rs 5 Crs per purchase transactions:	
If redeemed/switched on or before completion of 1 year from the date of allotment	1.00%
If redeemed/switched after completion of 1 year from the date of allotment	Nil
For subscriptions above Rs 5 Crs per purchase transactions:	
	Nil

Institutional Plan:

Entry Load & Exit Load - NIL

No Entry Load shall be charged for Direct Investment with effect from January 04, 2008. No entry load or exit load shall be charged in respect of bonus units and on units allotted on reinvestment of dividend with effect from April 1, 2008.

Load structure is subject to change. Please refer to applicable load structure at the time of investing.

(ii) Recurring Expenses :

As per SEBI (Mutual Funds) Regulations, the maximum expenses that can be charged to a scheme are as follows:

First Rs. 100 crores	2.50%
Next Rs. 300 crores	2.25%
Next Rs. 300 crores	2.00%
Balance	1.75%

Provided that such recurring expenses shall be lesser by atleast 0.25% of the daily average net assets outstanding in each financial year in respect of a scheme investing in bonds.

Estimated expenses of the scheme :

Nature of Expenses	Retail Plan	Institutional Plan
Investment Management Fees	1.25%	1.25%
Operational Expenses	0.25%	0.25%
Marketing Expenses	1.00%	0.90%
Total	2.50%	2.40%

The above expenses are estimates only and are subject to change as per actuals. Expenses on an ongoing basis will not exceed the maximum limits as may be specified by SEBI Regulations from time to time. **Please read the offer document for details.**

Please refer to page 2 & 3 of this KIM for :

- Name of the Trustee Company
- Dividend Policy
- Applicable NAV
- Despatch of Repurchase (Redemption) Request
- Tax treatment for the Investors (Unitholders)
- Unitholders' Information
- Name and Address of Registrar
- Name, address, telephone number, fax number, e-mail id of Reliance Mutual Fund.
- Daily NAV Publication

SUMMARY OF THE SCHEME

Type of the Scheme : An Open-ended Equity Scheme

Investment Objective :

The primary investment objective of the scheme is to seek to generate capital appreciation & provide long-term growth opportunities by investing in companies principally engaged in the discovery, development, production, or distribution of natural resources and the secondary objective is to generate consistent returns by investing in debt and money market securities.

Asset Allocation Pattern of the Scheme :

Types of Instruments	% of Corpus (indicative)#
Equity and Equity related Securities of companies principally engaged in the discovery, development, production or distribution of natural resources in: - Domestic Companies	65% - 100%
- Foreign securities as permitted by SEBI/RBI from time to time	65% - 100%
Debt and Money market securities (including investments in securitised Debt*)	0% - 35%

including investments in ADRs/GDRs/Foreign Securities/ Overseas ETFs and any other instruments as may be permitted by SEBI/RBI upto 35% of the net assets of the scheme, exposure in derivatives upto a maximum of 100% of the portfolio value.

* including securitised debt upto 35%

Plans and Options :

Growth Plan	Dividend Plan
Growth & Bonus Option	Dividend Payout & Re-investment Option

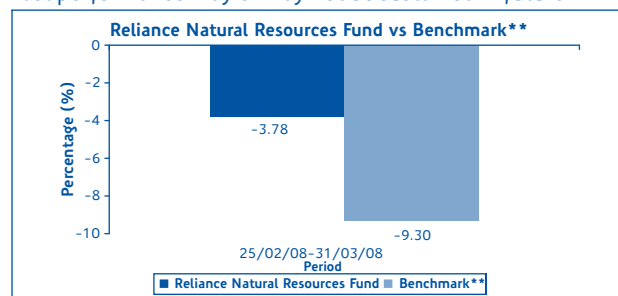
Name of the Fund Manager : Mr. Ashwani Kumar
: Mr. Shiv Chanani

Minimum Application Amount / Number of Units :
Rs. 5,000/- and in multiples of Re. 1 thereafter

Performance of the Scheme: data as on March 31, 2008

Absolute Returns		
Period	Scheme Returns %	Benchmark Returns %
Returns Since Inception	-3.78	-9.30

Past performance may or may not be sustained in future.



Based on NAV of Growth Plan-Growth Option.
Date of Inception 25/2/08

**Benchmark Index: A custom benchmark created using the BSE-200 to the extent of 65% of portfolio and MSCI World Energy Index for balance 35% of the portfolio. Since the MSCI World Energy Index will be US Dollar denominated, the conversion into Indian Rupees will happen based on the settlement price of the MSCI World Energy Index as on the last working day prior to the valuation date using the RBI reference rate as of 4.00.p.m on the valuation date.

Risk Profile of the Scheme : Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.

Expenses of the Scheme :

(i) Load Structure :

Entry Load	
For Subscription below Rs.2 crores	2.25%
For Subscription of Rs 2 crores & above but below Rs.5 crores	1.25%
For Subscriptions of Rs.5 crore & above	Nil

Exit Load	Nil
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No Entry Load shall be charged for Direct Investment with effect from January 04, 2008. No entry load or exit load shall be charged in respect of bonus units and on units allotted on reinvestment of dividend with effect from April 1, 2008.

Load structure is subject to change. Please refer to applicable load structure at the time of investing.

(ii) Recurring Expenses :

As per SEBI (Mutual Funds) Regulations, the maximum expenses that can be charged to a scheme are as follows:

First Rs. 100 crores	2.50%
Next Rs. 300 crores	2.25%
Next Rs. 300 crores	2.00%
Balance	1.75%

Provided that such recurring expenses shall be lesser by atleast 0.25% of the daily average net assets outstanding in each financial year in respect of a scheme investing in bonds.

Estimated expenses of the scheme :

Nature of Expenses	% of expenses
Investment Management Fees	1.25%
Operational Expenses	0.25%
Marketing Expenses	1.00%
Total	2.50%

The above expenses are estimates only and are subject to change as per actuals. Expenses on an ongoing basis will not exceed the maximum limits as may be specified by SEBI Regulations from time to time. **Please read the offer document for details.**

Actual expenses for the previous financial year (2007-2008):
1.47% of average net assets.

Please refer to page 2 & 3 of this KIM for :

- Name of the Trustee Company
- Dividend Policy
- Applicable NAV
- Despatch of Repurchase (Redemption) Request
- Tax treatment for the Investors (Unitholders)
- Unitholders' Information
- Name and Address of Registrar
- Name, address, telephone number, fax number, e-mail id of Reliance Mutual Fund.
- Daily NAV Publication

SUMMARY OF THE SCHEME

Type of the Scheme :

A 10 year close-ended Equity Linked Savings Scheme

Investment Objective :

The primary objective of the scheme is to generate long-term capital appreciation from a portfolio that is invested predominantly in equities along with income tax benefit.

Asset Allocation Pattern of the Scheme :

Types of Instruments	Normal Allocation (% of Net Assets)
Equity	80 - 100 %
Debt & Money Market Instruments	Upto 20%

Plans and Options :

Growth Plan	Dividend Plan
Growth Option	Dividend Payout Option

Benchmark Index : BSE 100 Index

Name of the Fund Manager : Mr. Sailesh Raj Bhan

Minimum Application Amount / Number of Units :

Rs. 500/- and in multiples of Re.500/-, thereafter

Expenses of the Scheme :

(i) Load Structure :

Entry Load	Not Applicable
Exit Load	Nil*

*In accordance with the SEBI (MFs) Regulations, NFO expenses not exceeding 6% of the amount mobilised, will be charged to the scheme and will be amortised over a period of 10 years. If the investor opts for the redemption before the completion of 10 years, proportionate unamortized portion of the NFO expenses outstanding as on the date of the redemption shall be recovered from such investor.

Load structure is subject to change. Please refer to applicable load structure at the time of investing.

Specified Redemption Period/Liquidity

The scheme will offer redemption/switch-out only during the Specified Redemption Period i.e. first five Business Days on a monthly basis at NAV based prices after an initial lock-in-period of three years from the date of allotment.

(ii) Recurring Expenses :

As per SEBI (Mutual Funds) Regulations, 1996, the maximum expenses that can be charged to a scheme are as follows:

First Rs. 100 crores	2.50%
Next Rs. 300 crores	2.25%
Next Rs. 300 crores	2.00%
Balance	1.75%

Provided that such recurring expenses shall be lesser by atleast 0.25% of the daily average net assets outstanding in each financial year in respect of a scheme investing in bonds.

Estimated expenses of the scheme :

Nature of Expenses	% of expenses
Investment Management Fees	1.25%
Operational Expenses	0.25%
Marketing Expenses	1.00%
Total	2.50%

The above expenses are estimates only and are subject to change as per actuals. Expenses on an ongoing basis will not exceed the maximum limits as may be specified by SEBI Regulations from time to time. **Please read the offer document for details.**

Actual expenses for the previous financial year (2007-2008): 2.38% of average net assets.

Please refer to page 2 & 3 of this KIM for :

- Name of the Trustee Company
- Dividend Policy
- Applicable NAV
- Despatch of Repurchase (Redemption) Request
- Tax treatment for the Investors (Unitholders)
- Unitholders' Information
- Name and Address of Registrar
- Name, address, telephone number, fax number, e-mail id of Reliance Mutual Fund.
- Daily NAV Publication

Performance of the scheme

As the allotment of the scheme was on March 31, 2008, absolute returns of the scheme cannot be provided.

Risk Profile of the Scheme : Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.

COMMON APPLICATION FORM

All Columns marked * are mandatory. Leave one box blank between two words.

1. DISTRIBUTOR / BROKER INFORMATION

Name & Broker Code / ARN	Sub Broker / Sub Agent Code
ARN-51553	

2. EXISTING UNIT HOLDER INFORMATION

For existing investors please fill in your Folio number, and attach a copy of your Account Statement
FOLIO NO. _____

3. DEMAT ACCOUNT DETAILS

National Securities Depository Limited	Depository Participant Name _____	Central Securities Depository Limited	Depository Participant Name _____
	Depository ID No. <input type="text"/> I <input type="text"/> N <input type="text"/>		Target ID No. <input type="text"/>
	Beneficiary Account No. <input type="text"/>		

I/We authorise RCAM/RMF to obtain information from my DEMAT Account excluding investment details and capture in my Mutual Fund folio

4. APPLICANT INFORMATION (Refer Instruction No. II)

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

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

1st holder PAN PAN Proof Enclosed _____ Date of Birth* _____
 [Are you KYC Compliant Please (✓) Yes or No]

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

Guardian's PAN PAN Proof Enclosed _____ Relation with Minor / Designation _____
 [Are you KYC Compliant Please (✓) Yes or No]

Name of Second Applicant Mr. Ms. NRI

2nd holder PAN PAN Proof Enclosed _____ Date of Birth* _____
 [Are you KYC Compliant Please (✓) Yes or No]

Name of Third Applicant Mr. Ms. NRI

3rd holder PAN PAN Proof Enclosed _____ Date of Birth* _____
 [Are you KYC Compliant Please (✓) Yes or No]

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

Add 1 _____
 Add 2 _____ District _____
 Add 3 _____ City _____
 State _____ (Country) _____ PIN* _____

CONTACT DETAILS OF SOLE/FIRST APPLICANT

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

I WISH TO APPLY FOR TRANSACT ONLINE
I have Read & understood the Terms & Conditions attached.

I WISH TO APPLY FOR RELIANCE ANY TIME MONEY CARD
(Please refer to ATM Instruction)

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

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

Mother's maiden name in full

Please collect your time stamped acknowledged slip for future references

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

Growth Option Bonus Option Dividend Reinvestment Dividend Payout

APP No.: WE00074331

Cheque / DD No. _____ Dated _____ Rs. _____
 drawn on _____

Time Stamp & Date
of receiving office

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

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

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

Payable _____ Branch _____
Location _____ City _____

PIN _____ IFSC Code For Credit via NEFT 9 Digit MICR Code* For Credit via EGS

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

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

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

SIP ENROLLMENT DETAILS

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

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

SIP PAYMENT TYPES (Please Select any one option)

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

Bank Name _____ Branch Name _____

OPTION II : Auto Debit/ECS Mandate Form (For ECS locations please refer the Auto Debit/ECS Mandate Form. Auto Debit is available with HDFC, HSBC, ICICI and Axis Bank)

7. DIRECT CREDIT OF REDEMPTION / DIVIDEND PROCEEDS - IF ANY

RMF will endeavour to provide payment of Dividend / Redemption / Refund through NEFT, ECS, Cheque, Demand Draft or Direct Credit into investors bank account wherever possible.

8. DOCUMENTS ENCLOSED (Please) (MANDATORY)

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

9. NOMINATION

Nominee's Name Mr. Ms. _____ Date of Birth* DD MM YY YY YY

Name of Parent/ Guardian In case of Minor Mr. Ms. _____ Relation with Minor / Designation _____

Address of Nominee /Guardian _____

City _____ PIN _____

Specimen Signature of
Nominee/Minor Nominee's Guardian

10. DECLARATION

I/We would like to invest in Reliance _____ subject to terms of the Offer Document and subsequent amendments thereto. I/We have read the instructions and the Offer Document before filling the Application Form. I/We have understood the details of the scheme and I/We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. **Declaration :** I have read and understood the Terms and Conditions governing the investment under Reliance _____ Fund of Reliance Mutual Fund and those relating to various services including, but not limited to ATMs/ Debit Card. I accept and agree to be bound by the said Terms and Conditions including those excluding/ limiting the Reliance Capital Asset Managements Limited (RCAM) liability. I understand that the RCAM may, at its absolute discretion, discontinue any of the services completely or partially without any prior notice to me. I agree RCAM debit from my folio for the service charges as applicable from time to time. **Applicable To NRIs Only** I confirm that I am resident of India. I/We confirm that I am/We are Non-Resident of Indian Nationality/Origin and I/We hereby confirm that the funds for subscription have been remitted from abroad through normal banking channels or from funds in my/our Non-Resident External / Ordinary Account/FCNR Account. I/We undertake that all additional purchases made under this folio will also be from funds received from abroad through approved banking channels or from funds in my/ our NRE/FCNR Account.

Signature

Sole / 1st applicant/Guardian/
Authorised Signatory

2nd applicant/
Authorised Signatory

3rd applicant/
Authorised Signatory

ACKNOWLEDGMENT SLIP (To be filled in by the Applicant)

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

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

RELIANCE Mutual Fund
Anil Dhirubhai Ambani Group

COMMON APPLICATION FORM

All Columns marked * are mandatory. Leave one box blank between two words.

1. DISTRIBUTOR / BROKER INFORMATION

Name & Broker Code / ARN	Sub Broker / Sub Agent Code
ARN-51553	

2. EXISTING UNIT HOLDER INFORMATION

For existing investors please fill in your Folio number, and attach a copy of your Account Statement
FOLIO NO. _____

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National Securities Depository Limited	Depository Participant Name _____	Central Securities Depository Limited	Depository Participant Name _____
	Depository ID No. <input type="text"/> I <input type="text"/> N <input type="text"/>		Target ID No. <input type="text"/>
	Beneficiary Account No. <input type="text"/>		

I/We authorise RCAM/RMF to obtain information from my DEMAT Account excluding investment details and capture in my Mutual Fund folio

4. APPLICANT INFORMATION (Refer Instruction No. II)

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

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

1st holder PAN PAN Proof Enclosed Date of Birth* _____
 [Are you KYC Compliant Please (✓) Yes or No]

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

Guardian's PAN PAN Proof Enclosed Relation with Minor / Designation _____
 [Are you KYC Compliant Please (✓) Yes or No]

Name of Second Applicant Mr. Ms. NRI

2nd holder PAN PAN Proof Enclosed Date of Birth* _____
 [Are you KYC Compliant Please (✓) Yes or No]

Name of Third Applicant Mr. Ms. NRI

3rd holder PAN PAN Proof Enclosed Date of Birth* _____
 [Are you KYC Compliant Please (✓) Yes or No]

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

Add 1 _____
 Add 2 _____ District _____
 Add 3 _____ City _____
 State _____ (Country) _____ PIN* _____

CONTACT DETAILS OF SOLE/FIRST APPLICANT

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

I WISH TO APPLY FOR TRANSACT ONLINE I WISH TO APPLY FOR RELIANCE ANY TIME MONEY CARD
 I have Read & understood the Terms & Conditions attached. (Please refer to ATM Instruction)

I/We wish to receive Account Statement/Annual Report/Quarterly Statement via email instead of physical. Name as you would like to appear on Any Time Money Card (Max. 19 characters) _____
 Mother's maiden name in full _____

Please collect your time stamped acknowledged slip for future references

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

Growth Option Bonus Option Dividend Reinvestment Dividend Payout

Cheque / DD No. _____ Dated _____ Rs. _____
 drawn on _____

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

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

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

Payable _____ Branch _____
Location _____ City _____

PIN _____ IFSC Code For Credit via NEFT 9 Digit MICR Code* For Credit via EGS

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

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

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

SIP ENROLLMENT DETAILS

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

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

SIP PAYMENT TYPES (Please Select any one option)

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

Bank Name _____ Branch Name _____

OPTION II : Auto Debit/ECS Mandate Form (For ECS locations please refer the Auto Debit/ECS Mandate Form. Auto Debit is available with HDFC, HSBC, ICICI and Axis Bank)

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RMF will endeavour to provide payment of Dividend / Redemption / Refund through NEFT, ECS, Cheque, Demand Draft or Direct Credit into investors bank account wherever possible.

8. DOCUMENTS ENCLOSED (Please ✓) (MANDATORY)

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 Trust Deed Bye-Laws Partnership Deed Cheques SIP Auto Debit /ECS Mandate Form
 Resolution / Authorisation to invest List of Authorised Signatories with Specimen Signature(s) Power of Attorney

9. NOMINATION

Nominee's Name Mr. Ms. _____ Date of Birth* DDMMYYYY

Name of Parent/ Guardian In case of Minor Mr. Ms. _____ Relation with Minor / Designation _____

Address of Nominee /Guardian _____

 City _____ PIN _____

Specimen Signature of
Nominee/Minor Nominee's Guardian

10. DECLARATION

I/We would like to invest in Reliance _____ subject to terms of the Offer Document and subsequent amendments thereto. I/We have read the instructions and the Offer Document before filling the Application Form. I/We have understood the details of the scheme and I/We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. **Declaration :** I have read and understood the Terms and Conditions governing the investment under Reliance _____ Fund of Reliance Mutual Fund and those relating to various services including, but not limited to ATMs/ Debit Card. I accept and agree to be bound by the said Terms and Conditions including those excluding/ limiting the Reliance Capital Asset Managements Limited (RCAM) liability. I understand that the RCAM may, at its absolute discretion, discontinue any of the services completely or partially without any prior notice to me. I agree RCAM debit from my folio for the service charges as applicable from time to time. **Applicable To NRIs Only** I confirm that I am resident of India. I/We confirm that I am/We are Non-Resident of Indian Nationality/Origin and I/We hereby confirm that the funds for subscription have been remitted from abroad through normal banking channels or from funds in my/our Non-Resident External / Ordinary Account/FCNR Account. I/We undertake that all additional purchases made under this folio will also be from funds received from abroad through approved banking channels or from funds in my/ our NRE/FCNR Account.

Signature

Sole / 1st applicant/Guardian/
Authorised Signatory

2nd applicant/
Authorised Signatory

3rd applicant/
Authorised Signatory

ACKNOWLEDGMENT SLIP (To be filled in by the Applicant)

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

Call : 30301111 | Toll free: 1800-300-11111
www.reliancemutual.com

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

RELIANCE Mutual Fund
Anil Dhirubhai Ambani Group

COMMON APPLICATION FORM

All Columns marked * are mandatory. Leave one box blank between two words.

1. DISTRIBUTOR / BROKER INFORMATION

Name & Broker Code / ARN	Sub Broker / Sub Agent Code
ARN-51553	

2. EXISTING UNIT HOLDER INFORMATION

For existing investors please fill in your Folio number, and attach a copy of your Account Statement
FOLIO NO. _____

3. DEMAT ACCOUNT DETAILS

National Securities Depository Limited	Depository Participant Name _____	Central Securities Depository Limited	Depository Participant Name _____
	Depository ID No. <input type="text"/> I <input type="text"/> N <input type="text"/>		Target ID No. <input type="text"/>
	Beneficiary Account No. <input type="text"/>		

I/We authorise RCAM/RMF to obtain information from my DEMAT Account excluding investment details and capture in my Mutual Fund folio

4. APPLICANT INFORMATION (Refer Instruction No. II)

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

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

1st holder PAN PAN Proof Enclosed Date of Birth* _____
 [Are you KYC Compliant Please (✓) Yes or No]

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

Guardian's PAN PAN Proof Enclosed Relation with Minor / Designation _____
 [Are you KYC Compliant Please (✓) Yes or No]

Name of Second Applicant Mr. Ms. NRI

2nd holder PAN PAN Proof Enclosed Date of Birth* _____
 [Are you KYC Compliant Please (✓) Yes or No]

Name of Third Applicant Mr. Ms. NRI

3rd holder PAN PAN Proof Enclosed Date of Birth* _____
 [Are you KYC Compliant Please (✓) Yes or No]

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

Add 1 _____
 Add 2 _____ District _____
 Add 3 _____ City _____
 State _____ (Country) _____ PIN* _____

CONTACT DETAILS OF SOLE/FIRST APPLICANT

Tel. No. STD Code _____ Office _____ Residence _____ Mobile no. _____ (For Receiving SMS Alert)
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I WISH TO APPLY FOR TRANSACT ONLINE
 I have Read & understood the Terms & Conditions attached.

I WISH TO APPLY FOR RELIANCE ANY TIME MONEY CARD
 (Please refer to ATM Instruction)

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

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

Mother's maiden name in full

Please collect your time stamped acknowledged slip for future references

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

Growth Option Bonus Option Dividend Reinvestment Dividend Payout

APP No.: WE00074333

Cheque / DD No. _____ Dated _____ Rs. _____
 drawn on _____

Time Stamp & Date
of receiving office

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

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

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

Payable _____ Branch _____
Location _____ City _____

PIN _____ IFSC Code For Credit via NEFT 9 Digit MICR Code* For Credit via EGS

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

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

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

SIP ENROLLMENT DETAILS

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

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

SIP PAYMENT TYPES (Please Select any one option)

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

Bank Name _____ Branch Name _____

OPTION II : Auto Debit/ECS Mandate Form (For ECS locations please refer the Auto Debit/ECS Mandate Form. Auto Debit is available with HDFC, HSBC, ICICI and Axis Bank)

7. DIRECT CREDIT OF REDEMPTION / DIVIDEND PROCEEDS - IF ANY

RMF will endeavour to provide payment of Dividend / Redemption / Refund through NEFT, ECS, Cheque, Demand Draft or Direct Credit into investors bank account wherever possible.

8. DOCUMENTS ENCLOSED (Please ✓) (MANDATORY)

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

9. NOMINATION

Nominee's Name Mr. Ms. _____ Date of Birth* DDMMYYYY

Name of Parent/ Guardian In case of Minor Mr. Ms. _____ Relation with Minor / Designation _____

Address of Nominee /Guardian _____

 City _____ PIN _____

Specimen Signature of
Nominee/Minor Nominee's Guardian

10. DECLARATION

I/We would like to invest in Reliance _____ subject to terms of the Offer Document and subsequent amendments thereto. I/We have read the instructions and the Offer Document before filling the Application Form. I/We have understood the details of the scheme and I/We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. **Declaration :** I have read and understood the Terms and Conditions governing the investment under Reliance _____ Fund of Reliance Mutual Fund and those relating to various services including, but not limited to ATMs/ Debit Card. I accept and agree to be bound by the said Terms and Conditions including those excluding/ limiting the Reliance Capital Asset Managements Limited (RCAM) liability. I understand that the RCAM may, at its absolute discretion, discontinue any of the services completely or partially without any prior notice to me. I agree RCAM debit from my folio for the service charges as applicable from time to time. **Applicable To NRIs Only** I confirm that I am resident of India. I/We confirm that I am/We are Non-Resident of Indian Nationality/Origin and I/We hereby confirm that the funds for subscription have been remitted from abroad through normal banking channels or from funds in my/our Non-Resident External / Ordinary Account/FCNR Account. I/We undertake that all additional purchases made under this folio will also be from funds received from abroad through approved banking channels or from funds in my/ our NRE/FCNR Account.

Signature

Sole / 1st applicant/Guardian/
Authorised Signatory

2nd applicant/
Authorised Signatory

3rd applicant/
Authorised Signatory

ACKNOWLEDGMENT SLIP (To be filled in by the Applicant)

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

RELIANCE Mutual Fund
Anil Dhirubhai Ambani Group

INSTRUCTIONS TO HELP YOU COMPLETE THE MAIN APPLICATION FORM

I GENERAL INSTRUCTION:

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

II. APPLICANT'S INFORMATION:

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

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

If the investment is being made on behalf of a minor, the PAN of the minor or father or mother or the guardian, who represents the minor, should be provided.

Applications received without PAN/PAN card copy will be rejected.

12. Prevention of Money Laundering & Know Your Customer (KYC):
W.e.f 01st Feb 2008 it is mandatory for all applications for subscription of value of Rs.50,000/- above to quote the KYC Compliance Status of each applicant (guardian in case of minor) in the application for subscription and attach proof of KYC Compliance viz. KYC Acknowledgement Letter (or the erstwhile Mutual Fund Identification Number* (MIN) Allotment Letter). The KYC Status will be validated with the records of the Central Agency before allotting the units. Reliance Mutual Fund will not be held responsible and /or liable for rejection of KYC Form, if any, by the Central Agency. Applications for subscriptions of Value of Rs. 50,000/- and above without a valid KYC compliance may be rejected. Provided further, where it is not possible to verify the KYC Compliance status of the investor at the time of allotment of units, the Trustee/AMC shall verify the KYC compliance status of the investor within a reasonable time after the allotment of units. In the event of non compliance of KYC requirements, the Trustee/AMC reserves the right to freeze the folio of the investor(s) and affect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load, if any. All investors (both individual and non-individual) can apply for KYC compliance. However, applications should note that minors cannot apply for KYC compliance and any investment in the name of minors should be through a Guardian, who should be KYC compliant for the purpose of investing with a Mutual Fund. Also applicants/ unit holders intending, to apply for units currently holding units and operating their Mutual Fund folios through a Power of Attorney (PoA) must ensure that the issue of PoA and the holder of the PoA must mention their KYC compliance status at the time of

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

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

III. BANK DETAILS:

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

IV. INVESTMENT & PAYMENT DETAILS:

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

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

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

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

V. NOMINATION:

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

VI. E-MAIL COMMUNICATION :

20. Investors desirous of receiving statements/Annual Report through email need to indicate their email id in the relevant box provided in the application form.

INSTRUCTIONS WITH REGARD TO RELIANCE ANY TIME MONEY CARD

1. The card shall be issued only to Resident Individuals. The card shall not be issued to Minors, HUF, NRI, Pvt/ Public Ltd Companies, Partnership Firms, Proprietorship Firms, Trusts etc. No card shall be issued for subscriptions through DDs/third party cheques. Please note: The card will be sent only after realisation of cheque and allotment of units.
2. The Card will offer instant liquidity to the unitholder upto a permissible limit as fixed/ determined by the Bank for ATM/PoS withdrawals or 50% of withdrawal limit as set by RMF, from time-to-time, whichever is lower.
3. Only one card can be issued against one folio/ account. This shall be issued only to the 1st holder where the mode of holding is any one or survivor.
4. Redemption facility through this card will be purely optional and in addition to the conventional method of redemption i.e. physical redemption request to be submitted at the Designated Investor Service Centres of the Reliance Mutual Fund. Investor can opt for any mode of redemption as per his choice and convenience.
5. The Trustees reserves the right to discontinue/ modify/ alter the said facility on a prospective basis subject to compliance with the prevailing SEBI guidelines and Regulations.
6. The applicable charges for the facility, which shall be levied by Reliance Mutual Fund/ HDFC Bank / VISA, shall be borne by the investor on an actual basis and shall be intimated to the investors from time to time. Currently one cash withdrawal and one balance enquiry will be free, per month, per card at HDFC Bank ATMs only.
7. Please change your PIN immediately on receipt
8. Please sign on the reverse of the ATM card on the signature panel immediately on receipt of the card.
9. Withdrawals through ATM or PoS terminals can be stopped temporarily or permanently for want of any statutory compliance
10. Please retain a copy of transaction slip generated by the ATM after completion of transaction as confirmation of the transaction done.
11. If your card ever gets lost or stolen, please call us at 30301111 or 1800-300-11111 immediately. We will hot list your ATM card (no transactions shall be possible thereafter through the hot listed card).
12. In order to receive the credit back on void transactions done on your card, please send/fax a copy of void transaction slip to the address mentioned at the back of the card.
13. ATM card is valid in India and abroad. You cannot make foreign currency transactions in Nepal and Bhutan (i.e. transactions in currencies other than local currency of Nepal/ Bhutan or Indian Rupees).
14. While using the card outside India, you are doing so strictly in accordance with RBI's Exchange Control Regulations, as prevailing from time to time. The onus of ensuring compliance with the regulations is on you, the holder of the card.
15. SEBI guidelines on uniform cut off timings for redemption shall also be applicable to the aforesaid facility of alternative means of redemption.
16. Please read the terms and conditions carefully, which will be provided in the welcome kit of the card.

CHECKLIST

Please ensure that:

- Your Application Form is complete in all respect. Name, Address & contact details are mentioned in full, signed by all applicants.
- Bank Account Details are entered completely and correctly.
- Permanent Account Number (PAN) of All the applicants are mandatory.
- Appropriate Scheme Name, Plan & Option is mentioned clearly.
- The Cheque / DD is drawn in favour of "Reliance" (chosen scheme) dated and 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).

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

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

APP No.: **WSI00036621**

AUTO DEBIT / ECS MANDATE FORM

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

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

REGISTRATION CUM MANDATE FORM FOR AUTODEBIT/ECS (Debit clearing)

- New SIP Registration - by existing investor Change in Bank Account for an existing Investor with Reliance Mutual Fund (Applicable only for ECS)
 New SIP Registration - by new investor (Also attach the new application form duly filled & signed)

APPLICANT DETAILS

Folio No.		
Name of Sole/1st holder	PAN No. MANDATORY	KYC : Yes / No
Name of 2nd holder	PAN No. MANDATORY	KYC : Yes / No
Name of 3rd holder	PAN No. MANDATORY	KYC : Yes / No

SCHEME NAME _____ Option _____ Plan _____ SIP Amount | _____

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

Enrollment Period: From: | M | M | Y | Y | To: | M | M | Y | Y |

BANK ACCOUNT DETAILS

Accountholder Name as in Bank Records _____ Date of Birth* | D | D | M | M | Y | Y | Y | Y |

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

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

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

Mandatory Enclosures:
 Blank cancelled cheque Copy of cheque

*Mandatory : Please enter the 9 digit number that appears after your cheque number / MICR code starting and / or ending with 000 are not valid for ECS.

DECLARATION

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

SIGNATURE/S AS PER RELIANCE MUTUAL FUND (MANDATORY)

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

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

SIGNATURE/S AS PER BANK RECORDS (MANDATORY)

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

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

FOR OFFICE USE ONLY (Not to be filled in by Investor)

Recorded on | _____ |

Scheme Code | _____ |

Recorded by | _____ |

Credit Account Number | _____ |

Bank use Mandate Ref. No. _____

Customer Ref. No. _____

TERMS AND CONDITIONS

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

LIST OF CITIES FOR SIP AUTO DEBIT FACILITY VIA ECS (DEBIT CLEARING) (66 CENTERS)

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

1. This facility is offered only to the investors having bank accounts in select cities where ECS is available and select banks (HDFC Bank, ICICI Bank, Axis Bank and HSBC Bank).
2. Please submit the following documents atleast 21 working days before the first SIP date for ECS (Debit Clearing):
New Investors:
 - (a) Application Form with Auto Debit/ECS Mandate Form.
 - (b) The initial investment amount cheque should be issued from the same bank account which is to be debited under ECS/Auto Debit for SIP installments.
 - (c) In case the first cheque is issued from an account which is different from ECS Auto Debit Account, then a photo copy/cancelled cheque from ECS Debit Account (as mentioned on the application form should be submitted along with other requirements).**Existing Investors:**
 - (a) SIP Enrolment Form & Auto Debit/ECS Mandate Form.
3. The bank account provided for ECS (Debit) should participate in local MICR clearing.
4. The cities in the list may be modified/updated/changed/removed at any time in future entirely at the discretion of Reliance Mutual Fund / Reliance Capital Asset Management Limited without assigning any reasons or prior notice. If any city is removed, SIP instructions for investors in such cities via ECS (Debit) route will be discontinued without prior notice. In such a case, the AMC at its sole discretion may accept post dated cheques (PDC's) from the investors for the balance period.
5. MICR code starting and / or ending with 000 are not valid for ECS.
6. SIP Auto debit / ECS facility is available only on specific dates of the month i.e. 2nd or 10th or 18th or 28th.
7. The investor agrees to abide by the terms and conditions of ECS/Auto Debit facility of Reserve Bank of India (RBI).
8. Investor will not hold Reliance Mutual Fund / Reliance Capital Asset Management Limited, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles of ECS / local holidays.
9. Reliance Mutual Fund / Reliance Capital Asset Management Limited, its registrars and other service providers shall not be responsible nor liable for any damages/compensation for any loss, damage etc. incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
10. Reliance Mutual Fund / Reliance Capital Asset Management Limited reserves the right to reject any application without assigning any reason thereof.
11. Please read the Key Information Memorandum and Offer Document of respective Scheme(s) for Applicable NAV, Risk Factors, Load and other information.
12. **You can choose to change your bank account or discontinue this facility by giving fifteen days written notice to any of our Investor Service Centres.**
13. Allotment of units would be subject to realisation of credit.
14. An investor can opt for Monthly or Quarterly frequency.
15. SIP is available to investors in the following Scheme(s) of Reliance Mutual Fund:
Equity/Sectoral Schemes: "Reliance Growth Fund" OR "Reliance Vision Fund" OR "Reliance Equity Opportunities Fund" OR "Reliance Index Fund" OR "Reliance NRI Equity Fund" OR "Reliance Banking Fund" OR "Reliance Pharma Fund" OR "Reliance Media and Entertainment Fund" OR "Reliance Diversified Power Sector Fund" OR "Reliance Tax Saver (ELSS) Fund" OR "Reliance Equity Fund" OR "Reliance Regular Savings Fund" OR "Reliance Equity Advantage Fund" OR "Reliance Natural Resources Fund".
Debt Funds : "Reliance Income Fund" OR "Reliance Medium Term Fund" OR "Reliance Floating Rate Fund" OR "Reliance NRI Income Fund" OR "Reliance Short Term Fund" OR "Reliance Monthly Income Plan".
The above list is subject to change from time to time. Please contact the nearest Designated Investor Service Centre (DISC) of Reliance Mutual Fund or Karvy Computershare Pvt. Ltd for updated list.
16. **Minimum investment amount**
Monthly SIP Option - 60 instalments of Rs. 100/- each or 12 instalments of Rs. 500/- each or 6 instalments of Rs. 1,000/- each and in multiples of Re. 1/- thereafter.
Quarterly SIP Option - 12 instalments of Rs. 500/- each or 4 instalments of Rs. 1,500/ each and in multiples of Re. 1/- thereafter. The first SIP instalment date should be later or on 28th March, 2008. However, only one SIP transaction per month/quarter per Folio/Account is permitted.
17. During NFO, SIPs will be accepted only through ECS/Auto Debit to the investor's bank account.
18. The applicable NAV for the 1st installment (in respect of the 1st cheque) will be as per the date & time at which the same has been received at DISC of RCAM / Karvy. If the date of the subsequent SIP cheque / installment is a non-transaction day for the scheme, then the units shall be allotted on the next / following transaction day.
19. Please write the SIP Form number / the first applicant's name on the reverse of the cheque accompanying the SIP Form.
20. Payments may also be accepted by direct debit to applicant's bank account by Auto Debit (with whom Reliance Mutual Fund has a tie up for this facility). For this purpose, the applicant are required to give a standing instructions in the prescribed form to the bankers to debit their bank accounts at periodic intervals and credit the subscription proceeds to Reliance Mutual Fund's bank account. Please contact the nearest DISC for details of banks offering this facility.
21. The Unit holders can choose to opt out from the SIP at any point of time by submitting a written request to the nearest DISC. Such request for discontinuation should be received at least 15 days prior to the next due date of the SIP. On receipt of such a request, the SIP will be discontinued for the folio.

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

Call : 30301111 Toll free: 1800-300-11111
www.reliancemutual.com

RELIANCE Mutual Fund
Anil Dhirubhai Ambani Group

APP No.: **WSI00036622**

AUTO DEBIT / ECS MANDATE FORM

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

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

REGISTRATION CUM MANDATE FORM FOR AUTODEBIT/ECS (Debit clearing)

- New SIP Registration - by existing investor Change in Bank Account for an existing Investor with Reliance Mutual Fund (Applicable only for ECS)
 New SIP Registration - by new investor (Also attach the new application form duly filled & signed)

APPLICANT DETAILS

Folio No.		
Name of Sole/1st holder	PAN No. MANDATORY	KYC : Yes / No
Name of 2nd holder	PAN No. MANDATORY	KYC : Yes / No
Name of 3rd holder	PAN No. MANDATORY	KYC : Yes / No

SCHEME NAME _____ Option _____ Plan _____ SIP Amount [Minimum Rs. 2,000/-]

Frequency (Please ✓) Monthly (default) or Quarterly SIP Date 2 10 18 28 Enrollment Period: From: [M M Y Y] To: [M M Y Y]
(Minimum tenor 3 years)

BANK ACCOUNT DETAILS

Accountholder Name as in Bank Records _____ Date of Birth* [D D M M Y Y Y Y]

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

Bank [M a n d a t o r y]
Branch Address _____
Branch City _____

PIN [] 9 Digit MICR Code* [M a n d a t o r y]

Mandatory Enclosures:
 Blank cancelled cheque Copy of cheque

*Mandatory : Please enter the 9 digit number that appears after your cheque number / MICR code starting and / or ending with 000 are not valid for ECS.

DECLARATION

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

SIGNATURE/S AS PER RELIANCE MUTUAL FUND (MANDATORY)

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

Place : [] Date: [D D M M Y Y Y Y]

SIGNATURE/S AS PER BANK RECORDS (MANDATORY)

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

Place : [] Date: [D D M M Y Y Y Y]

FOR OFFICE USE ONLY (Not to be filled in by Investor)

Recorded on []

Scheme Code []

Recorded by []

Credit Account Number []

Bank use Mandate Ref. No. _____

Customer Ref. No. _____

TERMS AND CONDITIONS

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

LIST OF CITIES FOR SIP AUTO DEBIT FACILITY VIA ECS (DEBIT CLEARING) (66 CENTERS)

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

- This facility is offered only to the investors having bank accounts in select cities where ECS is available and select banks (HDFC Bank, ICICI Bank, Axis Bank and HSBC Bank).
- Please submit the following documents atleast 21 working days before the first SIP date for ECS (Debit Clearing):
New Investors:
 - Application Form with Auto Debit/ECS Mandate Form.
 - The initial investment amount cheque should be issued from the same bank account which is to be debited under ECS/Auto Debit for SIP installments.
 - In case the first cheque is issued from an account which is different from ECS Auto Debit Account, then a photo copy/cancelled cheque from ECS Debit Account (as mentioned on the application form should be submitted along with other requirements.**Existing Investors:**
 - SIP Enrolment Form & Auto Debit/ECS Mandate Form.
- The bank account provided for ECS (Debit) should participate in local MICR clearing.
- The cities in the list may be modified/updated/changed/removed at any time in future entirely at the discretion of Reliance Mutual Fund / Reliance Capital Asset Management Limited without assigning any reasons or prior notice. If any city is removed, SIP instructions for investors in such cities via ECS (Debit) route will be discontinued without prior notice. In such a case, the AMC at its sole discretion may accept post dated cheques (PDC's) from the investors for the balance period.
- MICR code starting and / or ending with 000 are not valid for ECS.
- SIP Auto debit / ECS facility is available only on specific dates of the month i.e. 2nd or 10th or 18th or 28th.
- The investor agrees to abide by the terms and conditions of ECS/Auto Debit facility of Reserve Bank of India (RBI).
- Investor will not hold Reliance Mutual Fund / Reliance Capital Asset Management Limited, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles of ECS / local holidays.
- Reliance Mutual Fund / Reliance Capital Asset Management Limited, its registrars and other service providers shall not be responsible nor liable for any damages/compensation for any loss, damage etc. incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
- Reliance Mutual Fund / Reliance Capital Asset Management Limited reserves the right to reject any application without assigning any reason thereof.
- Please read the Key Information Memorandum and Offer Document of respective Scheme(s) for Applicable NAV, Risk Factors, Load and other information.
- You can choose to change your bank account or discontinue this facility by giving fifteen days written notice to any of our Investor Service Centres.**
- Allotment of units would be subject to realisation of credit.
- An investor can opt for Monthly or Quarterly frequency.
- SIP is available to investors in the following Scheme(s) of Reliance Mutual Fund:
Equity/Sectoral Schemes: "Reliance Growth Fund" OR "Reliance Vision Fund" OR "Reliance Equity Opportunities Fund" OR "Reliance Index Fund" OR "Reliance NRI Equity Fund" OR "Reliance Banking Fund" OR "Reliance Pharma Fund" OR "Reliance Media and Entertainment Fund" OR "Reliance Diversified Power Sector Fund" OR "Reliance Tax Saver (ELSS) Fund" OR "Reliance Equity Fund" OR "Reliance Regular Savings Fund" OR "Reliance Equity Advantage Fund" OR "Reliance Natural Resources Fund".
Debt Funds : "Reliance Income Fund" OR "Reliance Medium Term Fund" OR "Reliance Floating Rate Fund" OR "Reliance NRI Income Fund" OR "Reliance Short Term Fund" OR "Reliance Monthly Income Plan".
The above list is subject to change from time to time. Please contact the nearest Designated Investor Service Centre (DISC) of Reliance Mutual Fund or Karvy Computershare Pvt. Ltd for updated list.
Investors can choose any one of the following four SIP dates: 2nd, 10th, 18th or 28th
- Minimum investment amount**
Monthly SIP Option - 60 instalments of Rs. 100/- each or 12 instalments of Rs. 500/- each or 6 instalments of Rs. 1,000/- each and in multiples of Re. 1/- thereafter.
Quarterly SIP Option - 12 instalments of Rs. 500/- each or 4 instalments of Rs. 1,500/- each and in multiples of Re. 1/- thereafter. The first SIP instalment date should be later or on 28th March, 2008. However, only one SIP transaction per month/quarter per Folio/Account is permitted.
- During NFO, SIPs will be accepted only through ECS/Auto Debit to the investor's bank account.
- The applicable NAV for the 1st installment (in respect of the 1st cheque) will be as per the date & time at which the same has been received at DISC of RCAM / Karvy. If the date of the subsequent SIP cheque / installment is a non-transaction day for the scheme, then the units shall be allotted on the next / following transaction day.
- Please write the SIP Form number / the first applicant's name on the reverse of the cheque accompanying the SIP Form.
- Payments may also be accepted by direct debit to applicant's bank account by Auto Debit (with whom Reliance Mutual Fund has a tie up for this facility). For this purpose, the applicant are required to give a standing instructions in the prescribed form to the bankers to debit their bank accounts at periodic intervals and credit the subscription proceeds to Reliance Mutual Fund's bank account. Please contact the nearest DISC for details of banks offering this facility.
- The Unit holders can choose to opt out from the SIP at any point of time by submitting a written request to the nearest DISC. Such request for discontinuation should be received at least 15 days prior to the next due date of the SIP. On receipt of such a request, the SIP will be discontinued for the folio.

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

Call : 30301111 Toll free: 1800-300-11111

www.reliancemutual.com

RELIANCE Mutual Fund
Anil Dhirubhai Ambani Group

SYSTEMATIC TRANSFER PLAN/DIVIDEND TRANSFER PLAN – ENROLMENT FORM

Please read the instructions carefully, before filling up the application. Use this form if you wish to withdraw/transfer your investment systematically.

1. DISTRIBUTOR / BROKER INFORMATION

Name & Broker Code / ARN	Sub Broker / Sub Agent Code
ARN-51553	

- For Direct Investment Please Mention "Direct in the Column "Name & Broker Code/ARN"

The Trustee, Reliance Mutual Fund,

I/We have read and understood the contents of the offer document & the instructions printed overleaf for the Systematic withdrawal Plan (RWP), I / We hereby apply for the same and agree to abide by the terms, conditions rules & regulations of the plan.

2. EXISTING UNIT HOLDER INFORMATION

FOLIO NO. _____

3. PARTICULARS OF APPLICANT

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

Name of Guardian Mr. Ms. M/s. (in case of First / Sole Applicant is a Minor) / Contact Person - Designation (in case of non-individual Investors)

Name of Second Applicant [Please tick (✓)] Mr. Ms.

Name of Third Applicant [Please tick (✓)] Mr. Ms.

SYSTEMATIC TRANSFER PLAN (STP) Daily Dividend Schemes (transferor) are not eligible for STP out.

Name of 'Transferor' Scheme/Plan/Option _____

Name of 'Transferee' Scheme/Plan/Option _____

(Please ✓ any one only)

Fixed Transfer STP

STP Frequency

<input type="checkbox"/> Weekly	<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Monthly	<input type="checkbox"/> Quarterly
1 st , 8 th , 15 th & 22 nd of every month	1 st & 15 th of every month	_____ of every month	_____ of the starting month of every Quarter

Amount of Transfer per Instalment Rs. _____

Capital Appreciation STP

STP Frequency

<input type="checkbox"/> Monthly	<input type="checkbox"/> Quarterly
1 st of every Month	1 st of the starting month of every Quarter

Amount of Transfer per Instalment Rs. _____

Enrolment Period

From : _____ Month _____ Year To : _____ Month _____ Year

DIVIDEND TRANSFER PLAN (DTP)

I/We would like to transfer Dividend from:

Scheme Name _____

DIVIDEND PLAN - Dividend Re-investment Option

I/We would like to transfer Dividend to:

Scheme Name _____

Plan/Option _____

First/Sole Unit holder / Guardian
Authorised Signatory

Second Unit holder
Authorised Signatory

Third Unit holder
Authorised Signatory

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

Received from _____ STP/DTP application

Amount of Transfer per Instalment Rs. _____

From Scheme / Plan / Option _____

to Scheme / Plan / Option _____

Stamp of receiving branch

& Signature

TERMS AND CONDITIONS

SYSTEMATIC TRANSFER PLAN (STP) :

Systematic Transfer Plan (STP) is a facility wherein unit holders of designated open-ended schemes of Reliance Mutual Fund can opt to transfer a fixed amount or capital appreciation amount (variable amount) at regular intervals to another designated open-ended scheme of Reliance Mutual Fund.

Features of Fixed Systematic Transfer Plan:

1. Frequency of Transfer: Weekly, Fortnightly, Monthly or Quarterly

2. Date of Transfer:

(a) For Weekly: 1st, 8th, 15th and 22nd of every month

(b) For Fortnightly: 1st and 15th of every month.

(c) For Monthly: A fixed amount can be transferred on a pre-specified date (to be chosen by the investor) of every month

(D) For Quarterly: A fixed amount can be transferred on a pre-specified date (to be chosen by the investor) of the first month of the quarter.

3. Minimum Amount of Transfer:

• Weekly, Fortnightly and Monthly Option: Rs.1000/- & in multiple of Rs.100 thereof for each transfer.

• Quarterly Option - Rs. 3000/- & in multiple of Rs.100 thereof for each transfer.

Application not in multiple of Rs. 100 will be processed for nearest lower multiple of Rs.100, subject to the minimum amount specified. e.g., A request for Rs.1250 (upto Rs.1299) will be processed for Rs. 1200 per transaction.

4. Eligible Plans/Option for STP:

Transferor Schemes

All Plans/Options i.e:

• Growth Plan/Option 1 Bonus Plan/Option &

• Dividend Plan /Option

except Daily Div. Frequencies

Transferee Schemes All plans/ schemes

Features of Capital Appreciation Systematic

Transfer Plan:

1. Frequency of Transfer: Monthly or Quarterly

2. Date of Transfer:

(a) Monthly: 1st of every month

(b) Quarterly: 1st of starting month of every quarter

3. Minimum Amount of Transfer: Rs. 500 and any amount thereafter.

4. Eligible Plans/Option for STP:

(A) Transferor Scheme - Only Growth Plans/Option of all schemes

(b) Transferee Schemes - All Non Liquid Schemes

Minimum Balance required in transferor scheme to start STP (under Fixed Systematic Transfer Plan and Capital Appreciation Systematic Transfer Plan)

For investors investing for the first time in transferor scheme, the minimum balance required to start STP shall be:

• Non-Liquid scheme: Rs. 10,000/- or the minimum amount as stated in the offer document of the respective transferor scheme, whichever is higher.

• Liquid scheme: Rs. 25,000/- or the minimum amount as stated in the offer document of the respective transferor scheme, whichever is higher. (Except for Reliance Liquid Fund Treasury Plan-Retail Option)

However, existing unit holders in the transferor scheme, who have the following minimum balance would be eligible to start STP:

• Non-Liquid scheme: Rs. 10,000/-

• Liquid scheme: Rs. 25,000/- (Except for Reliance Liquid Fund Treasury Plan-Retail Option)

Investors should note that:

1. All valid transfer requisitions from one scheme to the other would be treated as switch-out/ redemption and switch-in/Subscription transactions at the applicable NAV of the respective schemes. The difference between the NAVs of the two Schemes/ Plans will be reflected in

REVISED LOAD STRUCTURE UNDER STP

Transfer from Debt to Equity Schemes

Subscription Amount	Entry Load	Exit Load
Transferor scheme	As applicable	Nil
Transferee Scheme		
For Subscription below Rs 2 Crs	Nil	2.25% if redeemed from equity scheme before 24 months of allotment
For Subscription of Rs 2 Crs below Rs 5 crs	Nil	1.25% if redeemed from equity scheme before 24 months of Allotment
For Subscription of Rs 5 crs & above	Nil	Nil

Transfer from Equity to Debt schemes

Subscription Amount	Entry Load	Exit Load
Transferor scheme	As Applicable	Nil
Transferee Scheme	Nil	As applicable

the number of units allotted.

- Minimum number of transfers required for a STP shall be two.
- The units marked under Lien or Pledged in the Transferor scheme shall not be eligible for STP.
- All valid transfer requisitions would be processed as per the applicable uniform cut-off timings on the working days as mentioned in the respective Offer Documents and are subject to SEBI Regulations.
- RCAM in consultation with the Trustees, reserves the right to modify the procedure, load structure in accordance with the SEBI Regulations and any such change shall be applicable only to units transacted pursuant to such change on a prospective basis.
- The unit holders are advised to approach/consult their tax consultants in regard to the treatment of the transfer of units from the tax point of view.
- Schemes with lock in period are not eligible for STP.
- Cut-off period: For enrolment into STP, the request should be received at Karvy- Hyderabad at least 4 days prior to the commencement of the first STP execution date. Similarly for discontinuing the STP, the request should reach Karvy- Hyderabad at least 4 days prior to the next STP execution date. Requests not fulfilling this requirement will be considered from the next nearest STP date.
- Investors are advised to read the Offer Document of the Transferee Scheme carefully before investing. The Offer Document/ Key Information Memorandum of the respective Scheme are available with Investor Service Centres of Reliance Mutual Fund, Brokers/Distributors and also displayed at the Reliance Mutual Fund website i.e. www.reliancecmutual.com

Funds eligible for Systematic Transfer Plan Schemes

Transferor Schemes: Reliance Banking Fund, Reliance Diversified Power Sector Fund, Reliance Pharma Fund, Reliance Vision Fund, Reliance Growth Fund, Reliance Media & Entertainment Fund, Reliance Equity Opportunities Fund, Reliance Monthly Income Plan, Reliance Income Fund, Reliance Medium Term Fund, Reliance Liquid Fund, Reliance Short Term Fund, Reliance Gilt Securities Fund, Reliance Floating Rate Fund, Reliance Liquid Plus Fund, Reliance Equity Fund, Reliance Liquidity Fund, Reliance Tax Saver (ELSS) Fund (subject to the lock-in period of 3 yrs), Reliance Long Term Equity Fund (only after conversion into an open ended scheme upon maturity), Reliance Regular Savings Fund, Reliance Equity Advantage Fund, Reliance Natural Resources Fund.

Transferee Schemes: Reliance Banking Fund, Reliance Diversified Power Sector Fund, Reliance Pharma Fund, Reliance Vision Fund, Reliance Growth Fund, Reliance Media & Entertainment Fund, Reliance Equity Opportunities Fund, Reliance Monthly Income Plan, Reliance Income Fund, Reliance Medium Term Fund, Reliance Liquid Fund (not eligible in case of Capital Appreciation Systematic Transfer Plan), Reliance Short Term Fund, Reliance Gilt Securities Fund, Reliance Floating Rate Fund, Reliance Equity Fund, Reliance Tax Saver (ELSS) Fund, Reliance Liquidity Fund, Reliance Liquid Plus Fund, Reliance Tax Saver (ELSS) Fund (subject to the lock-in period of 3 yrs), Reliance Long Term Equity Fund (only after conversion into an open ended scheme upon maturity), Reliance Regular Savings Fund, Reliance Equity Advantage Fund, Reliance Natural Resources Fund.

DIVIDEND TRANSFER PLAN

Dividend Transfer Plan offers an investor a flexibility to invest/ move his dividends automatically (when declared) into another scheme of RMF of his choice. This will help him in diversifying his portfolio and thereby reducing risk associated with his investments.

Features of Dividend Transfer Plan:

1. Date of Transfer: As & when Dividend is declared under dividend option/plan of a particular scheme except for Daily and Weekly frequencies.

2. Minimum Balance required to start DTP: The minimum balance required to opt for this plan is Rs 25000 for non liquid transferor scheme and Rs 1 lakh for liquid transferor scheme.

Transferor Schemes: All schemes with Dividend plans & for all Dividend frequencies except Daily & Weekly.

Transferee Schemes: All Non Liquid Schemes

3. Load Structure

• Entry Load in Transferee Scheme will remain Nil.

• Exit Load in Transferee Scheme will also be Nil.

Important:

The amount to the extent of the distribution will be automatically invested on ex-dividend date into RMF schemes selected by the investor at the NAV of the scheme and equivalent units will be allotted, subject to the terms and conditions of the scheme and after deduction of applicable taxes.

In respect of DTP, it is clarified that the dividend amount proposed to be transferred would be treated as switch-in/ subscription transaction in the transferee scheme at the applicable NAV of the respective schemes. ^^

^^ Please note that the Mutual Fund does not guarantee any dividend / bonus. Dividend is subject to distributable surplus, if any, in the scheme.

Eligible Schemes for Dividend Transfer Plan (DTP) Schemes:

Transferor Schemes:

All schemes with Dividend plans & for all Dividend frequencies except Daily & Weekly, viz, Reliance Banking Fund, Reliance Diversified Power Sector Fund, Reliance Pharma Fund, Reliance Vision Fund, Reliance Growth Fund, Reliance Media & Entertainment Fund, Reliance Index Fund, Reliance Equity Opportunities Fund, Reliance Monthly Income Plan, Reliance Income Fund, Reliance Medium Term Fund, Reliance Liquid Fund, Reliance Short Term Fund, Reliance Gilt Securities Fund, Reliance Floating Rate Fund, Reliance Liquid Plus Fund, Reliance Tax Saver (ELSS) Fund (subject to the lock-in period of 3 yrs), Reliance Long Term Equity Fund (only after conversion into an open ended scheme upon maturity), Reliance Equity Advantage Fund, Reliance Natural Resources Fund.

Transferee Schemes:

All plans under the following schemes viz,;

Transferee Schemes: Reliance Banking Fund, Reliance Diversified Power Sector Fund, Reliance Pharma Fund, Reliance Vision Fund, Reliance Growth Fund, Reliance Media & Entertainment Fund, Reliance Equity Opportunities Fund, Reliance Monthly Income Plan, Reliance Income Fund, Reliance Medium Term Fund, Reliance Liquid Fund (not eligible in case of Capital Appreciation Systematic Transfer Plan), Reliance Short Term Fund, Reliance Gilt Securities Fund, Reliance Floating Rate Fund, Reliance Equity Fund, Reliance Tax Saver (ELSS) Fund, Reliance Liquidity Fund, Reliance Liquid Plus Fund, Reliance Tax Saver (ELSS) Fund (subject to the lock-in period of 3 yrs), Reliance Long Term Equity Fund (only after conversion into an open ended scheme upon maturity), Reliance Equity Advantage Fund, Reliance Natural Resources Fund.

FORMS REQUIRED TO BE FILLED UP : • For Existing Investors : (a) Only STP Form • For New Investors : (a) Application Form of Transferor Scheme (b) STP Form.



ACKNOWLEDGMENT SLIP (To be filled in by the Applicant)

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

Call : 30301111 Toll free: 1800-300-11111

www.reliancecmutual.com

RELIANCE Mutual Fund
Anil Dhirubhai Ambani Group

SYSTEMATIC WITHDRAWAL PLAN APPLICATION FORM

Please read the instructions carefully, before filling up the application. Use this form if you wish to withdraw your investment systematically.

1. DISTRIBUTOR / BROKER INFORMATION

Name & Broker Code / ARN	Sub Broker / Sub Agent Code
ARN-51553	

- For Direct Investment Please Mention "Direct in the Column "Name & Broker Code/ARN"

The Trustee, Reliance Mutual Fund,

I/We have read and understood the contents of the offer document & the instructions printed overleaf for the Systematic withdrawal Plan (RWP), I / We hereby apply for the same and agree to abide by the terms, conditions rules & regulations of the plan.

2. EXISTING UNIT HOLDER INFORMATION

FOLIO NO. _____

3. APPLICANT INFORMATION

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

Name of Guardian Mr. Ms. M/s. (in case of First / Sole Applicant is a Minor) / Contact Person - Designation (in case of non-individual Investors)

Name of Second Applicant [Please tick (✓)] Mr. Ms.

Name of Third Applicant [Please tick (✓)] Mr. Ms.

4. PARTICULARS FOR REGULAR WITHDRAWAL

Scheme Name _____	Plan _____	Option _____
Frequency <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly		
Enrolment Period From <input type="text" value="D D M M Y Y Y Y"/>	To <input type="text" value="D D M M Y Y Y Y"/>	Amount <input type="text"/>
(Min. Rs. 500/- & any amount thereafter per withdrawal)		

Sole / 1st applicant / Guardian
Authorised Signatory

2nd applicant /
Authorised Signatory

3rd applicant
Authorised Signatory

TRIGGER APPLICATION

Please read the instructions carefully, before filling up the application

1. DISTRIBUTOR / BROKER INFORMATION

Name & Broker Code / ARN	Sub Broker / Sub Agent Code
ARN-51553	

- For Direct Investment Please Mention "Direct in the Column Name & Broker Code/ARN"

The Trustee, Reliance Mutual Fund,

I/We have read and understood the contents of the offer document & the instructions printed overleaf for the Trigger Plan. I / We hereby apply for the same and agree to abide by the terms, conditions rules & regulations of the plan.

2. EXISTING UNIT HOLDER INFORMATION

FOLIO NO. _____

3. APPLICANT INFORMATION

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

Name of Guardian Mr. Ms. M/s. (in case of First / Sole Applicant is a Minor) / Contact Person - Designation (in case of non-individual Investors)

Name of Second Applicant [Please tick (✓)] Mr. Ms.

Name of Third Applicant [Please tick (✓)] Mr. Ms.

4. OPTION - A

Please tick any one of the following situation which will activate the Trigger.

- NAV reaches or crosses Rs. _____
- NAV appreciates or depreciates by _____ %
- NAV depreciates by _____ %
- NAV appreciates by _____ %

OPTION - B

Please tick any one of the following actions to be initiated on encountering the situation applied in section A

- Redemption to the extent of capital appreciation only
- Switch-out of only the capital appreciation portion to (Scheme, Plan and Option) _____
- Full switch-out of units to (Scheme, Plan and Option) _____

Sole / 1st applicant / Guardian
Authorised Signatory

2nd applicant /
Authorised Signatory

3rd applicant
Authorised Signatory

INSTRUCTIONS FOR SWP

1. All SWP applications will be processed on the 1st/8th/15th/22nd of every month or 1st/8th/15th/22nd of every first month of every quarter. If such day happens to be a holiday, it will be processed on next working day.
2. For all the eligible schemes, the minimum withdrawal amount is Rs. 500/- and in multiples of Rs. 100/- thereafter.
3. The Unit holder is required to define the frequency and amount of withdrawals. SWP forms received without this information will be treated incomplete and request for SWP will be rejected.
4. The Unit holder needs to specify the start date and the end date in the SWP form. In cases where the start date and end date has not been specified, the SWP will commence from the first transaction date of the subsequent month in which such request is received and will continue till the balance in the account becomes nil or below the required amount specified by the investor for SWP.
5. The amount withdrawn under the SWP will be considered as a redemption and shall be converted into units and will be deducted from the unit balance of the Unit holder.
6. The redemption proceeds will be paid by cheque/demand draft in favour of the registered first named Unit holder with the bank account number specified in the application form. The redemption cheque will be posted within normal service standards to the investors. No post-dated cheques will be issued against SWP transactions.
7. A Unit holder who has opted for SWP under a specified account can also redeem or switch his units to any other eligible scheme or any other plans of the same scheme provided he has sufficient balance in his account on the date of such request. SWP will automatically cease in case the balance becomes nil subsequent to such redemption / switch transaction or falls below the required amount specified by the investor for SWP.
8. The Unit holder can put in additional subscriptions, in accordance with conditions specified in the Offer Document for additional subscriptions in the account anytime during the existence of the concerned account. Such additional subscriptions in no way alter the functioning of the SWP option, unless subsequent request to the contrary is received from the unit holder in writing.
9. Any changes in the amount, frequency or period of SWP should be communicated to the Registrar's office at least 14 days in advance.
10. Investors who have made investments under Sec 54EB of the Income Tax Act, 1961 should note that SWP is not available to them during the stipulated lock-in period.
11. SWP request in any other form beside the specified format will be treated as invalid and is liable to be rejected.
12. The SWP form duly completed may be submitted at the nearest Investor Service Centre or mailed to the Registrar :
M/s Karvy Computershare Pvt. Ltd., Unit : RCMF, Avenue 4,
Street No. 1, Banjara Hills, Hyderabad - 500 034.
13. Schemes under which SWP is available:
Reliance Growth Fund, Reliance Vision Fund, Reliance Equity Opportunities Fund, Reliance NRI Equity Fund, Reliance Banking Fund, Reliance Pharma Fund, Reliance Media Entertainment Fund, Reliance Diversified Power Sector Fund, Reliance Tax Saver (ELSS) Fund - subject to a lock in for 3 years, Reliance Equity Fund, Reliance Index Fund, Reliance Income Fund, Reliance Medium Term Fund, Reliance NRI Income Fund, Reliance Monthly Income Fund, Reliance Liquid - Treasury Plan-Retail Option, Reliance Floating Rate Fund, Reliance Short Term Fund, Reliance Regular Savings Fund, Reliance Equity Advantage Fund, Reliance Natural Resources Fund

INSTRUCTIONS FOR TRIGGER

1. Please use separate forms for each transaction under each folio.
2. Unit holders are requested to tick only one trigger situation/action mentioned under Sec A & B above, per transaction. In the event of multiple triggers for a particular transaction, the trigger request will be deemed to be cancelled.
3. Please note that trigger is an additional facility provided to the unit holders to save the time for completing the redemption/switch formalities on happening of a particular event. Trigger is not to be conceived as an assurance on part of Reliance Mutual Fund that the investor will manage to received a particular sum of money/appreciation/and/or fixed % of sum.
4. NAVs of the schemes are declared at the close of the business day and hence Value of the unit holder's unit holdings based on the end of day NAV will be considered as a base for activating the triggers. Accordingly, all the redemptions/swiches etc will be done on the following transaction day on which the event occurs.
5. A trigger once activated will not be reactivated in any other plan/scheme where the Switch happens or in the same plan which retains a part of the value or in case of normal redemption/switch before the trigger is activated. Triggers will be deactivated on redemption and/or switch and/or pledge of units.
6. This form duly completed must be submitted at the nearest Designated Investor Service Centre of RMF.
7. Please contact the nearest Investor Service Centre or write to the Registrars, Ms. Karvy Computershare Pvt. Ltd., Karvy Plaza, 21, Road No. 4, Street No. 1, Banjara Hills, Hyderabad - 500 034 or send an email to customer_care@reliancemutual.com, in case of non-receipt of account statement within 30 days from the date of submission of the application.

Pin Agreement for Transacting On-line

PIN Agreement for Transacting On-line Over Internet & Telephone

The Terms and Conditions set out this Agreement are a binding contract between yourself and Reliance Mutual Fund (RMF) for use of Personal Identification Number (PIN) for Transacting On-line through Internet on RMF's website www.reliancecapital.com & through Telephone at RMF's Call Centre using the PIN Facility offered by Reliance Mutual Fund through its Investment Manager, Reliance Capital Management Limited and Registrar, Karvy Computershare Pvt. Ltd. Please read this Agreement carefully. By signing this agreement you acknowledge that you have read, understood and agree to be legally bound by this Agreement.

RCAM is wholly owned subsidiary of Reliance Capital Limited, which is a part of the Reliance-Anil Dhirubhai Ambani Group.

RCAM is registered with Securities and Exchange Board of India (SEBI) to act as the Investment Manager for the Schemes of Reliance Mutual Fund (hereinafter referred to as the Fund).

RCAM has a dedicated website in the name and style of www.reliancecapital.com (hereinafter referred to as the "website"), which provides information and downloads relating to RCAM and the Fund, including the facility of Online subscription/ redemptions of units and such other services/ facilities as detailed in this agreement. RCAM also has a dedicated Call Centre connected to Telephone No. 30301111, which endeavors to provide information to the Unitholders about their investment in the Fund and also resolves their queries.

The Fund, through its service providers (hereinafter referred to as "Service Providers") offers the facility of transacting on-line through Internet and Telephone for the convenience of its Unitholders and to help the unitholders to gain access to their portfolio of investments in the Fund, for administering and managing the same effectively and efficiently using a Personal Identification Number (hereinafter referred to as "PIN");

WHEREAS:

The Unitholders is / are desirous of availing the services/facilities available through the Website and Call Centre of RMF and RCAM is willing to provide such services/ facilities to the Unitholders subject to the following terms and conditions :

TERMS OF SERVICES

Unitholder's Authorisation & consent for the Online Transactions:

The Unitholder hereby authorises the Fund, who in turn, may authorise any of its service providers, to extend the PIN Facility for the Designated Account(s) of the Unitholder, including an irrevocable authorisation to the Fund to act upon any electronic or telephonic instructions given to the Fund by the Unitholder through use of the PIN Facility and through the PIN, user name, password in connection with the Online Transactions (hereinafter referred to as the "Instructions"), including viewing of Designated Accounts and performing the Online Transactions under the accounts through the Fund's website or over telephone at the Call Centre and as may be permitted by the Fund under the PIN Facility from time to time. For the purposes of this Agreement, Website shall mean www.reliancecapital.com and the Call center shall mean the Telephonic helpline connected to the Fund's Telephone number 91-40-30301111 or such other telephone number or numbers, which RCAM may announce from time to time. Master Account shall mean the Folio Number allotted to the unitholder and hereinafter referred to as "Folio Number". RCAM reserves the right to change, amend or modify the fund's website and/or telephone number as may be intimated from time to time. 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 transactions, the services of which are available through the Online Transactions as well.

The Fund shall not be responsible for any errors that may be committed by the Unitholder in the process of conducting any Online Transaction or for error or failure of the transaction over internet due to any network problems. The Unitholder shall make only one application for each transaction, either in physical or electronic form.

PROCEDURE

Issuance of PIN, Security & confidentiality of the information:

A unitholder registering for this facility shall be issued a PIN by the service provider against each Folio Number, after RMF / its service provider satisfies itself that the signature on the PIN Agreement matches with the signature of the Unitholders in the record of RMF. A Unitholder having multiple Foliros with the Fund shall be issued a separate / specific PIN for each Folio.

If a Folio is held by more than one unitholder, separate PINs shall be issued to the each joint holder under the Folio. If the holding basis of the Folio is "Joint", PIN of each unitholder will be required to be entered for any transaction. If the holding basis of the Folio is "Anyone or Survivor", PIN of any one unitholder will be sufficient conducting any transaction. The Unitholder agrees that pursuant to this Agreement, the Fund/its service provider will despatch the PIN allotted to the Unitholder, by courier or post, entirely at the risk of the Unitholder.

The PIN will be dispatched to the Unitholder's address as recorded with the Fund/ its service provider. The Fund will record a change in the Unitholder's address only on the basis of written instructions from the Unitholder, subject to signature verification / validation as per normal procedure.

The Unitholder will be responsible to confirm receipt of the PIN to the Fund/ its service provider and notify forthwith, in the event of evidence of tampering with the PIN in the course of post, or non-receipt of the PIN, as the case may be. In such an event or in the event of loss of PIN by the unitholder or due to unitholder having forgotten the PIN, a request for issue a duplicate PIN shall be considered only on receipt of a written request from the Unitholder(s), subject to signature verification / validation.

The Unitholder shall use the PIN to generate a user-name and password with which to carry out transactions through the website and shall keep the same confidential at all times. The Unitholder may use the same PIN to access various services provided by the Fund over the Internet as well as telephone in respect of his folios.

The unitholder shall have a facility/choice to change the PIN allotted by the service provider to a PIN of his choice and to make the PINs uniform, in the event of having multiple Foliros or multiple PINs.

It shall be the sole responsibility of the unitholder to ensure adequate protection, confidentiality and secrecy of the user name and password as well as the PIN and any disclosure thereof to any other person shall be entirely at the unitholders risk. RCAM in such cases will not accept any kind of responsibility or liability for any loss, damage or harm

Access to the Facility:

In order to access the Facility for the first time through the website, the Unitholder shall be required to create a unique login name (username) and password at the RMF web site.

The user may thereafter, map other Folio Number/s, using the corresponding PIN/s. The unitholder may then access the facility by entering his unique username and password on the RMF web site.

Services Offered:

The Unitholder may access the following services using PIN, the user-name and password facility (hereinafter referred to as the "Facility"),

(A) Through Internet:

- 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 PIN & Password
- Viewing Portfolio and Transaction history
- Printing of Account Statements, including facility to request for email / Fax back thereof .

(B) Through Telephone:

- Account Balance & Current Value of Investments
- Details of last 5 transactions
- Changing Investor's PIN

The Fund, through its service providers, may offer a facility of Transacting on investor's account via the telephone in due course and the unitholders agrees that the terms and conditions of this agreement will be binding upon him / her for availing of such a facility.

The Unitholder hereby agrees and confirms that the services mentioned hereinabove are only an inclusive list, and the Fund may add or remove any services it may in its absolute discretion decide, which services the Unitholder may use the PIN Facility to access and utilise. In addition to the information and services mentioned above, the Unitholder may also, as and when the facility is extended to other services provided by the Fund, use such Facility to access and utilise any such services provided by the Fund's Website or through Telephone.

RCAM WARRANTIES

RCAM will take best efforts to keep the Website updated on a daily basis, so as to provide most current information to Unitholders. The Unitholder also agrees that the look and feel of the web screen and outputs there from may differ based on the nature of the software used by the Unitholder to browse the Website.

RCAM agrees to take best efforts to protect security of the data placed on the Internet and has for this purpose, required the service provider to sign a confidentiality agreement specifying confidentiality of the data and to restrict external access to the database on the Internet.

The service provider shall ask the Unitholder to enter his/her/its user name and password and PIN or any other transaction specific details before accepting instructions on behalf of Fund. The Fund / its service provider may, in the interest of the Unitholder, request a fax confirmation of the instructions and any additional information the Fund may require. In such an event, the Fund shall not be bound to act on electronic instructions received, until the said fax confirmation and additional information is received from the Unitholder, in a form and manner acceptable to the Fund.

The Unitholder confirms and agrees that he shall at all times be bound by any modification and/or variations made to the Terms and Conditions hereof and as notified on the Website. The Fund shall not be required to give the Unitholder individually any separate notice of any of the modification and/or variations that have been notified on the Website.

RCAM or the service provider shall have the absolute discretion to amend or supplement any of the terms at any time and will endeavor to give prior notice on the website / through email for such changes wherever feasible.

The Fund / its service provider may, in its absolute discretion decide not to carry out any such transaction where the service provider or the Fund 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 ground to believe that the same is in contravention of any statute/laws in India and cannot be put into effect.

RCAM DISCLAIMERS:

Neither RCAM nor the service provider shall be liable for any unauthorized usage of the PIN & the Unit holder hereby fully indemnifies and holds the RCAM and the service provider harmless against any action, suit, proceedings initiated against it or any loss, cost or damage incurred by it as a result thereof. Further, neither the Fund, nor RCAM nor the service provider shall be liable at all for any misuse if any, of any data accessed through the Call Center, by third parties.

Without prejudice to any other provisions of this Agreement, RCAM and its service provider shall not be liable for any loss or damage whatsoever caused arising directly or indirectly in connection with the services and/or this Agreement, including without limitation any:

1. Loss of data;
 2. Interruption or stoppage to the Customer's access to and/or use of the Call Center RCAM or its service provider shall not be responsible for any failure on part of the unit holder to utilize the facility due to the Unit Holder not being within the geographical range within which the Facility is offered.
- RCAM or Registrars its service provider have the absolute discretion to withdraw/ amend the services provided, or amend or supplement any of the above terms and conditions at any time without prior notice to the Unit holder.

UNITHOLDER COVENANTS:

The Unitholder hereby agrees that access of any facility by use of the user name, password or the PIN as the case may be, will be deemed acceptance of the other terms and conditions as posted on the Website and the Unitholder will unequivocally be bound by such terms and conditions.

The Unitholder confirms and agrees that he shall at all times be bound by any modification and/or variations made to the other Terms and Conditions and as notified on the Website. The Fund shall not be required to give the Unitholder individually any separate notice of any of the modification and/or variations that have been notified on the Website.

The Unitholder agrees and authorises the Fund, its service provider to execute, comply with all or any instruction(s) given to the Fund through use of the facilities available on the website. Any instruction given to the Fund through use of the internet facility and through the PIN, User name, Password (hereinafter referred to as the "Instructions") shall be deemed to have been given by the Unitholder/s to the Fund/service provider and the Fund/service provider shall be entitled to assume that the said instructions are given by the Unitholder/s and the Fund/Registrar shall be protected from acting thereon. The Unitholder agrees that if any unauthorized person gains access to the Facility by using the Unitholder's PIN/ Username and password, the Unitholder agrees to at all times indemnify the Fund/ RCAM, its officers, employees, successors and assigns from and against all actions, proceedings, claims and demands whatsoever for or on account of or in relation to any unauthorized use of the PIN, user name and password Facility and from and against all damages, costs, charges and expenses in respect thereof, unless the same is caused by gross negligence, bad faith or willful default on the part of the Fund. It shall be the sole responsibility of the unitholder to ensure adequate protection, confidentiality and secrecy of the user name and password and the PIN and any disclosure thereof to any other person shall be entirely at the unitholders risk. The Unitholder shall take all possible care to prevent discovery of the user name and password by any other person. RCAM will not accept any kind of responsibility or liability for any loss, damage or harm in such cases.

The Unitholder shall not use his/her user name and password after the disclosure of the same to any third party. The PIN, user name and password shall be kept secret/ safe and the Unitholder shall ensure that the joint Unitholders do not disclose their PIN, login names or password to any other unauthorized person/s.

RMF or its service provider shall be notified immediately, if a record of the PIN or password, is lost or stolen or if the User is aware or suspects that another unauthorized person has come to know of or has used his/her PIN or password without authority. Upon receiving a written request from the unitholder in such an event, RCAM/ its service provider will cancel the PIN or password and arrange to generate and issue a new PIN / Password in the interest of the unitholder. The Unitholder hereby releases the Fund and the service provider from any liability whatsoever against misuse of the PIN, user name and password. Further, neither the Fund nor the Registrar shall be liable at all for any misuse if any, of any data placed on the Internet, by third parties "hacking" or unauthorized accessing the server. The Fund/Registrar will not be liable for any failure to act upon instructions or to provide any facility for any cause that is beyond the Fund/Registrars' control.

The Unitholder shall take responsibility for all the transactions conducted by using the Facility and will abide by the record of the transactions generated by RMF. Further such records generated by the Fund 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 the Fund/its service provider for every transaction entered into using the Facility, whether with or without the knowledge of the Unitholder. In no event will the Fund or its service provider be liable to the Unitholder for any special, direct, indirect, consequential or incidental loss or damages even if the Unitholder has advised the Fund or its service provider of such possibility.

The Unitholder shall be solely responsible for ensuring adequate security measures to help prevent unauthorized access or use of the Facility to their transactions and bank accounts, and RCAM / its Registrar 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.

The Fund / service provider may not acknowledge receipt of any instructions nor shall be responsible to verify any instructions. The Fund/ service provider 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, the Fund/ service provider may execute the instructions in any way as it may, in its sole judgment decide.

The Unitholder agrees that the use of the facilities is prone risk of any loss of or interception of information over internet, notwithstanding the secure method of transmitting information adopted by the Fund / its service providers, and that such a risk will be borne by the Unitholder and that the Fund/-service provider shall not be liable for the same.

The Fund, the AMC, the Trustee, along with 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 website and Call Centre 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 that is beyond the control of the Fund or its Registrars.

transmission, communication line failure or for any failure to act upon Electronic or Telephonic Instructions or to provide any facility for any cause that is beyond the control of the Fund or its Registrars.

All records of the Fund/service provider, whether in electronic form, magnetic medium, documents or any other with respect to instructions received for use of the Facilities or Instructions received through use of the Facility shall be conclusive evidence of such instructions and shall be binding on the Unitholder.

In case of any discrepancy in the details of any transaction carried out in respect of the Unitholders' account, the Unitholder shall intimate the service provider /Fund 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.

NO WAIVER

No forbearance, delay or failure on part of the Fund/ service provider to exercise any power or right under these terms and conditions 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.

DISCLAIMER

The Offer Documents provided on the website 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 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 Offer Documents. The Offer Documents shall remain effective till a "Material Change" (other than a change in the fundamental attributes and within the purview of the Offer Documents) occurs and thereafter the changes shall be filed with the SEBI and circulated to the Users along with the quarterly / half-yearly reports. All Users of RMF website are notified that any information thereon should be used in conjunction with traditional investment techniques, which may include obtaining applicable legal, accounting, tax or other professional advice or services. RCAM indemnifies itself from any omissions, errors or investment consequences arising from the use of this material by any User of the RMF website.

CONFIDENTIALITY

The RMF / RCAM / its service provider shall keep the information relating to the transactions of the Unitholder using the Facility, confidential. Provided however that the Fund is entitled to disclose any information or particulars pertaining to the Unitholder to any authority, statutory or otherwise as may be required by law.

PRIVACY

RCAM or its service provider shall not sell or market any personal information or personalized data of its customers to unaffiliated organizations. RCAM shall maintain the User's personal information and data according to strict standards of security and confidentiality.

TERMINATION

The Unitholder may terminate the PIN Facility by making an application (hereinafter referred to as "the said Application") to the Fund/ service provider in writing and signed by her/him along with other Joint Holders, if the Unitholder wishes to terminate this Agreement and disable the PIN. The Fund shall disable the User ID and the PIN granted to such Joint Unitholders at any time within a period of 10 business days from the date of receipt of the said Application.

The Fund is authorised to terminate the PIN Facility without prior notice on the occurrence of any event, which in the sole opinion of the Fund, may have a Material Adverse Impact on the Designated Account, or on the operations of the Fund, including but not limited to:

1. Non-compliance of the Terms and Conditions set out herein.
2. Death, insolvency, bankruptcy or liquidation of the Unitholder.
3. Any other cause arising out of operation of law.
4. Closing of Unitholder's account.
5. Such other reason(s) as the Fund may, in its sole and absolute discretion deem proper.
6. Receipt of a written application from a Joint Unitholder for termination.

For the purpose of interpretation, an event having a Material Adverse Impact shall include any event, which in the opinion of the Fund, shall impact the reputation of the Fund, its functioning, any potential losses to the Fund, any event which in the opinion of the Fund would amount to a fraud on the Designated Account, or any other event which the Fund may, in its absolute discretion, decide would have a material adverse impact on its operations. Provided, however, that any Electronic Instructions received by the Fund, through the PIN Facility or any Online Transaction executed by the Unitholder, before the termination of this Agreement and disabling of the PIN Facility shall be considered to be a valid instruction to the Fund to execute such Online Transaction.

GOVERNING LAW & JURISDICTION

This Agreement is 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 this dispute. The PIN and all the transactions carried out through the PIN are subject to the terms and conditions of the Offer Documents of the schemes of Reliance Mutual Fund, read with the addenda issued from time to time.

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

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

NOTICE:

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

a) If to the Fund:

Reliance Capital Asset Management Limited, Express Building, 4th Floor,
14 E Road, Churchgate, Mumbai-400 020, Telephone: +91 22 30414800,
Fax:+91 22 30414899/30414818

b) If to the Unitholder: At the address of the Unitholder as recorded with the Fund.

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 despatch, if given by fax or telex upon transmission thereof. Provided that any notice, communication or document given by fax, shall be followed by a confirmation in writing I/we confirm and declare that I/we have read and understood the "Terms & Conditions of Personal Identification (PIN) usage and Online transactions" and also the "Disclaimer & Terms and Conditions" as posted on Reliance Mutual Fund's website www.reliancecapital.com.

I/ we agree and shall abide by the norms, Terms & Conditions of PIN usage and online transactions, and agree not to hold Reliance Mutual Fund responsible for my/our actions relating to the use of the PIN Facility.

FOR OFFICE USE ONLY

PIN Generated on: _____

PIN Sent on: _____

DESIGNATED INVESTOR SERVICE CENTRES

Karvy Computershare Private Limited

Agra: 17/2/4, 1st Floor, Deepak Wasan Plaza, Sanjay Place, Behind Holiday Inn, Agra - 282 002.

Ahmedabad: 201 - 202, Shail Buildings, Opp : Madhusudhan House, Off : C G Road, Nr. Navrangpura Telephone Exchange, Ahmedabad-6.

Ajmer: 1, II Floor, Ajmer Tower, Kutchary Road, Ajmer - 305 001.

Aligarh: 1st Floor, Kumar Plaza, Aligarh - 202001

Allahabad: RSA Towers, 2nd Floor, Above Sony TV showroom, 57, S P Marg, Civil Lines, Allahabad-1.

Ambala: 6349, Nicholson Road, Adjacent Kos Hospital, Ambala Cantt, Ambala - 133001.

Amritsar: 72-A, Taylor'S Road, Aga Heritage Gandhi Ground, Amritsar - 143 001.

Anand: F-6, Chitrangana Complex, Opp: Motikaka Chawl, V V Nagar, Anand - 388 001.

Ananthapur: # 15-149, 1st Floor, S.R.Towers, Opp: Lalithakala Parishat, Subash Road, Anantapur - 515 001.

Ankleshwar: Shop No. FF 4 & 5, Shree Narmada Arcade, Old N H No. 8, Opp. HDFC Bank, Ankleshwar - 393001.

Asansol: 18, G T Road, 1st floor, Asansol-713301.

Aurangabad: Shop No : 214/215, Tapadiya City Centre, Nirala Bazar, Aurangabad - 431 001.

Balalore: M S Das Street, Gopalgaon, Balasore -1.

Bangalore: No : 51/25, 1st Floor, Surya Building, Ratna Avenue, Richmond Road, Bangalore 560 025.

Bankura: Ambika Market, Natunganj, Bankura 72210.

Bareilly: 1st Floor, 165, Civil Lines, Opp. Hotel Bareilly Palace, Near Rly Station Road, Bareilly - 243 001

Baroda: Piccadilly, Office # 5, First Floor, Opp. Adani Super Market, Jetalpur Road, Vadodara - 390007,

Begusarai: Hotel Diamond Surbhi Complex, Near I.O.C. Township Gate, Kapasiya Chowk, Begusarai - 851117.

Belgaum: FK-1, Ambedkar Road, Opp Civil Hospital, Belgaum - 590001.

Berhampur: Ramlingam Tank Road, Ramlingam Tank Road, Dist Ganjam, Orissa Pin-760002.

Bhagalpur: 2nd Floor, Chandrakol Complex, Ghantaghar, Radha Rani Sinha Road, Bhagalpur - 812001.

Bharuch: FF 47, 48, 1st Floor, Aditya complex, Opp. Kasak Temple, Bharuch - 392 001.

Bhatinda: 2048, 1st Floor, Opp : - Canara Bank, The Mall Road, Bhatinda - 151001.

Bhavnagar: 1st floor, Corporate House, Above Canara Bank, Waghawadi Road, Bhavnagar-364001.

Bhilai: Shop No. 114 & 115, Ground Floor, Dhillon Complex, Akash Ganga, Supela, Bhilai - 490 023.

Bhopal: Kay Kay Business Centre, 133, Zone 1, M.P.Nagar, Bhopal - 462 011.

Bhubaneswar: 624, Sahid Nagar, 1st Floor, Bhubaneswar - 751007.

Bokaro: B-1, 1st Floor, Near Sona Chandi Jewellers, City Centre, Sector - 4, Bokaro Steel City - 827 004.

Burdwan: 63 G T Road, Birhata, Halder Complex, 1st Floor, Burdwan - 713101.

Calicut: IInd floor, Sowbhagya shopping complex, Mavoor Road, Calicut - 673 004.

Chandigarh: Sco-371-372, First Floor, Above HDFC Bank, Sector 35B, Chandigarh - 160 022.

Chennai: Flat No F11, First Floor, Akshya Plaza, (Erstwhile Harris Road), Opp Chief city Metropolitan Court, # 108, Adithanar Salai, Egmore, Chennai-2.

Chinsura: JC Ghose Sarani, Near Bus Stand, Chinsura - 712101.

Cochin: Shop No. II, 2nd floor, Jewel Arcade, (Above Oriental Insurance Ltd), Layam Road, Cochin - 682 011.

Coimbatore: 29/1, Ist Floor, Chinthamani Nagar, Opp To Indian Overseas Bank, NSR Road, Saibaba Colony, Coimbatore- 641011.

Cuttack: Dargha Bazar, Opp. Dargha Bazar Police Station, Buxibazar, Cuttack - 753001.

Dehradun: Kaulagarh Road, Near Sirmour Marg, Above Reliance Webworld, Dehradun - 248 001.

Dhanbad: 208, New Market, 2nd Floor, Katras Road, Bank More, Dhanbad - 826001.

Dharwad: G7 & 8, Sri Banashankari Avenue, Ramnagar, Opp NTTFPB Road, Dharwad - 580 001.

Durgapur: Old Dutta Automobiles Building, 1st Floor, Nachan Road, Benachity, Durgapur-713213.

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, NIT, Faridabad - 121 001.

Gandhidham: Office No 14, First Floor, "Komal Complex", Plot No 305, Sector 12B, Nr. Shivaji Park, Gandhidham - 370 201.

Gaya: Near Kiran Cinema Hall, C/o. Rai Arjun Kumar Sinha, Gaya-823001.

Ghaziabad: 1st Fr, C-7, Lohia Nagar, Ghaziabad .

Gorakhpur: Above V.I.P. House, Ajdacent A.D. Girls Inter College, Bank Road, Gorakpur - 273 001.

Guntur: Door No : 6- 10-18, Sai House, 10 / 1, Arundelpet, Guntur - 522 002.

Gurgaon: Shop no. 18, Ground Floor, Sector - 14, Opp. AKD Tower, Near Huda Office, Gurgaon-1.

Guwahati: 2nd Fr, Ram Kumar Plaza, Chatribari Road, Near Himatsingha Petrol Pump, Guwahati - 781 001.

Gwalior: Shindi Ki Chawani, Nadi Gate Pul, MLB Road, Gwalior - 474 001.

Hajipur: Ramraja Complex, Kacheri Road, Near Canara Bank, Hajipur - 844101.

Haldwani: 4 - Durga City Center, 1st Floor, Near MBPG college Parao, Nainital Road, Haldwani - 263139.

Hazaribagh: C/o Hemlata Jain, Kalibari Road, Hazaribagh - 825301.

Hissar: SCO 71, 1st Floor, Red Square Market, Hissar - 125001.

Hoshiarpur: Ist Floor, The Mall Tower, Opp Kapila Hospital, Sutheri Road, Near Maharaj Palace, Hoshiarpur - 146001.

Hubli: Giriraja House, No.451/B, Ward No.1, Club Road, Hubli - 580 029.

Hyderabad: 8-2-596 Karvy Plaza, Avenue 4, Street No.1, Banjara Hills, Hyderabad - 500 034.

Indore: DM Tower, 105, 106&107, Above standard chartered bank, Near jangeerwala chowrah, Indore- 452001.

Jaipur: S-16 A, 3rd floor, Land mark, Opp. Jaipur club, Mahavir marg, C- Scheme, Jaipur - 302 001.

Jalandhar: Lower Ground Floor, Office No : 3, Arora Prime Tower, Plot No: 28, G T Road, Jalandhar - 144 004.

Jalgaon: 148 Navi Peth, Opp. Vijaya Bank, Near Bharat Dudhalay, Jalgaon - 425 001.

Jalpaiguri: D.B.C. Raod, Near Rupasree Cinema Hall, Beside Kalamandir, Po & Dist Jalpaiguri, Jalpaiguri-101.

Jammu: Hall No: 111, 1st floor, South Block, Bahu Plaza, Gandhi Nagar, Jammu - 180004.

Jamnagar: Sanskruti, 5 Patel colony corner, Opp UTI bank, Jamnagar - 361008.

Jamshedpur: Kanchan Tower, 3rd Floor, Chhaganlal Dayalji @ sons, 3-S B Shop Area, (Near Traffic Signal), Main Road, Bistupur, Jamshedpur 831001.

Jhansi: 371/01, Narayan Plaza, Gwalior Road, Near Jeevan Shah Chauraha, Jhansi - 284 001.

Jodhpur: 203, Modi Arcade, Chupasni Road, Jodhpur-1.

Jorhat: New Medical Store Complex, 3rd Floor, A T Road, Opp. Chowk Bazar, Jorhat - 785001.

Junagadh: 124/125, Punit Shopping Centre, Ranavat Chowk, Junagadh, Gujarat 362001.

Kanpur: 15/46, Opp: Muir Mills, Civil Lines, Kanpur-1.

Karaiikudi: Gopi Arcade, 100 Feet road, Karaiikudi - 1.

Karur: No.6, old No.1304, Thiru-vi-ka Road, Near G.R.Kalyan Mahal, Karur - 639 001.

Kharagpur: Malancha Road, Beside UTI Bank, Kharagpur-721304.

Kolhapur: Omkar Plaza, 1st Floor, Unit - F2 & F4, Rajaram Road, Next to ICICI Bank Ltd, Kolhapur-8.

Kolkata: 16 Jatin Bagchi Road, Kolkata - 700 029.

Kota: H.No. 29, First Floor, Near Lala Lajpat Rai Circle, Shopping Centre, Kota, Rajasthan - 324007.

Kottayam: 1st Floor, CSI Ascension Church Complex, Kottayam - 686 001.

Krishnagar: 52 R N Tagore Road High Street, Krishnagar Nadia, Nadia - 741101.

Lucknow: 94, Mahatma Gandhi Marg, Opp Governor House, Hazratganj, Lucknow - 226 001.

Ludhiana: SCO-3, BAWA Building, Feroze Gandhi Market, Ludhiana - 141001.

Malda: Sahistuli Under Ward, No-6, English Bazar Municipality, No-1 Govt Colony, Malda - 732101.

Madurai: Rakesh towers, 30-C, Bye pass Road, Ist floor, opp Nagappa motors, Madurai - 625010.

Mangalore: Mahendra Arcade, Ground Floor, Karangalapani, Kadialbail, Mangalore - 575 003.

Margao: 2nd Floor, Dalal Commercial Complex, Opp: Hari Mandir, Pajifond, Margao-Goa -403601.

Mathura: 3538-3540, Infront of BSA College, Gausala Road, Mathura - 281004.

Meerut: 1st Floor, Medi Centre Complex, Opp. ICICI Bank, Meerut - 250 002.

Mehsana: 14-15, Prabhu Complex, Near HDFC Bank, Mehsana Highway, Mehsana - 384002.

Moradabad: Om Arcade, Parker Road, Above Syndicate Bank, Tari Khana Chowk, Moradabad - 244 001.

Mumbai: 26/30, Fort Foundation Bldg, Near Msc Bank, Maharashtra Chamber Of Commerce Lane,

Fort, Mumbai - 400 023.

Muzaffarpur: 1st Floor, Uma Market, Near Thana Gumti, Motijheel, Muzaffarpur, Bihar - 842001.

Mysore: L - 350, Silver Tower, Clock Tower, Ashoka Road, Mysore - 570 001.

Nadiad: 105 GF City Point, Near Paras Cinema, Nadiad - 387001.

Nagpur: 230/231, 3rd floor, Shiram Shyam towers, Next to NIIT building, Sadar, Kings way, Nagpur-1.

Nasik: F-1 Suyojit Sankul, Sharanpur Road, Nasik - 2.

Navsari: 1st Floor, Chinmay Arcade, Opp. Sattapir, Tower Road, Navsari - 396 445.

New Delhi: 212, Arunachal Building, 2nd Floor, 19 Barakhamba Road, Connaught Place, New Delhi-1.

Nellore: 16/112, Pogathota, Nellore - 524001.

Noida: 307 Jaipuria Plaza, D 68 A, 2nd Floor, Opp Delhi Public School, Sector 26, Noida - 201301.

Panipat: 1st Floor, Krishna Tower, Near HDFC Bank, Opp. Railway Road, G T Road, Panipat - 132103.

Panjim: No.7 & 8, El. Dorado Plaza, Heliodoro Salgado Road, Panjim - 403 001.

Patiala: SCO 27 D, Chhoti Baradari, Patiala 147001

Patna: 202, 2nd Floor, Anand Tower, Beside Chankya Cinema Hall, Exhibition Road, Patna -1.

Pathankot: 9A, Improvement Trust Building, Patel Chowk, Pathankot - 145001.

Pondicherry: First Floor, No.7, Thiayagaraja Street, Pondicherry - 605 001.

Pune: Srinath Plaza, C Wing, Office No. 58 and 59, 3rd Floor, Dyaneshwar Paduka chowk, Survy No. 184/4, F C Road, Pune - 411004.

Raipur: Room No.12 & 13, Ground Floor, Millennium Plaza, Behind Indian Coffee House, G E Road, Raipur-1.

Rajahmundry: 79-1-3/1 First Floor, Near Ramalayam Centre, Jawaharlal Nehru Road, Rajahmundry-103.

Rajkot: 204, Star Chambers, Dr Rajendra Prasad Road, Harihar Chowk, Rajkot - 360 001.

Ranchi: Commerce Towers, 3rd Floor, Room no.307, Beside Mahabir Towers, Main Road, Ranchi 834001

Rohtak: 1st Floor, Ashoka Plaza, Delhi Road, Rohtak-1.

Rourkela: 1st Floor, Sandhu Complex, Kanchery Road, Udit Nagar, Rourkela - 769 012.

Saharanpur: 18 Mission Market, Court Road, Saharanpur - 247001, Uttar Pradesh.

Salem: 49 / 50, Fort Main Road, Old No.17 First floor, Shevapet, Salem - 636 002.

Sambalpur: Quality Massion, 1st Floor, Above Bata Shoe Shop/ Preeti Auto Combine, Nayapara, Sambalpur-768 001.

Shillong: Mani Bhawan, Thana Road, Lower Police Bazar, Shillong - 739 001.

Shimla: Triveni Building, By Pas Chowk, Khallini, Shimla - 171 002.

Shimoga: LLR Road, Opp Telecom GM Office, Durgi Gudi, Shimoga - 577201.

Silchar: 1st Floor, Chowchakra Complex, N N Dutta Road, Premtala, Silchar - 788001.

Siliguri: Nanak Complex, Near Church Road, Sevoke Road, Siliguri - 734001.

Surat: G-16 Empire State Building, Nr. Udhna Darwaja, Ring Road, Surat - 395009.

Tirunelveli: Jeney Building, 55/18, S N Road, Near Arvind Eye Hospital, Tirunelveli - 627 001.

Tirupur: First floor, 224 A, Selvakumar Departmental Stores, 1st floor, Kamaraj Road, Opp to Cotton market complex, Tirupur - 641 604.

Tirupathi: # 330, Tilak Road, Near Four Pillar Mandapam, Tirupati - 517501.

Trichur: 2'nd Floor, Brother's Complex, Near Dhana Laxmi Bank Head Office, Naikkanal Junction, Trichur-1.

Trichy: 60 Srikrishna Arcade, 1st Floor; Thennur High Road, Trichy - 621 017.

Trivandrum: 2nd Floor, Akshaya Towers, Sasthamangalam, Trivandrum - 695 010.

Udaipur: 201-202, Madhav Chambers, Opp. G.P.O, Chetak Circle, Madhuban, Udaipur-313001.

Valsad: Shop No 2, Phiroza Corner, ICICI Bank Char Rasta, Tithal Road, Valsad - 396001.

Vapi: Shop No 5, Phikhaji Residency, Opp DCB Bank, Vapi Silvassa Road, Vapi - 396195.

Varanasi: D-64/132, KA 1st Floor, Anant Complex, Sigra, Varanasi - 226 022.

Vellore: No.1, M.N.R. Arcade, Officer's Line, Krishna Nagar, Vellore - 632001.

Vijayawada: 39-10-7 Opp : Municipal Water Tank, Labbipet, Vijayawada - 520 010.

Visakhapatnam: 47-14-5/1 Eswar Paradise, Dwaraka Nagar, Main Road, Visakhapatnam-16.

Warangal: Lashkar Bazar, 5-6-96, Chandra Complex, Hanmakonda, Warangal - 500601.

DESIGNATED INVESTOR SERVICE CENTRES

Reliance Capital Asset Management Limited

- Corporate Office:** Express Building, 4th Floor, 14 - 'E' -Road, Opp. Churchgate Station, Churchgate, Mumbai - 400 020.
- Adayar:** Shop No. 3, Ground Floor, Anu Arcade, No. 1, 15th Cross Street, Shashtri Nagar, Adyar, Chennai-20.
- Agra:** Shop No. 110, Block No. 28/2, Sanjay Place LIC Road, Agra - 282 002.
- Ahmedabad:** 4th Floor, Megha House, Mithakhali, Law Garden Road, Ellis Bridge, Ahmedabad - 380 006.
- Ajmer:** 3rd Floor, India Square, India Motor Circle, Kutchery Road, Ajmer 305001.
- Allahabad:** 2nd floor, House No. 31/59, Shiv Mahima Complex, Civil Lines, Allahabad - 211 001.
- Ambala:** 2nd Floor, Shanti Complex, Jagadri Road, Opp. Civil Hospital, Ambala Cantt - 133001.
- Amritsar:** SF-1, 2nd Floor, 10, Eminent Mall, The Mall, Amritsar - 143 001.
- Anand:** 2nd Floor, 204, Maruti Sharnam, Anand Vidhyanagar Road, Anand - 388001.
- Andheri:** Shop no. 3, ground floor, Mona shopping centre, J P Road, Near Navrang Cinema, Andheri (W), Mumbai - 400058.
- Anna Nagar:** Shop No. G-5, Ground floor, N R Dave Complex, 201/C-34, 2nd Avenue, 11th Main Road Corner, Anna Nagar, Chennai - 600 040.
- Aurangabad:** C-8, 2nd floor, Aurangabad, Business center, Adalat Road, Aurangabad - 431001.
- Bangalore:** N-112-114, 1st floor, North Block, Manipal centre, Dickenson Road, Bangalore - 560 042.
- Bareilly:** 1st Floor, 54, Civil Lines, Ayub Khan Chauraha, Bareilly - 243001.
- Bharuch:** Bluechip, 1st Floor, Shevashram Road, Panch Batti, Bharuch - 392001.
- Bhatinda:** Jindal Complex, 1st Floor, G T Road, Near ICICI Bank, Bathinda - 151001.
- Bhavnagar:** 3rd Floor, Corporate House, Plot No. 11B, Waghawadi Road, Bhavnagar - 364004.
- Bhayander:** Shop No 6, Janta Housing Bldg No.2, Jessel Park, Bhayander(E) 401 105 Dist. Thane.
- Bhopal:** FF-7, 1st floor, Mansarovar Commercial Complex, Near Habibganj Railway station, Bhopal-462 016.
- Bhubaneswar:** 2nd Floor, Near Kalsi Petrol Pump, 5 - Janpath Karvil Nagar, Bhubaneswar - 751001.
- Bokaro:** Ground Floor, B/15, Sector - 4, City Centre, Next to DCC Bank, Bokaro Steel City - 827004.
- Borivali:** Shop No. 5, ground Floor, Kapoor Aptment, Punjabi Galli, Near ICICI Bank Ltd, Borivali (W)-92.
- Borivali (W):** 602, 603 & 604 Sai-Leela Commercial Complex, Sai-Leela S.V.Road Nr Rasoi Hotel, Borivali (W), Mum-400092.
- Calicut:** 6/1002M, 4th Floor, City Mall, Kannur Road (Opp Y.M.C.A), Calicut - 673 001.
- Chandigarh:** SCO 127-128, 1st floor, Sector 9 C, Chandigarh - 160 009.
- Chembur:** XLNC Chambers, Shop No. 2, Opp. IDBI Bank, Chembur, Mumbai - 400 071.
- Chennai:** Reliance House, No. 6 Haddows Road, Opp Shastri Bhavan, Chennai 600006.
- Coimbatore:** 575 C, Shylaja Chambers, D B Road, R S Puram, Coimbatore - 641 002.
- Dadar:** Shop No.12, Ground Floor, Yusuf Building Nos 1, 31-31C Junction of Ranade Road & Gokhale Road Dadar, Mumbai 400 028.
- Dalhousie:** 14B, 18, British Indian Street, GF Shop No. 14, Kolkata - 700 001.
- Dehradun:** 2nd Floor, NCR Corporate Plaza, New Cantt Road, Dehradun - 248001.
- Dhanbad:** 4th Floor, Shree Laxmi Complex, Bank Mode, Dhanbad - 826001.
- Dombivli:** 1, Sadguru CHS, Phadke Cross Road, Dombivli - 421 201.
- Durgapur:** 4th Floor, City Plaza, City Center - Durgapur - 71 3216.
- Faridabad:** Booth no. 112-P, Sector-15, Urban Estate, Faridabad - 121 007.
- Ghatkopar:** 12A/12B, Ground Floor, Kailas Plaza, V B Road, Ghatkopar (East) - 400077.
- Ghaziabad:** RDC-16, Advocate Chambers, Raj Nagar, Ghaziabad - 201 002.
- Gurgaon:** Shop no. 207, DLF Central Arcade, DLF -II, Gurgaon, Haryana - 122 001.
- Guwahati:** 2E, 2nd Floor, Dihang Arcade, ABC, Rajiv Bhavan, G S Road, Guwahati - 781 005.
- Gwalior:** 3rd Floor, Alaknanda Tower, City Centre, Gwalior - 474002.
- Hoshiarpur:** 2nd Floor, Eminent Mall, Plot No. B-XX/214, Main Court, Hoshiarpur - 146001.
- Howrah:** Gokul Apartment, Gr. Floor, 14 Watkins Lane, Howrah - 711101.
- Hubli:** Eureka Junction, 1st Flr, Above ICICI Bank, Travellers Bunglow Road, Hubli - 580029.
- Hyderabad:** 2nd Floor, Shobhan, 6-3-927/A & B, Somajiguda, Raj Bhawan Road, Hyderabad - 500082.
- Indore:** 303 & 304, D M Tower, Race Course Road Indore - 452 001.
- Jaipur:** G-4, Ground Floor, Brij Anukampa Complex Plot No. K-13, Ashok Marg, C Scheme, Jaipur - 302 016.
- Jalandhar:** First Floor, Gobind Mall, 25 G T Road, Jalandhar - 144 001.
- Jammu:** Banu Plaza, B-2, 206, South Block, Railway Head, Jammu, Jammu & Kashmir - 8004.
- Jamnagar:** Shop no. 4 & 5, Ground Floor, Shilp, Indira Nagar, Jamnagar - 361 140.
- Jamshedpur:** 2nd floor, Om tower, Main Road, Bistupur, Jamshedpur - 831 001.
- Janakpuri:** Shop no. 14, B Block Community Centre, Janak puri, New Delhi - 110058.
- Jayanagar:** 76/11, Elephant Rock Road, III, Jayanagar, Bangalore - 560 011.
- Jodhpur:** C/o. Reliance Infocomm, L.K. Tower, 2nd Floor, Opp. IDBI Bank, Chopasni Road, Jodhpur - 342 001.
- Kalyan:** Mahavir Complex No.2, Gala No-4, Ground Fr., Santoshi Mata Road, Kalyan West. Mumbai - 421301.
- Kanpur:** Ground floor, Office No-3, 14/113, Civil Lines, Kanpur - 208 001.
- Kochi:** 2nd floor, Thekketara Mansion, Opp. Kavita Theatre, M G Road, Kochi - 682 035.
- Kolhapur:** Upper Ground Floor, Gemstone - RD Vichare Complex, Near Central ST stand, New Shahupuri, Kolhapur - 416 001.
- Kolkata:** Unit no. 10, 11 & 12, 5th floor, FMC Fortuna, A J C Bose, Kolkata 700 020.
- Lucknow:** 11-A, Gr. Floor, Saran Chamber II, 5 park Road, Lucknow - 226 001.
- Ludhiana:** Lower Ground Floor, SCO 127-128-129, Feroze Gandhi Market, Ludhiana - 141001.
- Madurai:** 1st Floor, Suriya Towers, 272, 273, Goods Shed Street, Madurai - 625001.
- Malleswaram:** Door No.89 (Old no.36), Ground Floor, 3rd Cross, Sampige Road, Malleswaram, Bangalore - 3.
- Mangalore:** 4th Floor, Maximus Commercial Complex, LHH Road, Opp KMC, Mangalore - 575001.
- Margao:** Shop No. 3, Mira Building, Pajifond, Near Jain Mandir, Margao, Goa - 403601.
- Meerut:** Ground Floor, G-13, Rama Plaza, WK Road, Meerut - 250001.
- Mumbai:** Mittal Chambers, 228, Ground Floor, Nariman Point, Mumbai - 4000021.
- Muradabad:** Shop No. G-18, Chadha Shopping Complex, GMD Road, Moradabad - 244 001.
- Mysore:** Shop No. 1, Ground Floor, Mahindra Arcade, Saraswathipuram, 2nd Main Road, Mysore - 570009.
- Nagpur:** Office # 2, 3rd Floor, A Block Poonam Chambers, Chhindwara Road, Byramji Town, Nagpur - 440 013.
- Nasik:** G-18 & G-19, Ground Floor, Suyojit Sankul, Sharanpur Road, Nasik - 422 002.
- Navsari:** Chinmay Arcade, 3rd Floor, (3/1&2), opp Sattapir Sayaji Road, Navsari - 396445.
- Nehru Place:** SF-17, 18, 19, Ground Floor, Devika Tower, 6, Nehru Place, New Delhi - 110 019.
- New Delhi:** 804, 805, 807, 8th floor, Ashoka Estate, 24, Barakhamba Road, New Delhi - 110 001.
- Noida:** Shop No. 1, Gound Floor, Ansal Fortune Arcade, Sector 18, Noida, - 201301.
- Palakkad:** 3rd floor, East Side, Ghanis, Fort Maidan, Kunnathurmedu P.O. Palakkad - 678013.
- Panaji:** 1st Floor, Block "D", Office No.: F17, F18, F19 & F20, Mahatma Gandhi Road, Panajim - 403001.
- Panipat:** Office No. 514, 1st Floor, Krishna Tower, Near HDFC Bank, G T Road, Panipat 132001.
- Pathankot:** 2nd floor, LML, Mahajan Sales, Dhangu Road, Near Power House, Pathankot - 145001.
- Patiala:** SCO 116 - 119, First Floor, New Leela Bhavan, Opposite RLIC, Patiala - 147001.
- Patna:** 4th Floor, Shahi Building, Exhibition Road, Opposite Chanakya Cinema Hall, Patna 800001.
- Pitampura:** Shop No. GF - 17, Ground Floor, Agarwal Millenium Tower, Plot No. 1, 2, 3, Netaji Subhash Place, Pitampura, Delhi - 110034.
- Pondicherry:** Jayalakshmi Complex, R.S No. 34/5pt, Block No. 5, Thiruvalluvar - Salai, Kuyavarpalyam, Pondicherry - 605005.
- Pune:** 201, 202, 2nd Floor & 301, 3rd floor, Sanas Memories, F C Road, Shivaji Nagar, Pune - 411 004
- Pune Camp:** Shop No. 6, Chetna Housing Society, General Thimmaya Marg, Pune Camp, Pune - 410 001
- Raipur:** 1st floor, D.M Plaza, Chhotta Para, Fire Brigade chowk, Raipur- 492 001.
- Rajkot:** 2nd Floor, Plus Point, Opp Haribhai Hall, Dr. Yagnik Road, Rajkot - 360001.
- Ranchi:** Office No. 317, 3rd Floor, "Panchwati Plaza", Kutchery Road, Ranchi - 834001.
- Raurkela:** 4th Floor, Triveni Complex, Madhusudan Marg, Rourkela, Orissa - 769001.
- Rohtak:** Jawahar Market, 1st Floor, 323/321, Delhi Road, Nr. D Park, Rohtak, Haryana - 124004.
- Salem:** 2nd Floor, Kandaswara Mega Mall, Survey No. 186/2E, Alagapuram, Opp Saradha College, Fairlands, Salem - 636016.
- Salt lake city:** B D 25, Salt Lake, Sector - 1, Kolkata 64
- Siliguri:** Gitanjali Complex, 1st Floor, Sevoke Road, Siliguri - 734001.
- Southern Avenue:** Ground Floor, 200 Sarat Bose Road, Near Deshpriya Park, opp. Sarat Bose Road Post Office, Kolkata 700 020.
- Surat:** No.118, 1st Floor, Jolly Plaza, Opp. Athwagate Police Chowki, Athwagate Circle, Surat - 395001.
- T Nagar:** Old No. 31 & 32, New no. 52 & 54, TVL Boag Willa, North Boag Road, T Nagar, Chennai - 17.
- Thane:** 3, Ground floor, Saptashri CHS Ltd., Talapali, Near HDFC Bank, Thane - 400 601.
- Thanjavur:** 2nd Floor, Shop No (3A), No. 70, Srinivasan Pillai Road, Thanjavur - 613001.
- Thrissur:** 4th floor, Pathayapuram Building, Round South, Thrissur - 680001.
- Trichy:** 2nd Floor, Tab Complex, 41 Williams Road, Cantonment, Trichi 620001.
- Trivandrum:** 1st flr, Uthradam, Panavila Junction, Trivandrum - 695001.
- Udaipur:** 2nd Floor, 1(2)A, K P Arcade, Fatehpura, Opposite IIT Office, Udaipur, Rajasthan - 313001.
- Vadodara:** Office #. 302-303, 3rd Floor, Tilak Complex, Jetalpur Road, Alkapuri, Vadodara - 390 005.
- Vapi:** 1st Floor, Royal Fortune, 102 b/b, 102b/c, Daman Chala Road, Opp Upasna School, Vapi-396191
- Varanasi:** unit no. 2, 1st floor, Arihant Complex, Sigra Varanasi - 221 010.
- Vasco:** Shop No. S-1, Our Lady of Mercedes Building, Opp. K.T.C Bus Stand, Mundvel, Vasco Da Gama, Goa - 403802.
- Vashi:** Thacker Tower, 702 & 703, Sector No. 17, Vashi, Navi Mumbai - 400 705.
- Vashi:** Shop no. 26, Gr. Floor, Devavrata Building, Sector 17, Vashi - 400 705.
- Vellore:** 2nd Floor, 19/A, Officers Line, Vellore - 632001
- Vijayawada:** 3rd floor, Surya tower, Above Icon showroom, M G Road, Labbipet, Vijayawada-520 010.
- Visakhapatnam:** 2nd Floor, VRC Complex, Dwarka Nagar, Vishakhapatnam-530016.