

Key Information Memorandum Reliance Japan Equity Fund

(An Open Ended Diversified Equity Scheme)

This product is suitable for investors who are seeking*:

- long term capital growth
- investment in equity and equity related securities of companies listed on recognized stock exchange of Japan
- high risk. (BROWN)

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

Note: Risk may be represented as:

(BLUE) investors understand that their principal will be at low risk

(YELLOW) investors understand that their principal will be at medium risk



(BROWN) investors understand that their principal will be at high risk

Offer for Sale of Units at Rs.10/- per unit during the new fund offer period and Continuous offer for Units at NAV based prices.

SPONSOR

Corporate Office:

Reliance Capital Limited

H Block, 1st Floor,

Dhirubhai Ambani Knowledge City, Koparkhairne, Navi Mumbai - 400 710.

Tel: 022 - 30327000, Fax. 022 - 30327202

TRUSTEE

Corporate Office:

Reliance Capital Trustee Co. Limited CIN: U65910MH1995PLC220528 12th floor, One Indiabulls Centre, Tower 1, Jupiter Mills Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013. Tel No. - 022-30994600, Fax No. - 022-30994699

INVESTMENT MANAGER

Corporate Office:

Reliance Capital Asset Management Limited CIN: U65910MH1995PLC220793,12th floor, One Indiabulls Centre,

Tower 1, Jupiter Mills Compound,

841, Senapati Bapat Marg, Elphinstone Road,

Mumbai - 400 013.

Tel No. - 022-30994600 Fax No. - 022-30994699

CUSTODIAN

Deutsche Bank A.G.

Kodak House, 222, Dr. D.N. Road,

Mumbai - 400 001

REGISTRAR

Karvy Computershare Pvt. Ltd.

Madhura Estate, Municipal No.1-9/13/C, Plot No.13 & 13C,Survey No.74 & 75, Madhapur Village, Serlingampally Mandal & Municipality, R.R.District, Hyderabad - 500 081.

Tel: 040-40308000 Fax: 040-23394828

AUDITORS TO THE SCHEME

Haribhakti & Co.

Chartered Accountants 42, Free Press House, Nariman Point, Mumbai - 400 021

REGISTERED OFFICE

Reliance Capital Asset Management Limited/ Reliance Capital Trustee Co. Limited 'H' Block,1st Floor, Dhirubhai Ambani Knowledge City, Koparkhairne, Navi Mumbai - 400 710, Maharashtra.

E-mail: customer_care@reliancemutual.com 'Touchbase' [Customer Helpline] 3030 1111 Investors using mobile phones need to prefix STD Code of their respective city before 3030 1111. MTNL/BSNL subscribers need to dial 022 - 3030 1111.

Overseas callers need to dial 91 - 22 - 3030 1111. Website: www.reliancemutual.com

New Fund Offer Opens	New Fund Offer Closes	Scheme re-opens for continuous sale & repurchase not later than
08 August 2014	20 August 2014	03 September 2014

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations, associate transactions etc. investors should, before investment, refer to the Scheme Information Document available free of cost at any of the Investor Service Centers 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 July 28, 2014.

INVESTMENT OBJECTIVE:

The primary investment objective of Reliance Japan Equity Fund is to provide long term capital appreciation to investors by primarily investing in equity and equity related securities of companies listed on the recognized stock exchanges of Japan and the secondary objective is to generate consistent returns by investing in debt and money market securities of India. However, there can be no assurance or guarantee that the investment objective of the scheme will be achieved.

ASSET ALLOCATION PATTERN OF THE SCHEME

Under normal circumstances, the anticipated asset allocation would be:

Instruments	Indicative ass (% of tota		Risk Profile
	Maximum	Minimum	
Equity and Equity related Instruments listed on the recognized stock exchanges of Japan*	100%	80%	High to Medium
Fixed income securities, including money market instruments, cash and equivalent, Treasury bills and fixed deposits of India	20%	0%	Medium to Low

*Includes ADRs/GDRs issued by Indian companies or foreign companies, equity of overseas companies listed on recognized stock exchanges of Japan, units/securities issued by overseas mutual funds or unit trusts which are registered with Japan regulators and overseas exchange traded funds (ETFs) which invest in the securities as permitted by SEBI/RBI from time to time. The fund will also invest in initial and follow on public offerings to be listed at recognized stock exchanges of Japan.

Gross investments in securities under the Scheme which includes equities, equity related instruments/securities, debt securities, money market instruments and derivatives will not exceed 100% of the net assets of the Scheme or such other limits as may be prescribed by SEBI from time to time. The sum total of derivative contracts outstanding shall not exceed 50% of the net asset of the scheme.

The Scheme may take derivatives position based on the opportunities available subject to the guidelines issued by SEBI from time to time and in line with the overall investment objective of the Scheme. These may be taken to hedge the portfolio, rebalance the same or to undertake any other strategy as permitted under the SEBI Regulations.

The scheme shall not engage in short selling and securities lending.

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

WHERE WILL THE SCHEME INVEST?

The Scheme will invest predominantly in equity and equity related securities of companies listed on recognized Japan stock exchanges. The Scheme may also invest a certain proportion of its corpus in fixed income securities including money market instruments, cash and equivalent, and fixed deposits of India.

The corpus of the Scheme may also be invested in ADRs/GDRs issued by Indian companies or foreign companies, equity of overseas companies listed on recognized stock exchanges of Japan, units/securities issued by overseas mutual funds or unit trusts which are registered with Japan regulators and overseas exchange traded funds (ETFs) which invest in the securities as permitted by SEBI/RBI from time to time. The fund will also invest in initial and follow on public offerings to be listed at recognized stock exchanges of Japan.

Subject to the Regulations, the securities mentioned above could be listed, unlisted, privately placed, unsecured, rated or unrated and of varying maturity. The securities may be acquired through Initial Public Offerings (IPOs), secondary market operations, private placement, rights offers or negotiated deals.

Gross investments in securities under the Scheme which includes equities, equity related instruments/securities, debt securities, money market instruments and derivatives will not exceed 100% of the net assets of the Scheme. The scheme may also invest in the liquid schemes launched by SEBI registered Mutual Fund or schemes that invest predominantly in money market instruments / securities.

For debt asset allocation, income may be generated through the receipt of coupon payments, the amortization of the discount on debt instruments, receipt of dividends or the purchase and sale of securities in the underlying portfolio.

Fixed income securities includes, but is not confined to debt obligations of the Government of India, state and local governments, government agencies, statutory bodies, public sector undertakings, Financial Institutions, public and private sector banks and corporate entities.

Investments in fixed income securities will be in securities rated by at least one recognized rating agency. Investments in unrated securities will be made as per the parameters specified by the Board of Directors of the AMC &/or the Trustee. Money market securities includes but are not limited to treasury bills, commercial paper of public sector undertakings and private sector corporate entities, interbank call and notice money, certificates of deposit of scheduled commercial banks and Financial Institutions, securitized debt, bills of exchange/promissory notes of public and private sector entities (co-accepted by banks) and any other money market securities as may be permitted by SEBI/RBI. From time to time, it is possible that the portfolio may hold cash.

It may be noted the scheme would not participate in repo in corporate bonds.

Subject to the Regulations, the corpus of the Schemes/Plans can be invested in any (but not exclusively) of the following securities:

Permissible Investments in overseas securities:

SEBI Regulations permit mutual funds to invest in ADRs/GDRs and notified foreign securities subject to certain prescribed limits. In line with the objective of the Scheme and SEBI Circular No. SEBI/IMD/CIR No.7/104753/07 dated September 26, 2007 & SEBI/IMD/CIR No.2/122577/08 dated April 8, 2008 and such other circular which shall be issued by SEBI in this regard from time to time, the Scheme shall make investments in the following -

- ADRs/ GDRs issued by Indian or foreign companies
- Equity of overseas companies listed on recognized stock exchanges overseas
- Initial and follow on public offerings for listing at recognized stock exchanges overseas.
- Money market instruments rated not below investment grade.
- Repos in form of investment, where the counterparty is rated not below investment grade; repo shall not however involve any borrowing of funds by Mutual Funds.
- Government securities where the countries are rated not below investment grade.
- Derivatives traded on recognized stock exchanges overseas only for hedging and portfolio balancing with underlying as securities.
- Short term deposits with banks overseas where the issuer is rated not below investment grade.
- Units / securities issued by overseas Mutual Funds or unit trusts registered with overseas regulators and investing in
 - a) aforesaid Securities
 - b) Real Estate Investment Trusts listed on recognized Stock Exchanges overseas or
 - c) Unlisted overseas securities, not exceeding 10% of their net assets

In addition to aforesaid permissible overseas investments, compliance with following Regulations shall be ensured by the AMC:

- 1. The said investments shall be made subject to the compliances as specified by SEBI and / or RBI from time to time. As of July 2014, RMF's limit to invest in foreign securities is US\$600 mn and the ceiling for investments in overseas ETF is US\$ 100 mn.
- 2. The boards of Asset Management Company (AMC) and Trustees shall exercise due diligence in making investment decisions as required under Regulation 25(2). They shall make a detailed analysis of risks and returns of overseas investment and how these investments would be in the interest of investors. Investment must be made in liquid actively traded securities/instruments.
- 3. The boards of AMC and Trustees may prescribe detailed parameters for making such investments which may include identification of countries, country rating, country limits, etc. They shall satisfy themselves that the AMC has experienced key personnel, research facilities and infrastructure for making such investments. Other specialized agencies and service providers associated with such investments e.g. custodian, bank, advisors, etc should also have adequate expertise and infrastructure facilities. Their past track record of performance and regulatory compliance record, if they are registered with foreign regulators, may also be considered. Necessary agreements may be entered into with them as considered necessary. All investment decisions shall be recorded in accordance with SEBI circular dated July 27, 2000.
- 4. The AMC shall send detailed periodical reports to the Trustees which shall include the performance of overseas investments and amount invested in various Schemes and any breach of the exposure limit laid down in the Scheme Information documents. The boards of AMC and Trustees shall review the performance of Schemes making overseas investments with appropriate benchmark(s) as disclosed in the Scheme Information Document
- 5. Half yearly portfolio shall also disclose the ADRs / GDRs / Foreign Securities by making a separate heading 'Foreign Securities 'and Scheme wise investments made in such securities shall also be disclosed in the Half yearly results as a foot note. The AMC and Trustees shall offer their comments on the compliance of these guidelines in the half-yearly reports filed with SEBI.
- 6. The Mutual Fund shall appoint a dedicated Fund Manager for making investments in ADRs/GDRs/Foreign Securities and shall disclose the name of the dedicated Fund Manager.

Following debt securities in domestic market would be allowed

- 1. Securities created and issued by the Central and State Governments and/or repos/reverse repos in such Government Securities as may be permitted by RBI (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills).
- 2. Securities guaranteed by the Central and State Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills).
- 3. Pending deployment of funds of the scheme in securities in terms of the investment objectives and policies of the scheme, the Mutual Fund can invest the fund of the scheme in short term deposits of scheduled commercial banks subject to the guidelines as applicable from time to time.
- 4. Debt securities issued by domestic Government agencies and statutory bodies, which may or may not carry a Central/State Government guarantee
- 5. Corporate debt securities (of both public and private sector undertakings).
- 6. Securities issued by banks (both public and private sector) as permitted by SEBI from time to time and development financial institutions.
- 7. Money market instruments permitted by SEBI, having maturities of up to one year, or in alternative investment for the call money market.
- 8. Certificate of Deposits (CDs).
- 9. Commercial Paper (CPs).
- 10. The non-convertible part of convertible securities.
- 11. Derivative instruments like Interest Rate Swaps, Forward Rate Agreements and such other derivative instruments permitted by SEBI.
- 12. Liquid Schemes launched by SEBI registered Mutual Fund or schemes that invest predominantly in money market instruments / securities.
- 13. Any other domestic fixed income securities.

INVESTMENT STRATEGY

The investment strategy of the fund would be to create a portfolio of companies which are leaders or potential leaders in the growth oriented sectors of Japan and are listed on recognized stock exchanges of Japan.

The investment philosophy would be a blend of top down and bottom up approach without any extreme sector bias. The sectors would be mainly assessed on their growth potential in the mid and long term. On the other hand, companies within the selected sectors would be analyzed taking into account the business fundamentals like nature and stability of business, potential for future growth and scalability, sales volume, earning performance, corporate image, company's financial strength and track record etc.

The fund will endeavor to follow a disciplined investment approach and the portfolio will be reviewed & rebalanced at regular intervals, whenever deemed necessary.

The investments in debt instruments carry various risks like interest rate risk, liquidity risk, default risk, purchasing power risk etc. While they cannot be done away with, they can be minimized by diversification and effective use of hedging techniques. Investment views / decisions will be taken on the basis of the following parameters:

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

The Fund may, where necessary, appoint advisor(s) for providing advisory services for such Scheme's investments. The appointment of such advisor(s) shall be in accordance with the applicable requirements of SEBI. The fees and expenses would illustratively include, besides the investment management fees, custody fees and costs, transaction costs and overseas regulatory costs, the fees of appointed advisor(s). The fees related to these services would be borne by the AMC and would not be charged to the Scheme.

HOW THE SCHEME IS DIFFERENT FROM THE EXISTING OPEN ENDED SCHEMES OF THE MUTUAL FUND

Reliance Growth Fund

Asset Allocation Pattern: Equity & Equity Related Instruments - 65% -100%, Debt Instruments & Money Market Instruments - 0% - 35%, Primary Investment Pattern: The primary investment objective of the Scheme is to achieve long term growth of capital by investing in equity and equity related securities through a research based investment approach. However, there can be no assurance that the investment objective of the Scheme will be realized, as actual market movements may be at variance with anticipated trends. Investment Strategy: The portfolio shall be structured so as to keep risk at acceptable levels. This shall be done through various measures including: 1. Broad diversification of portfolio 2. Ongoing review of relevant market, industry, sector and economic parameters 3. Investing in companies which have been researched 4. Investments in debentures and bonds (where the tenure exceeds 18 months) will usually be in instruments which have been assigned investment grade ratings by any approved rating agency, Differentiation: The core philosophy of the fund is to focus on high quality mid cap stocks while having a small exposure to large cap stocks.. Quarterly AAUM (Rs. Crore) as on June 30, 2014: 4,483.57, No. of Folios as on June 30, 2014: 564929

Reliance Vision Fund (Reliance Natural Resources Fund has been merged into Reliance Vision Fund)

Asset Allocation Pattern: Equity & Equity Related Instruments – 65%-100%, Debt Money Market Instrument 0%-35%., Primary Investment Pattern: 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, Investment Strategy: The portfolio shall be structured so as to keep risk at acceptable levels. This shall be done through various measures including: 1. Broad diversification of portfolio 2. Ongoing review of relevant market, industry, sector and economic parameters 3. Investing in companies which have been researched 4. Investments in debentures and bonds (where the tenure exceeds 18 months) will usually be in instruments which have been assigned investment grade ratings by any approved rating agency, Differentiation: The fund aims to achieve long term capital appreciation through investment in high quality large size capitalization stocks with a small exposure in mid size capitalization stocks., Quarterly AAUM (Rs. Crore) as on June 30, 2014: 2,706.02, No. of Folios as on June 30, 2014: 696591

Reliance Top 200 Fund (Formerly as Reliance Equity Advantage Fund)

Asset Allocation Pattern: Equity & Equity Related Instruments-65-100%, Debt Instruments & Money Market Instruments (including investments in Securitised Debt) 0-35% (including up to 25% of the corpus in securitised Debt) Primary Investment Pattern: The primary investment objective of the scheme is to seek to generate long term capital appreciation by investing in equity and equity related instruments of companies whose market capitalization is within the range of highest & lowest market capitalization of S&P BSE 200 Index. The secondary objective is to generate consistent returns by investing in debt and money market securities. Investment Strategy: The Scheme will invest in equity or equity related instruments of companies whose market capitalization is within the range of highest & lowest market capitalization of S&P BSE 200 Index. The Scheme may also invest in large IPO's where the market capitalization of the Company making the IPO based on the Issue price will be within the range of highest & lowest market capitalization of S&P BSE 200 Index. The fund will have the flexibility to invest in a broad range of companies with an objective to maximize the returns, at the same time trying to minimize the risk by reasonable diversification. However there can be no assurance that the investment objective of the scheme will be realized, as actual market movements may be at variance with anticipated trends. The selection of the companies will be done so as to capture the growth in the Indian economy. The fund will be focusing on companies having good liquidity in the stock market. Investment in overseas securities shall be made in accordance with the requirements stipulated by SEBI and RBI from time to time. Gross investments in securities under the Scheme which includes equities, equity related instruments/securities, debt securities, money market instruments and derivatives will not exceed 100% of the net assets of the Scheme., Differentiation: The Scheme will invest in equity or equity related instruments of companies whose market capitalization is within the range of highest & lowest market capitalization of S&P BSE 200 Index., Quarterly AAUM (Rs. Crore) as on June 30, 2014: 818.38, No. of Folios as on June 30, 2014: 180897

Reliance Equity Opportunities Fund

Asset Allocation Pattern: Equity & Equity Related Instruments-75-100%, Debt Instruments & Money Market Securities (including investments in Securitised Debt) 0- 25%. (25% of the Corpus in Securitised Debt), Primary Investment Pattern: 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., Investment Strategy: The Fund will endeavor to continuously analyze the performance of economy and industry, which would be reflected in the investment pattern of the fund. The Fund would seek both value & growth, which are likely to commence from the ongoing structural changes in the government policies, infrastructure spending and continuous global economic reforms which tries to integrate different economies across the globe. The primary approach to stock selection will be through the Top down approach i.e Sector -- Industry-- Company., Differentiation: The fund has the mandate to invest across companies (belonging to different sectors) with different market caps; be it large, mid or small. The fund manager would have the flexibility to be overweight in a particular sector or market caps depending on the potential & opportunities as they arise. The investment horizon of the fund is minimum 2 yrs., Quarterly AAUM (Rs. Crore) as on June 30, 2014: 6,162.18, No. of Folios as on June 30, 2014: 527480

Reliance Quant Plus Fund

Asset Allocation Pattern: Equity & Equity Related Instruments-90%-100% & Debt & Money Market Instruments - 0%-10%, Primary Investment Pattern: 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 CNX Nifty on the basis of a mathematical model. Investment Strategy: The Fund will focus on large cap/liquid stocks and use stocks designated by NSE as members of CNX Nifty Index. The fund will have a significant concentration of stocks in the portfolio while making active selective decision in stocks/sectors of CNX Nifty. Quantitative methods will be used for (i) screening mechanism to choose best picks and make the stock selection universe smaller, (ii) Deciding on the portfolio weightage for better return as the investment will focus on company's size and liquidity., The quantitative model which will be used for stock selection will be based on two broad parameters viz., Stock Price movement & Financial/ valuation aspects. The model will shortlist between 15-20 stocks (out of the resulting list) and the investments will be made in them on weightages defined by the fund manager. Differentiation: An investment fund which focuses on stocks from constituents of CNX Nifty. The stock selection process is based on quantitative analysis, and the proprietary system-based model will shortlist between 15-20 stocks from screening mechanism at pre-determined intervals i.e. on weekly basis based on quantitative techniques., Quarterly AAUM (Rs. Crore) as on June 30, 2014: 39.35, No. of Folios as on June 30, 2014: 5855

Reliance Focused Large Cap Fund (Formerly Reliance Equity Fund)

Asset Allocation Pattern: Equity and Equity related Instruments 80-100% and Debt Instruments and Money Market Instrument 0- 20% The portfolio will consist up to 25 companies which will be among the top 100 companies by market capitalization and/or leaders in their respective segments. The scheme will not invest in securitized debt. Primary Investment Pattern: The primary investment objective of the scheme is to generate
longterm capital growth by predominantly investing in an active and concentrated portfolio of equity & equity related instruments up to 25 companies
belonging to the top 100 companies by market capitalization and/or leaders in their respective segments. The secondary objective of the scheme is
to generate consistent returns by investing in debt & money market securities. Investment Strategy: The Broad Investment strategy of the fund will
be to create a portfolio that will consist up to 25 companies which will be among the top 100 companies by market capitalization and/or leaders in
their respective segments. Companies having large market capitalization (are referred as Large Cap Companies) offer excellent investment oppor-

tunities. Such companies which tend to be leaders in their respective fields with having strong financials, vast experience and robust management. **Differentiation:** The fund will consist up to 25 companies which will be among the top 100 companies by market capitalization and/ or leaders in their respective segments. The Scheme may also invest in large IPO's where the market capitalization of the Company making the IPO based on the Issue price will be within the range of top 100 companies by market capitalization. **Quarterly AAUM** (Rs. Crore) as on June 30, 2014: 1036.73, **No. of Folios as on June 30, 2014: 245410**

Note: The fundamental attributes of Reliance Equity Fund will change on a prospective basis w.e.f 22nd January 2014. Please refer notice cum addendum no 92 for further details.

Reliance Tax Saver (ELSS) Fund

Asset Allocation Pattern: Equity and Equity related securities 80%-100% and Debt and Money Market Instrument 0% - 20%, Primary Investment Pattern: 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, Investment Strategy: The investments in the Scheme shall be in accordance with SEBI (Mutual Funds) Regulations, 1996 and Equity Linked Saving Scheme, 2005 notified by Ministry of Finance (Department of Economic Affairs) vide Notifications dated November 3, 2005 and December 13, 2005. The fund managers will follow an active investment strategy taking defensive / aggressive postures depending on opportunities available at various points of time., Differentiation: The fund is an open ended equity linked savings scheme which gives dual advantage of tax savings & growth potential. It is a large cap orientation fund which aim to have minimum 50% exposure to top 100 companies by market capitalization., Quarterly AAUM (Rs. Crore) as on June 30, 2014: 2,439.23, No. of Folios as on June 30, 2014: 491467

Reliance Banking Fund

Asset Allocation Pattern: Equity & Equity Related Instruments-80%-100% (Companies defined in the Banking Regulation Act, 1949 & Reserve Bank of India Act, 1934 as amended from time to time 80%-100% & Financial services companies which provide non banking financial services like housing finance, stock broking, wealth management, insurance companies and holding companies of insurance companies.*0%-20%) Debt Instruments & Money Market Instruments: 20%-0% In the total equity allocation, the fund will invest minimum 80% in companies defined in Banking Regulation Act, 1949 & Reserve Bank of India Act, 1934 as amended from time to time. In addition, maximum 20% of the equity allocation can be invested in financial services companies which provide non banking financial services like housing finance, stock broking, wealth management, insurance companies and holding companies of insurance companies. The fund will not invest in securitized debt. * The companies which will be included in financial service sector will be those companies which will provide non banking financial services like housing finance, stock broking, wealth management, insurance and other related financial services. Primary Investment Pattern: The primary investment objective of the Scheme is to seek to generate continuous returns by actively investing in equity and equity related securities of companies in the Banking Sector and companies engaged in allied activities related to Banking Sector. The AMC will have the discretion to completely or partially invest in any of the type of securities stated above with a view to maximize the returns or on defensive considerations. However, there can be no assurance that the investment objective of the Scheme will be realized, as actual market movements may be at variance with anticipated trends Investment Strategy: To achieve its primary objective, the fund could invest in equity securities of companies in Banking Sector and companies engaged in allied activities related to Banking Sector. Differentiation: The fund aims to generate consistent returns by investing in equity / equity related securities of Banking and companies engaged in allied activities related to Banking Sector. The fund follows an active strategy of management with endeavor to generate alpha and outperform the Banking Index. Quarterly AAUM (Rs. Crore) as on June 30, 2014: 1,656.22, No. of Folios as on June 30, 2014: 148197

Reliance Pharma Fund

Asset Allocation Pattern: Equity & Equity Related Instruments-0-100% & Debt Instruments & Money Market Instruments with Average Maturity of 5-10 years-0-100% (including upto 100% of the corpus in securitised Debt), Primary Investment Pattern: The primary investment objective of the scheme is to seek to generate consistent returns by investing in equity and equity related or fixed income securities of Pharma and other associated companies., Investment Strategy: The fund under normal circumstances shall invest at least 65% of the value of its total net assets either debt or equity securities in the Pharma Sector and associated companies of said sector. The proportion of investment between equity and debt will be decided based on the view of the fund manager on anticipated movement in both debt as well as equity markets. The Fund manager can also take aggressive calls on the market by going upto 100% in equity or 100% in debt at any point of time or any other appropriate ratio depending upon his view. The allocation between debt and equity will be decided based upon the prevailing market conditions, macroeconomic environment, the performance of the corporate sector, the equity market and other considerations., Differentiation: A dynamic asset allocation sector fund which aims to generate consistent returns by investing in large and mid cap companies spread across all important segments of the pharmaceutical industry., Quarterly AAUM (Rs. Crore) as on June 30, 2014: 809.37, No. of Folios as on June 30, 2014: 80542

Reliance Diversified Power Sector Fund (Reliance Infrastructure Fund has been merged into Reliance Diversified Power Sector Fund)

Asset Allocation Pattern Equity & Equity Related Instruments of companies in power scetor-80% - 100% & Equity and equity related instruments of companies engaged in allied activities related to power sector & Debt and Money Market Instruments - 0% - 20%, Primary Investment Pattern: The primary investment objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies in the power sector. Investment Strategy: Reliance Diversified Power Sector Fund proposes to invest primarily in various segments of Indian power sector. Broadly, power sector companies can be segregated into those operating in the following genres: 1. Power Generation, including those companies that are engaged in renovation and modernization of existing plants'. 2. Power Transmission 3. Power Distribution, including retail supply of power 4. Power Trading, 5. Primarily financing / funding power projects, 6. Power Equipment, 7. Power Technology, 8. Emerging genres that will evolve as the Indian power sector develops. The Fund would identify companies for investment, based on the following criteria amongst others: 1. Sound Management, 2. Good track record of the company, 3. Potential for future growth 4. Industry economic scenario, 5. Strong Cashflows. Risk will be managed through adequate diversification by spreading investments over a wide range of companies. This shall be done through various measures including: 1. Broad diversification of portfolio, 2. Ongoing review of relevant market, industry, sector and economic parameters 3. Investing in companies which have been researched RCAM may, from time to time, review and modify the Scheme's investment strategy if such changes are considered to be in the best interests of the unit holders and if market conditions warrant it. Differentiation: The fund focuses on companies related to power sector. It provides opportunity to diversify within the sector, with focused approach and flexibility to invest in power distribution, transmission and generation related companies. Quarterly AAUM (Rs. Crore) as on June 30, 2014: 2,036.91, No. of Folios as on June 30, 2014: 580523

Reliance Media & Entertainment Fund

Asset Allocation Pattern: Equity & Equity Related Instruments-0-100% & Debt & Money Market Instruments with Average Maturity of 5-10 years-0-100% (including upto 100% of the corpus in securitized Debt), Primary Investment Pattern: The primary investment objective of the scheme is to generate continuous returns by investing in equity and equity related or fixed income securities of Media & Entertainment and other associated companies., Investment Strategy: The Fund will invest in equity securities whenever the equity market and shares from the media sector are expected to do well. However, whenever the equity market is not expected to do well, the Fund will shift its focus in debt, which in extreme cases of bearish equity market can go upto 100%., The proportion of investment between equity and debt will be decided based on the view of the fund manager on anticipated movement in both debt as well as equity markets. The allocation between debt and equity will be decided based upon the

prevailing market conditions, macroeconomic environment, the performance of the corporate sector, the equity market and other considerations., **Differentiation:** A sector specific fund which focuses on investing in companies related to media & entertainment sector., **Quarterly AAUM** (Rs. Crore) as on June 30, 2014: 85.55, **No. of Folios as on June 30, 2014:** 13234

Reliance Regular Savings Fund - Equity Option

Asset Allocation Pattern: Equity and Equity related securities 80%-100% and Debt and Money Market Instruments with an average maturity of 5-10 years -0%-20%, Primary Investment Pattern: 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. Investment Strategy: Investment may be made in listed or unlisted securities. Listed securities refer to securities listed on any of the recognized Stock Exchanges. Investments may be made as secondary market purchases, initial public offer, rights offers private placement etc. The Fund would identify companies for investment, based on the following criteria amongst others: 1. Sound Management 2. Good track record of the company 3. Potential for future growth 4. Industry economic scenario, Differentiation: Reliance Regular Savings Fund has been launched as an asset-allocator fund which gives investor an option to invest either in equity, debt or both. RRSF-Equity option is a growth oriented aggressive equity fund which adopts a multi cap strategy to capitalize on market trends especially in volatile markets., Quarterly AAUM (Rs. Crore) as on June 30, 2014: 2,317.97, No. of Folios as on June 30, 2014: 384110

Reliance Regular Savings Fund - Balanced Option

Asset Allocation Pattern: Equity and Equity Related securities-50%-75%, Debt & Money Market instruments-25%-50%, Primary Investment Pattern: The primary investment objective of this option is to generate consistent return and appreciation of capital by investing in a mix of securities comprising of equity, equity related instruments and fixed income instruments., Investment Strategy: The Scheme will, under normal market conditions, invest its net assets primarily in Equity and equity related instruments and balance in fixed income securities, money market instruments and cash equivalents. For investments in equity and equity related securities, the Fund would identify companies for investment, based on the following criteria amongst others: a. Sound Management b. Good track record of the company c. Potential for future growth. Industry economic scenario, Differentiation: The fund focuses on reducing volatility of returns by increasing / decreasing equity exposure based on the market outlook and using a core debt portfolio to do the rebalancing The fund can invest 50%-75% of its corpus in equity & 25%-50% in debt related instruments., Quarterly AAUM (Rs. Crore) as on June 30, 2014: 570.58, No. of Folios as on June 30, 2014: 45645

Reliance Long Term Equity Fund

Asset Allocation Pattern: Equity and equity related securities 70% -100%, Debt instruments and money market instruments (including investments in securitized debt) 0%-30%., Primary Investment Pattern: 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., Investment Strategy: The investment strategy of the Scheme is to build and maintain a diversified portfolio of equity stocks that have the potential to appreciate. The aim will be to build a portfolio that adequately reflects a cross-section of the growth areas of the economy from time to time. While the portfolio focuses primarily on a buy and hold strategy at most times, it will balance the same with a rational approach to selling when the valuations become too demanding even in the face of reasonable growth prospects in the long run. Differentiation: The fund is an open ended diversified equity scheme which focuses on small & mid cap stocks with long term investment horizon., Quarterly AAUM (Rs. Crore) as on June 30, 2014: 949.83, No. of Folios as on June 30, 2014: 176459

Reliance NRI Equity Fund

Asset Allocation Pattern: Equity & Equity Related Instruments# -65-100% & Debt Instruments & Money Market Instruments* 0-35% (*including upto 35% of the corpus in securitised Debt # primarily drawn from the S&P BSE 200 Index), Primary Investment Pattern: The primary investment objective of the scheme is to generate optimal returns by investing in equity and equity related instruments primarily drawn from the Companies in the S&P BSE 200 Index., Investment Strategy: The fund will, in general invest a significant part of its corpus in equities however pending investments in equities, the surplus amount of the fund should be invested in debt and money market instruments. Also whenever good investment opportunity are not available, or the equity market is not likely to perform in the view of the Fund manager the Fund will reduce its exposure to equity and during that period the surplus asset of the Fund shall be invested in debt and money market instruments. The fund will in general follow a strategy of higher portfolio reshuffling with a view to capture the short term movements in the markets as well as to encash the opportunity arising due to various events., Differentiation: The fund is an ideal & exclusive offering for NRI investors who are seeking exposure to equity to participate in the India story & the Indian markets in the diversified equity space. The fund primarily aims to invest in top 200 companies by market capitalization., Quarterly AAUM (Rs. Crore) as on June 30, 2014: 83.92, No. of Folios as on June 30, 2014: 2415

Reliance Index Fund - Nifty Plan

Asset Allocation Pattern: Equities and equity related securities covered by CNX Nifty - 95% - 100%, Cash/CBLO/Repo & Reverse Repo & Money Market instruments (CPs, CDs, Tbills, Mibor linked instruments with daily Put/Call options & overnight Interest rate Reset Linked Instruments)but excluding Subscription and Redemption Cash Flow# - 0% - 5%. (# Subscription Cash Flow is the subscription money in transit before deployment and Redemption Cash Flow is the money kept aside for meeting redemptions.) Primary Investment Pattern: The primary investment objective of the scheme is to replicate the composition of the CNX NIFTY, with a view to generate returns that are commensurate with the performance of the CNX NIFTY, subject to tracking errors. Investment Strategy: The Scheme will be managed passively with investments in stocks in a proportion that it is as close as possible to the weightages of these stocks in the CNX Nifty Index. The investment strategy would revolve around reducing the tracking error to the least possible through rebalancing of the portfolio, taking into account the change in weights of stocks in the index as well as the incremental collections/redemptions from the Scheme. The fund will, in general invest a significant part of its corpus in equities however pending investments in equities; the surplus amount of the fund should be invested in Cash/CBLO/Repo & Reverse Repo & Money Market instruments. Also whenever good investment opportunity are not available, or the equity market is not likely to perform in the view of the Fund manager the Fund will reduce its exposure to equity and during that period the surplus asset of the Fund shall be invested in Cash/CBLO/Repo & Reverse Repo & Money Market instruments. However there is no assurance that all such buying and selling activities would necessarily result in benefit for the Fund. The allocation between money market instruments and equity will be decided based upon the prevailing market conditions, macroeconomic environment, and the performance of the corporate sector, the equity market and other considerations. At time such churning could lead to higher brokerage and transaction costs. Differentiation: The fund is an open ended index linked scheme which will be passively managed with investments in stocks in a proportion that it is as close as possible to the weightages of these stocks in the CNX Nifty Index Quarterly AAUM (Rs. Crore) as on June 30, 2014: 30.4, No. of Folios as on June 30, 2014: 7893

Reliance Index Fund - Sensex Plan

Asset Allocation Pattern: Equities and equity related securities covered by S&P BSE Sensex - 95% - 100%, Cash/CBLO/Repo & Reverse Repo & Money Market instruments (CPs, CDs, Tbills, Mibor linked instruments with daily Put/Call options & overnight Interest rate Reset Linked Instruments) but excluding Subscription and Redemption Cash Flow# - 0% - 5%. (# Subscription Cash Flow is the subscription money in transit before deployment and Redemption Cash Flow is the money kept aside for meeting redemptions.) Primary Investment Pattern: The primary investment objective of the scheme is to replicate the composition of the S&P BSE SENSEX, with a view to generate returns that are commensurate with the performance of the S&P BSE Sensex, subject to tracking errors. Investment Strategy: The Scheme will be managed passively with investments in stocks in a

proportion that it is as close as possible to the weightages of these stocks in the S&P BSE SENSEX Index. The investment strategy would revolve around reducing the tracking error to the least possible through rebalancing of the portfolio, taking into account the change in weights of stocks in the index as well as the incremental collections/redemptions from the Scheme. It is proposed to manage the risks by placing limit orders for basket trades and other trades, proactive follow-up with the service providers for daily change in weights in the S&P BSE SENSEX as well as monitor daily inflows and outflows to and from the Fund closely. While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated. The fund will, in general invest a significant part of its corpus in equities however pending investments in equities; the surplus amount of the fund should be invested in Cash/CBLO/Repo & Reverse Repo & Money Market instruments. Also whenever good investment opportunity are not available, or the equity market is not likely to perform in the view of the Fund manager the Fund will reduce its exposure to equity and during that period the surplus asset of the Fund shall be invested in Cash/CBLO/Repo & Reverse Repo & Money Market instruments. However there is no assurance that all such buying and selling activities would necessarily result in benefit for the Fund. The allocation between money market instruments and equity will be decided based upon the prevailing market conditions, macro economic environment, and the performance of the corporate sector, the equity market and other considerations. At time such churning could lead to higher brokerage and transaction costs. Differentiation: The fund is an open ended index linked scheme which will be passively managed with investments in stocks in a proportion that it is as close as possible to the weightages of these stocks in the S&P BSE Sensex Index Quarterly AAUM (Rs. Crore) as on Jun

Reliance Arbitrage Advantage Fund

Asset Allocation Pattern: Under normal circumstances, the anticipated asset allocation would be: Equities and equity related instruments, Derivatives including index futures, stock futures, index options, & stock options, etc. – 65%-90%, Debt and Money market instruments(including investments in securitized debt upto 30%) -10%-35%. When adequate arbitrage opportunities are not available in the Derivative and Equity markets, the anticipated alternate asset allocation on defensive considerations would be: Equities and equity related instruments, Derivatives including index futures, stock futures, index options, & stock options, etc. (Only arbitrage opportunities) -0%-65%, Debt and Money market instruments(including investments in securitized debt upto 30%) -35%-100% Primary Investment Pattern: The investment objective of the scheme is to generate income by taking advantage of the arbitrage opportunities that potentially exists between cash and derivative market and within the derivative segment along with investments in debt securities & money market instruments. Investment Strategy: The scheme will seek to achieve its investment objective primarily by employing various strategies which seek to exploit available arbitrage opportunities in markets. The stock selection strategy would be a blend of top down and bottom up approach without any sector or market capitalization bias. All companies selected will be analyzed taking into account the business fundamentals like nature and stability of business, prospects of future growth and scalability, financial discipline and returns, valuations in relation to broad market and expected growth in earnings, the company's financial strength and track record. Differentiation: The fund is an open ended arbitrage scheme which will seek to exploit available arbitrage opportunities in the markets to achieve its investment objective. Quarterly AAUM (Rs. Crore) as on June 30, 2014: 229.22, No. of Folios as on June 30, 2014: 1062

Reliance Small Cap Fund

Asset Allocation Pattern: Equity & Equity Related Securites of small cap companies including derivatives - 65% - 100%, Equity & Equity Related Securites of any other companies including derivatives - 0% - 35%, debt & money market securities (including investments in securitized debt upto 30%) - 0% - 35%, Primary Investment Pattern: The primary investment objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related instruments of small cap companies and the secondary objective is to generate consistent returns by investing in debt and money market securities., Investment Strategy: The investment strategy of the Scheme is to build and maintain a diversified portfolio of equity stocks that have the potential to appreciate. The aim will be to build a portfolio that adequately reflects a cross-section of the growth areas of the economy from time to time. The fund shall primarily focus on the small cap stocks. However depending on the views of the fund manager and market conditions in the interest of the investors, the fund manager will have the flexibility to select stocks which he feels are best suited to achieve the stated objective. The fund will have the flexibility to invest predominantly in a range of Small Cap companies/ stocks with an objective to maximize the returns, at the same time trying to minimize the risk by reasonable diversification. Differentiation: The fund shall predominantly invest in small cap companies/stocks with an objective to maximize the returns and at the same time trying to minimize the risk by reasonable diversification. Small Cap stocks for the purpose of the Fund, are stocks whose market capitalization is in between the highest and lowest market capitalization of companies on S&P BSE Small Cap Index at the time of investment. Quarterly AAUM (Rs. Crore) as on June 30, 2014: 566.21, No. of Folios as on June 30, 2014: 88634

Reliance Japan Equity Fund:

Asset Allocation Pattern: Under normal circumstances, the anticipated asset allocation would be: Equity and Equity related Instruments listed on the recognized stock exchanges of Japan* - 80%-100%, Fixed income securities including money market instruments, cash and equivalent, Treasury bills and fixed deposits of India. - 0%-20%, *Includes ADRs/GDRs issued by Indian companies or foreign companies, equity of overseas companies listed on recognized stock exchanges of Japan, units/securities issued by overseas mutual funds or unit trusts which are registered with Japan regulators and overseas exchange traded funds (ETFs) which invest in the securities as permitted by SEBI/RBI from time to time. The fund will also invest in initial and follow on public offerings to be listed at recognized stock exchanges of Japan. (The Scheme will not invest in securitized debt & the scheme will not participate in short selling and securities lending). Primary Investment Pattern: The primary investment objective of Reliance Japan Equity Fund is to provide long term capital appreciation to investors by primarily investing in equity and equity related securities of companies listed on the recognized stock exchanges of of Japan and the secondary objective is to generate consistent returns by investing in debt and money market securities of India. However, there can be no assurance or guarantee that the investment objective of the scheme will be achieved. Investment Strategy: The investment strategy of the fund would be to create a portfolio of companies which are leaders or potential leaders in the growth oriented sectors of Japan and are listed on recognized stock exchanges of Japan. The investment philosophy would be a blend of top down and bottom up approach without any extreme sector bias. The sectors would be mainly assessed on their growth potential in the mid and long term. On the other hand, companies within the selected sectors would be analyzed taking into account the business fundamentals like nature and stability of business, potential for future growth and scalability, sales volume, earning performance, corporate image, company's financial strength and track record etc. The fund will endeavor to follow a disciplined investment approach and the portfolio will be reviewed & rebalanced at regular intervals, whenever deemed necessary. Differentiation: The fund will endeavor to invest in companies which are leaders or potential leaders in the growth oriented sectors of Japan and are listed on recognized stock exchanges of Japan. The fund will provide exposure to the growth story of Japan Economy along with the benefit of country diversification to the investor. Quarterly AAUM (Rs. Crore) as on June 30, 2014: N.A., No. of Folios as on June 30, 2014: N.A.

Risk Mitigation Factors for all the above mentioned Schemes - Applicable for all the above mentioned Schemes .Robust measures implemented to mitigate Risk include, adoption of internal policies on investments and valuations, rigorous procedures for monitoring investment restrictions and effective implementation of various norms prescribed by SEBI from time to time.

RISK MITIGATION FACTOR / RISK CONTROL

It is AMC's belief that the investment in ADRs/GDRs/overseas securities offer new investment and portfolio diversification opportunities into multi-market and multi-currency products. However, such investments also entail additional risks. Such investment opportunities may be pursued by the AMC provided they are considered appropriate in terms of the overall investment objectives of the Scheme. Since the Scheme invests in ADRs/

GDRs/overseas securities, there may not be readily available and widely accepted benchmarks to measure performance of the Scheme.

To the extent that the assets of the Scheme will be invested in securities denominated in foreign currencies, the Indian Rupee equivalent of the net assets, distributions and income may be adversely affected by the changes in the value of certain foreign currencies relative to the Indian Rupee. The repatriation of capital also may be hampered by changes in regulations concerning exchange controls or political circumstances as well as the application to it of the other restrictions on investment.

Overseas investments will be made subject to any/all approvals, conditions thereof as may be stipulated by SEBI/RBI and provided such investments do not result in expenses to the Scheme in excess of the ceiling on expenses prescribed by and consistent with costs and expenses attributed to international investing.

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

Scheme specific Risk: The scheme carries risk associated with investing in foreign equities, fixed income, and derivatives. Trading volumes and settlement periods may restrict liquidity in equity and debt investments. Investment in Debt is subject to price, credit, and interest rate risk. The scheme has risks associated with currency movements, taxation, market, ADR/GDR, reinvestment etc. The NAV of the Scheme may be affected, inter alia, by changes in currency, market conditions, interest rates, trading volumes, settlement periods and transfer procedures. The NAV may also be subjected to risk associated with investment in derivatives and foreign securities as may be permissible by the Scheme Information Document. Please refer to the Scheme Information Document for details.

PLANS & OPTIONS:

- Growth Plan : Growth Option & Bonus Option
- Dividend Plan: Dividend Payout Option & Dividend Reinvestment Option
- Direct Plan Growth Plan :Growth Option & Bonus Option
- Direct Plan Dividend Plan : Dividend Payout Option & Dividend Re-investment Option

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

However distribution of dividends will be subject to the availability of distributable surplus. Trustees reserve the right to declare a Dividend during the interim period. Trustee reserves the right to introduce additional plans under the scheme.

APPLICABLE NET ASSET VALUE (AFTER SCHEME OPENS FOR REPURCHASE & SALE)

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

In respect of valid application received before 11.00 a.m. and funds for the entire amount of subscription / purchase as per the application are credited to the bank account of the scheme and are available for utilization before the cut-off time of 11.00 a.m., the closing NAV of the day shall be applicable;

In respect of valid application received after 11.00 a.m. and funds for the entire amount of subscription / purchase as per the application are credited to the bank account of the scheme and available for utilization before the cut-off time of the next business day, the closing NAV of the next business day shall be applicable;

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

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

- a. Application for switch-in is received before the applicable cut-off time of 11.00 a.m
- b. Funds for the entire amount of subscription/purchase as per the switch-in request are credited to the bank account of the respective switch-in schemes before the cut-off time;
- c. The funds are available for utilization before the cut-off time, by the respective switch-in schemes

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

- a. where the application is received upto 11.00 am with a local cheque or demand draft payable at par at the place where it is received closing NAV of the day of receipt of application;
- b. where the application is received after 11.00 am with a local cheque or demand draft payable at par at the place where it is received closing NAV of the next business day and;
- c. where the application is received with an outstation cheque or demand draft which is not payable on par at the place where it is received closing NAV of day on which the cheque or demand draft is credited

Uniform process for aggregating split transactions for NAV applicability:

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

- a. All transactions received on the same day (as per Time stamp rule).
- b. Transactions shall include purchases, additional purchases, excluding Switches, SIP/STP/ triggered transactions and various other eligible systematic transactions as mentioned in the para titled "Special Products" of respective SIDs
- c. Aggregations shall be done on the basis of investor's PAN. In case of joint holding, transactions with similar holding structures shall be aggregated.
- d. All transactions shall be aggregated where investor holding pattern is same as stated above, irrespective of whether the amount of the individual transaction is above or below Rs 2 lacs.
- e. Only transactions in the same scheme shall be clubbed. This will include transactions at plan/ option level (Dividend, Growth, Direct).
- f. Transactions in the name of minor, received through guardian should not be aggregated with the transaction in the name of same guardian. Further, investors may please note that the said process is being followed in line with the directives specified by Association of Mutual Funds in India ("AMFI"). RMF / RCAM shall reserve the right to change / modify any of the terms with respect to processing of transaction in line with directives specified by Securities & Exchange of Board of India and / or AMFI from time to time.

Redemptions including switch - outs

In respect of valid applications received upto 11 a.m. by the Mutual Fund, closing NAV of the day of receipt of application, shall be applicable.

In respect of valid applications received after 11 a.m. by the Mutual Fund, the closing NAV of the next business day shall be applicable.

MINIMUM APPLICATION AMOUNT: Rs.5, 000 & in multiples of Re. 1 thereafter

MINIMUM ADDITIONAL APPLICATION AMOUNT: Rs.1, 000/- & in multiples of Re. 1 thereafter

REPURCHASE (Redemption):

If any application is rejected, full amount will be refunded within five working days of closure of the NFO.

The redemption or repurchase proceeds shall be dispatched to the unitholders within 10 Business Days from the date of redemption or repurchase.

The Scheme will offer for Subscription/ Switch-in and Redemption / Switch-out of Units on every Business Day on an ongoing basis.

DESPATCH OF REPURCHASE (REDEMPTION) REQUEST: The redemption or repurchase proceeds shall be dispatched to the unitholders within 10 Business Days from the date of redemption or repurchase

BENCHMARK: Topix (Tokyo Stock Price Index)

Tokyo Stock Price Index, commonly known as TOPIX is one of the important stock market index for Tokyo Stock Exchange (TSE) in Japan.

The TOPIX is a market cap-weighted index and is composed of all the stocks of domestic issuers listed on the first section of the TSE. The TOPIX currently has over 1,600 listings and encompasses about 94% of the total market cap of Japanese equity market. The full detail of the index construction and calculation methodology, including the free float definition, is publicly available on the TSE's website and is maintained and updated as needed.

DIVIDEND POLICY: The Trustee may declare Dividend to the Unit holders under the Scheme subject to the availability of distributable surplus and the actual distribution of Dividends and the frequency of distribution will be entirely at the discretion of the Trustee. Such Dividend will be payable to the Unit holders whose names appear on the register of Unit holders on the record date as fixed for the Scheme. The Dividend declared will be paid net of tax deducted at source, wherever applicable, to the Unit holders within 30 days from the declaration of the Dividend.

The Asset Management Company shall be liable to pay interest to the unitholders at such rate as may be specified by SEBI for the period of such delay (presently @ 15% per annum).

There is no assurance or guarantee to the Unit holders as to the rate of Dividend distribution nor that will the Dividend be paid regularly. If the Fund declares Dividend, the NAV of the respective Schemes will stand reduced by the amount of Dividend and Dividend distribution tax (if applicable) paid. All the Dividend payments shall be in accordance and compliance with SEBI Regulations, as applicable from time to time. Please refer to the SID.

FUND MANAGER: Ms. Jahnvee Shah, Ms. Anju Chhajer

NAME OF TRUSTEE COMPANY: Reliance Capital Trustee Co. Limited

PERFORMANCE OF THE SCHEME: This scheme being a new offering does not have any performance track record.

EXPENSES OF THE SCHEME

Load Structure: The following Load Structure is applicable during the new fund offer and continuous offer including SIP installments in the scheme till further notice.

Entry Load: Not Applicable

Exit Load:

- 1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units.
- Nil if redeemed or switched out after the completion of 1 year from the date of allotment of units

w.e.f. October 01, 2012, Exit Load If charged to the scheme shall be credited to the scheme immediately net of service tax, if any.

Inter scheme Switch:

At the applicable loads in the respective schemes.

Inter Plan Switch:

a) Switch of investments made with ARN code, from Other than Direct Plan to Direct Plan of a Scheme shall be subject to applicable exit load, if any. b) No Exit Load shall be levied for switch of investments made without ARN code, from other than Plan to Direct Plan of the Scheme or vice versa. Inter Option Switch: No load shall be applicable for inter option Switch within the same plan under the scheme.

In accordance with the requirements specified by the SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009 no entry load will be charged for purchase / additional purchase / switch-in accepted by the Fund with effect from August 01, 2009. Similarly, no entry load will be charged with respect to applications for registrations under systematic investment plans/ systematic transfer plans (including Salary AddVantage and Dividend Transfer Plan) accepted by the Fund with effect from August 01, 2009.

The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder.

For any change in load structure RCAM will issue an addendum and display it on the website and on i.e. www.reliancemutual.com and Investor Service Centers.

WAIVER OF LOAD FOR DIRECT APPLICATIONS

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

TAX TREATMENT FOR THE INVESTORS UNITHOLDERS):

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

New Fund Offer (NFO) Expenses - These expenses are incurred for the purpose of various activities related to the NFO like sales and distribution fees paid marketing and advertising, registrar expenses, printing and stationary, bank charges etc.

As per SEBI Circular SEBI/IMD/Cir No. 1/64057/06 dated April 04, 2006, open ended schemes are not permitted to charge NFO Expenses to the scheme, the same shall be borne by the AMC.

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

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

Particulars	For Growth Plan/ Dividend Plan
	% of Net Assets
Investment Management and Advisory Fees	
Trustee fee	
Audit fees	
Custodian fees	
RTA Fees	
Marketing & Selling expense incl. agent commission	
Cost related to investor communications	
Cost of fund transfer from location to location	Upto 2.50%
Cost of providing account statements and dividend redemption cheques and warrants	
Costs of statutory Advertisements	
Cost towards investor education & awareness (at least 2 bps)	
Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades resp.	
Service tax on expenses other than investment and advisory fees	
Service tax on brokerage and transaction cost	
Other Expenses #	
Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c) (i) and (6) (a)	Upto 2.50%
Additional expenses under regulation 52 (6A) (c)#	Upto 0.20%
Additional expenses for gross new inflows from specified cities	Upto 0.30%

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

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

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

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

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

Service tax on brokerage and transaction cost paid for execution of trade, if any, shall be within the limit prescribed under regulation 52 of the Regulations.

Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, and no commission shall be paid from such plan.

However, no Investment Management fees would be charged on RCAM's investment in the Scheme. The Trustee Company, shall be entitled to receive a sum computed @ 0.05% of the Unit Capital of all the Schemes of RMF on 1st April each year or a sum of Rs.5,00,000/- which ever is lower or such other sum as may be agreed from time to time in accordance with the SEBI Regulations or any other authority, from time to time.

The total expenses of the scheme including the investment management and advisory fee shall not exceed the limits stated in Regulation 52(6) which are as follows:

- (i) On the first Rs. 100 crore of the daily net assets 2.50%;
- (ii) On the next Rs. 300 crore of the daily net assets 2.25%;
- (iii) On the next Rs. 300 crore of the daily net assets 2.00%;
- (iv) On the balance of the assets 1.75%;

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

- (a) Brokerage and Transaction costs incurred for the execution of trades may be capitalized to the extent of 0.12 per cent of the value of trades in case of cash market transactions and 0.05 per cent of the value of trades in case of derivatives transactions. Any payment towards brokerage and transaction costs incurred for the execution of trades, over and above the said 0.12 per cent and 0.05 per cent for cash market transactions and derivatives transactions respectively may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under Regulation 52 of the SEBI (Mutual Funds) Regulations, 1996. Any expenditure in excess of the said prescribed limit (including brokerage and transaction costs, if any) shall be borne by the AMC or by the Trustee or Sponsors;
- (b) expenses not exceeding of 0.30 per cent of daily net assets, if the new inflows from such cities as specified by the Board from time to time are at least -
 - (i) 30 per cent of gross new inflows in the scheme, or;
 - (ii) 15 per cent of the average assets under management (year to date) of the scheme, whichever is higher:

Provided that if inflows from such cities is less than the higher of sub-clause (i) or sub- clause (ii), such expenses on daily net assets of the

scheme shall be charged on proportionate basis:

- Provided further that expenses charged under this clause shall be utilized for distribution expenses incurred for bringing inflows from such cities. Provided further that amount incurred as expense on account of inflows from such cities shall be credited back to the scheme in case the said inflows are redeemed within a period of one year from the date of investment;
- (c) additional expenses, incurred towards different heads mentioned under sub-regulations (2) and (4), not exceeding 0.20 per cent of daily net assets of the scheme.".

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

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

DAILY NET ASSET VALUE (NAV) PUBLICATION:

The AMC will calculate and disclose the first NAVs of the scheme not later than 5 business days of allotment. NAVs will be calculated up to four decimal places. The Mutual Fund shall declare the Net asset value of the scheme on every business day on AMFI's website www.amfiindia.com by 9.00 p.m. on the day of declaration of the NAV and also on their website. In case of any delay, the reasons for such delay would be explained to AMFI and SEBI by the next day. If the NAVs are not available before commencement of business hours on the following day due to any reason, Mutual Fund shall issue a press release providing reasons and explaining when the Mutual Fund would be able to publish the NAVs. The NAV shall be published at least in two daily newspapers every day.

FOR INVESTOR GRIEVANCES PLEASE CONTACT:

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

Reliance Mutual Fund: - 12th floor, One Indiabulls Centre, Tower 1, Jupiter Mills Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013. Tel No. - 022-30994600 Fax No. - 022-30994699, Customer Care - 3030 1111. Toll free No. 1800-300-11111 Email - customer_care@reliancemutual.com

UNITHOLDERS' INFORMATION:

Accounts statement (on each transaction), Annual financial results and Half yearly portfolio disclosure shall be provided to investors by post or published as per SEBI Regulations or as may be prescribed under the regulations from time to time.

Applications Supported by Blocked Amount (ASBA) facility:

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

available on the websites of BSE (www.bseindia.com), NSE (www.nseindia.com) and SEBI (www.sebi.gov.in).

Place : Mumbai

Date: July 28, 2014



Mutual Fund

Key Information Memorandum Cum Application Form

Please refer complete details on all pages and scheme information document while applying.

RJEF-00000320

To be filled in Capital letters & in Blue/Black ink only.

Reliance Japan Equity Fund (Open Ended Diversified Equity Scheme)

NFO Opening Date : August 08, 2014 NFO Closing Date : August 20, 2014 Re-opening Date : September 03, 2014

Corporate Office Address: 12th floor, One Indiabulls Centre, Tower 1, Jup	oiter Mills Co	mpound, 841, Senapati Bapat Marg, E	Elphinstone Road	, Mumbai - 400 013.
1. DISTRIBUTOR / BROKER INFORMATION (Refer Instruction N		*Employee Universal density of the	ubar O-t	Broker / Sub-Arent Code
Name & Broker Code / ARN Sub Broker / Sub Agent AF	IN Code	*Employee Unique Identification Nun	nber Sub	Broker / Sub Agent Code
ARN- (ARN stamp here)				
*Please sign below in case the EUIN is left blank/not provided. I/We hereby confirm that the EUIN box has been intentionally left employee/relationship manager/sales person of the above distribut employee/relationship manager/sales person of the distributor/sub br	or/sub brok			
SIGN HERE First / Sole Applicant / Guardian	Se	econd Applicant	Th	ird Applicant
Upfront commission shall be paid directly by the investor to the AMFI r rendered by the distributor.			sessment of vario	ous factors including the service
TRANSACTION CHARGES (Mandatory to be filled if you have invested (Please tick (\sqrt{a})any one) I am a First time investor across Mutual		OR I am an existing inv	rector in Mutual	Funde
In case the subscription amount is ₹ 10,000 or more and your Distributor ha deductible as applicable from the purchase/ subcription amount and payable t				
2. EXISTING INVESTOR'S FOLIO NUMBER				validated, please mention the number gwill be as per existing folio number.)
3. GENERAL INFORMATION MODE OF HOLDIN	NG:	Single Joint (Default) Any one or		,
4. FIRST APPLICANT DETAILS				
NAME Mr./Ms./M/s			#Dete	of Birth D D M M Y Y
PAN / PEKRN^			#Date	*Mandatory in case of minor
(1st Applicant/Guardian)	PAN card co		0 0 00)	Manuatory in case of minor
Name of Guardian if first applicant is minor/	andatory for all	type of Investors. Refer instruction no. 17, 18	3 & 38)	
Contact Person for non individuals				1
	eate of Birth a	and Guardian's Relationship with Mino Passport Others (please	r* se specify)	Designation of the contact person (In case of non-individual Investors)
OCCUPATION: Professional Agriculturist Housewife Business Forex Dealer Student	Ret	red Govern ate Sector Service Others	nment Service/Public	S Sector
STATUS: Individual PSU AOP/BOI Society FI / FII NRI PIO Bank FPI^^^ (**as and when applicate	Comp	through Guardian HUF any/Body Corporate Sole Prop nment Body Partnersl		Trust / Charities / NGOs Defence Establishment Others
GROSS ANNUAL INCOME DETAILS Please tick (🗸) 🗌 Below 1 Lac 🗍 1-	5 Lacs 5	-10 Lacs 10-25 Lacs 25 Lacs-1 C	Crore	е
NET-WORTH in ₹(Net worth should not be older than	1 year)	as on (Date) D D M	M Y Y	Y (Mandatory for Non-Individuals)
For Individuals** & Non-Individuals (Authorized signatories/Promoters/Partners/Karta/Trustee/who	ole time directors)	For Non-Individuals Only		
Politically Exposed Person (PEP)		Is the entity involved in / providing and Foreign Exchange / Money Changer Ser		services Yes No
(For definition of PEP, please refer instruction no.14). Related to a Politically Exposed Person (PEP)		Gaming / Gambling / Lottery Services (e.		vndicates) Yes No
Any other information:		Money Lending / Pawning Any other information:		Yes No
**In case First applicant is minor then details for Guardian will be required				
5. SECOND APPLICANT DETAILS				
NAME Mr./Ms./M/s				
ENCLOSED PAN card copy KYC Acknowledgment PA	N / PEKRN	<u> </u>	STATUS:	NRI Resident Individual
OCCUPATION: Professional Agriculturist Housewife Business Forex Dealer Student	Ret	red Govern ate Sector Service Others	nment Service/Public	Sector
GROSS ANNUAL INCOME DETAILS Please tick (🗸) 🗌 Below 1 Lac 📗 1-	5 Lacs 5	-10 Lacs 10-25 Lacs 25 Lacs-1 C	Crore	е
NET-WORTH in ₹ (Net worth should not be older than 1 year) as on (Date	e) D D	M M Y Y Y Y		
Are you a Politically Exposed Person (PEP) Yes No	Are you r	elated to a Politically Exposed Person	n (PEP)	es No
ACKNOWLEDGEME Received Purchase Application from	ENT		Арр	No. RJEF-00000320
for allotment of Units under Reliance Japan Equity Fund Growth Plan Reliance Japan Equity Fund - Direct Plan Dividend Plan	Growth Dividend	Option Bonus Option I Payout Option Dividend Reinvestment	t Option	
Cheque / DD No Dated / / Rs	1	<u> </u>		
Drawn on Bank				
Acceptance of the Application is subject to the application being complete in all respe	ects and subm	ission of the relevant required documents.		Signature, Date & Stamp

6. THIRD AF	PLICANT DETA	ILS																
NAME Mr./Ms	s./M/s																	
ENCLOSED [PAN card copy	KYC Acknow	ledgment		PAN / PE	KRN [^]							STATU	S : N	RI	Res	ident l	Individual
OCCUPATION	Professional	Agriculturist	House	ewife		Retired				☐ Go	overnme	ent Serv	ice/Publi	c Sector				
00000 411111	Business	Forex Dealer	Stude	_			Sector Ser	_		_	hers _	Г		_				
	AL INCOME DETAIL	,	<i>,</i> —		1-5 Lacs		0 Lacs	_ 10-25 I	Lacs	_ 25 La	acs-1 C	rore	>1 C	rore				
NET-WORTH in		nould not be older the				D M		T Y				(555		1	_			
-	ically Exposed Pers			No			ated to a		lly Expo	osed F	ersor	ı (PEP)	Yes [No			
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Branch Address						iii		Branch	City				ΠĪ					
PIN		IFSC Cod	le F o r	Cred	tv	i a R	T G S	9 Dig	it MICR	Code	e* F	or C	redit	tvia	NEF	Т		
Please ensure the	name in this application	on form and in your	bank accour	nt are the s	ame. Pleas	se updat	e your IFS	C and MIC	CR Code	in orde	er to get	t payout	s via ele	ctronic m	ode in	to you	bank a	ccount.
9. INVESTM	ENT & PAYMEN	Γ DETAILS (Se	parate App	lication F	orm is red	quired fo	or investr	nent in e	ach Plar	ı/Optic	on. Mu	ltiple c	heques	not pern	nitted	with si	ngle	
application for	n. PAYMENT BY CASH	I IS NOT PERMIT	ΓED. (Refer	instructio	on no. 19-	22)												
Scheme	Reliance Japan E	Equity Fund		=	wth Plan		Growth	Option				us Opt						
	Reliance Japan E	Equity Fund - Dir	rect Plan	Divi	dend Pla	n L	Divider	d Payou	ıt Optio	n 📙	Divid	dend R	einvest	ment O	ption			
(Fo	or Product Labeling p	lease refer Instr	uction No. 3	39)														
_	ils (Please issue cl			•														
Mode of Paym	ent OTM Facility (One Time Bank M	andate)	Cheque	□ DD □	Fund	s Transfe	r 🗌 RT	GS / NE	FT								
Investment Am	ount (Rs.)		DD Cha	arges (if a	pplicable) (Rs.)					_ Net	Amour	ıt∼ (Rs.))				
Instrument No.			Dated D	D M I	ЛІҮІҮ	Y Y	Drawn	on Bank										
Bank Branch							City											
(^^ Default option	on if not selected) ~	Units will be allot	tted for the	net amoi	ınt minus	the tra	nsaction	charges	if applic	cable.								
10. NOMINA	TION (Refer to I	nstruction N	o.26) (Ma	ndator	y if mod	de of h	olding	is sin	gle)									
	sting investor, nor	mination detail	s mention				ill repla											
Nomination Required	Nominee N	lame			rdian Nam ominee is				f Birth inor	Allocat (%)		Sign of Nomine		Sign of uardian			Signat Appli	
Yes															1st A	pp.		
☐ No															2nd A	Арр.		
															3rd A	.pp.		

Cut off timing for subscriptions / redemptions / switches once the scheme is re opened on September 03, 2014 for on going offer after the closure of the NFO period

^{1.} Purchases for an amount of Rs 2 lakh and above: a. In respect of valid application received before 11.00 a.m. and funds for the entire amount of subscription / purchase as per the application are credited to the bank account of the scheme and are available for utilization before the cut-off time of 11.00 a.m., the closing NAV of the day shall be applicable. b. In respect of valid application received after 11.00 a.m. and funds for the entire amount of subscription / purchase as per the application are credited to the bank account of the scheme and available for utilization before the cut-off time of the next business day, the closing NAV of the next business day shall be applicable. Irrespective of the time of receipt of application, the closing NAV of the day on which the funds are credited to the bank account of the scheme and available for utilization before the cut-off time on any subsequent business day, the closing NAV of such subsequent business day shall be applicable.

^{2.} For switch-in of Rs 2 lakh and above: a. Application for switch-in is received before the applicable cut-off time of 11.00 a.m. b. Funds for the entire amount of subscription/purchase as per the switch-in request are credited to the bank account of the respective switch-in schemes before the cut-off time; c. The funds are available for utilization before the cut-off time, by the respective switch-in schemes.

^{3.} Purchases/switch-in for amount of less than Rs 2 lakh: a. where the application is received upto 11.00 am with a local cheque or demand draft payable at par at the place where it is received —closing NAV of the day of receipt of application. b. where the application is received after 11.00 am with a local cheque or demand draft payable at par at the place where it is received —closing NAV of the next business day and. c. where the application is received after 11.00 am with a local cheque or demand draft payable at par at the place where it is received —closing NAV of the next business day and. c. where the application is received with an outstation cheque or demand draft which is not payable on par at the place where it is received — closing NAV of day on which the cheque or demand draft is credited

^{4.} Redemptions including switch - outs: a. In respect of valid applications received upto 11 a.m. by the Mutual Fund, closing NAV of the day of receipt of application, shall be applicable. b. In respect of valid applications received after 11 a.m. by the Mutual Fund, the closing NAV of the next business day shall be applicable.

11. DEMA	T ACCOUNT	DETAILS -	These details	are compulsor	v if the	investor wi	shes	to hold t	he units	in DEM	AT mod	e Refins	tructi	ion No. 30
				cation form matches v								c. Hell ills	truot	1011 NO. 00.
National	Depository					Central		oository						
Securities Depository	participant Name DP ID No.		N			Depository Securities		ticipant Nan						
Limited	Beneficiary Accou	ınt No.				Limited	Tar	get ID No.						
Enclosures (I	Please tick any o	ne box) :	Client Mas	ster List (CML)	Tra	ansaction cum	Holdin	ng Statemer	nt	Can	celled Del	very Instructi	on Slip	(DIS)
12. POWE	R OF ATTOR	RNEY (POA) HOLDER D	ETAILS (Refe	r Instr	uction No.	9)							
First Applic	ant POA Name	Mr./Ms./M	l/s								PAN [^]			
Second Appl	licant POA Nam	e Mr./Ms./M	l/s								PAN [^]			
Third Applic	cant POA Nam	e Mr./Ms./M	l/s								PAN [^]			
13. FOR S	SWITCH													
☐ Parti	ial Switch						OR	☐ Ful	I Switch	1				
Amount:	:: Rs		or U	nits:			Un							
From Sc	cheme							Plan			Opt	ion		
	Reli	ance Japan B	Equity Fund			Growth Plan			wth Opti	on		Bonus C	ption	
To Sche	eme :	-	· · · Equity Fund - D	Direct Plan		Dividend Pla	n		idend Pa		tion		•	vestment Option
	• •			ignated Investor S	_	` `								
14. SIP EN	NROLLMENT	DETAILS	Opted for SIF	P: Yes	No	(The first SI	P Debi	it directly t	from your	bank ac	count sho	uld be on o	after	September 28, 2014)
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	H TO APPLY I				No				•					
				IN will be issued	_		be us	ed for tra	nsacting	seamle	essly thre	ouah Onlin	e Mod	de.
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are mentione Bank Accour Permanent A Please refer For KYC, ple Appropriate The Cheque a duly signed.	ation Form is comple ed in full, signed by a int Details are entered Account Number (PA to instruction no. 17 ease refer to instruction Option is ticked. / DD is drawn in favor	all applicants. d completely and N) of all the applic for details. on no. 18 & for PA ur of "Reliance Ja	correctly. cants are mandatory N Exempt KYC Refe pan Equity Fund", da	r instruction no. 38	2. List of Signature 3. Memor 4. Trust D 5. Bye-La 6. Partne 7. Overse 8. Notaris	ution/Authorisation Authorised Signat (s) randum & Articles Deed aws rship Deed pas Auditor's Cert sed Power of Atto	ories wi	ith Specimen	Companies	Trusts ✓	Societies ✓	Partnership Firms ✓	Fils ✓	Investments through Constituted Attorney
Documents	Number is mentioned as listed alongside o your specific case).	are submitted		plication (as	9. Proof o	of PAN Compliant			√ √	√ ✓	√ ✓	√ √	√ ✓	√ √

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Simply ser	nd **SMS to 966 400	1111 to avail below facilities
Types of Facilities	Single Folio	Multiple Folio
NAV	SMS mynav	SMS mynav <space> last 6 digits of folio</space>
Balance	SMS Balance	SMS balance <space> last 6 digits of folio</space>
Last 3 Transaction	SMS txn	SMS txn <space> last 6 digits of folio</space>
Statement thru mail	SMS ESOA	SMS ESOA <space> last 6 digits of folio</space>



Investor Desk. A RMF Virtual Branch Experience.

For more details: Visit: www.reliancemutual.com

You can also follow us on







**SMS charges apply Please note your Statement of Account is sent once a month through CAS or ECAS if email id is updated in the folio. To have an access to the folio statement visit our website to generate an instant account statement.



Bank use Mandate Ref. No. _

Mutual Fund

APP No: RJEF-0000320

Mutual Fund	SIP ENROLMENT cu	ım AUTO DER	T/FCS MAND		RJEF-00000320
	debit banks in Terms & Conditions Point No.1 Overleaf)		PITAL LETTERS. PLEAS		PPLICABLE
ISTRIBUTOR / BROKER Name & Broker	OKER INFORMATION r Code / ARN Sub Broker / Sub Agent A	ARN Code *Empl e	oyee Unique Identifica	ation Number	Sub Broker / Sub Agent Code
ARN- (ARN st					·
	case the EUIN is left blank/not provided.				
We hereby confirm th	hat the EUIN box has been intentionally left blank b of the above distributor/sub broker or notwithstandin	y me/us as this transa ig the advice of in-appro	ction is executed with opriateness, if any, prov	out any interaction vided by the employ	or advice by the employee/relationshee/relationship manager/sales person
SIGN HERE	Sole / 1st Applicant / Guardian Authorised Signatory	2nd Applicant Au	thorised Signatory	3rd A	pplicant Authorised Signatory
ront commission shall	be paid directly by the investor to the AMFI registered dis	stributor based on the inve		rious factors includin	g the service rendered by the distributor.
ame of Sole/1st hole		PAN No / PEKRI			KYC Acknowledgement Co
ame of 2nd holder		PAN No / PEKRI	V. MAND	ATORY	KYC Acknowledgement Co
ame of 3rd holder		PAN No / PEKRI	N. MAND	ATORY	KYC Acknowledgement Co
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	ETAILS - (Please ensure that the sequence of name E. Ref. Instruction No. 27) Demat Account details are		* *	es with that of the a	ccount held with any one of the
ational Deposito participal	ory nt Name	Central			
epository DP ID No		Deposit Securit	partiolparit rtail	ne	
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ank Name:					City
CHEME DETAIL	S (Please refer SID / KIM for product labeling. Refer Ins	struction No. 19)			
HEME NAME	Reliance Japan Equity Fund	Plan _		0	ption
IP DETAILS (The	e first SIP Debit directly from your bank account s	should be on or after	September 28, 2014)		
Frequency Monthly (default)	Enrollment Period: (Please / any o	· /	SIP Date		SIP Amount
Quarterly Yearly	REGULAR From: M M Y Y To: M		□ 10 (default) □ 28		(in figures)
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	nter the 9 digit number that appears after your che	eque number.	Manda	atory Enclosur	
CR code starting an	d / or ending with 000 are not valid for ECS.		Blan	k cancelled chequ	e Copy of cheque
wish to inform you that I/we	have registered with Reliance Mutual Fund through their authorised ereby approve to raise a debit to my/our above mentioned account wit	Service Provider(s) and repre	sentative for my/our payment horize you to honor all such re	t to the above mentioned	beneficiary by debit to my/our above mentioned b
remittance of the proceeds to saction is delayed or not effect to holiday, execution of the tra-	e have registered with Reliance Mutual Fund through their authorised ereby approve to raise a debit to mylour above mentioned account wit to the beneficiary. I/We undertake to keep sufficient funds in the fundir cted at all for reasons of incomplete or incorrect information, I would no ansaction will happen next working day and allotment of units will hap or delay in completion of this service, where such failure or delay is caus through the bear is computer system, force majeure events, or an unitary of the such as computer system, force majeure events, or an weak of the such as the such as the such as the such we shall keep the Bank and, jointly and or severally indemnified from ti use by the above named authorized signatories/beneficiaries. This knowledged at your counters and giving reasonable notice to effect such	ig account on the date of execution of the Mutual Fund or the re ipen as per the Terms and Con-	ution of standing instruction. If sponsible. If the date of debit t ditions listed in the Document tests of God, civil war civil community of God, civil war civil community.	hereby declare that the particle my/our account happen of the Mutual Fund. The amount of the muting rich strike muting	articulars given above are correct and complete. It s to be a non business day as per the Mutual Fund above mentioned Bank shall not be liable for, nor revolution, fire, flood, for, war lightening, earthque
ge of Government policies, lervice by the above mention date submitted by me/us. I/V	Unavaillability of Bank's computer system, force majeure events, or an New Bank. I/We shall not dispute or challenge any debit, raised under We shall keep the Bank and, jointly and or severally indemnified from ti	y other cause of peril which is b this mandate, on any ground w me to time, against all claims, a	eyond the above mentioned Banatsoever. I/We shall not have ctions, suits, for any loss, dam	anks reasonable control a e any claim against the Ba nage, costs, charges and	and which has the effect of preventing the performa nk in respect of the amount so debited pursuant to expenses incurred by the Bank and , by reason of t
g upon the instructions isst stories/beneficiaries and ack would like to invest in Relia	Jes by the above named authorized signatones/perincitaries. Initiation involved at your counters and giving reasonable notice to effect suctince Japan Equity Fund subject to terms of the Statement of Additional Counters and Counters and Counters and Counters authorized signatories/perincipals/	request for debit mandate is v h withdrawal. al Information (SAI), Scheme Ir	formation Document (SID), Kr	ey Information Memorand	um (KIM) and subsequent amendments thereto. I
read, understood (before fill nvestment. I / We declare the cable Laws enacted by the erstand that the RCAM may	ing application form) and is/are bound by the details of the SAI, SID & K at the amount invested in the Scheme is through legitimate sources in 3overnment of India or any Statutory Authority. I accept and agree to be at its abentue discretion, discontinue any of the services completely of the services of t	IM including details relating to only and is not designed for the e bound by the said Terms and it partially without any prior and it	rarious services. I/We have no purpose of contravention or conditions including those exc	ot received nor been inductive evasion of any Act / Regulation of any Act / Regulation for the second in the secon	ed by any rebate or gifts, directly or indirectly, in ma lations / Rules / Notifications / Directions or any o be Capital Asset Management Limited (RCAM) liab
er has disclosed to me/us all by declare that the above in charges shall be paid to the	nnce Japan Equity Fund subject to terms of the Statement of Additiona ling application form) and is/are bound by the details of the SAI, SID & Ir and the amount invested in the Scheme is through legitimate sources Government of India or any Statutory Authority. I accept and agree to be at its absolute discretion, discontinue any of the services compiletely of the commissions (in the form of trail commission or any other mode), pri information is given by the undersigned and particulars given by me/tus distributors. If We hereby confirm that I /We are not United States person to time or residents of Canada.	ayable to him for the different co are correct and complete. Fur ons within the meaning of Regu	impeting Schemes of various I her, I agree that the transactic ation (S) under the United Sta	Mutual Funds from among on charge (if applicable) st tes Securities Act of 1933	st which the Scheme is being recommended to me hall be deducted from the subscription amount and , or as defined by the U.S. Commodity Futures Tra
onfirm that I am resident of I	ndia.				
nary Account/FCNR Accour	Non-Resident of Indian Nationality/Origin and I/We hereby confirm than nt. I/We undertake that all additional purchases made under this folio wi	ill also be from funds received fr	om abroad through approved b	banking channels or from t	unds in my/ our NRE/FCNR Account.
GNATURE/S AS PE le/ 1st applicant/Guard thorised Signatory	ER RELIANCE MUTUAL FUND RECORDS (MANI		GNATURE/S AS P e/ 1st applicant/Guardian norised Signatory		CORDS (MANDATORY)
applicant /		2 nd a	pplicant /		
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	E ONLY (Not to be filled in by Investor)	Scheme Code	1	1 1 1 1 1 1	
		Credit Accoun	t Number		

Customer Ref. No.

Autodebit - ECS Mandate Form / 25th July 2014 / Ver 1.1

LIST OF CITIES FOR SIP FACILITY VIA ECS (DEBIT CLEARING) (87 CENTERS)

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

- Auto Debit facility is offered only to the investors maintaining their bank accounts with Bank of Baroda / Bank of India / Andhra Bank / Kotak Mahindra Bank / ING Vysya Bank / HDFC Bank / ICICI Bank/ AXIS Bank / HSBC/ IDBI Bank / State Bank of India / Union Bank Of India / Corporation Bank / Allahabad Bank / Federal Bank / Oriental Bank of Commerce. The above list is subject to change
- Allariabati Dank / Pederal Bank / Oriental bank of Commerce. The above list is subject to change from time to time. The list may undergo changes from time to time.

 Electronic Clearing System (ECS) facility will be available in the selected cities. A city where ECS facility is available presently is mentioned above. The list may be modified updated changed removed at any time in future entirely at the discretion of Reliance Capital Asset Management Limited (RCAM) 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 RCAM at its sole discretion may accept Post Dated Cheques (PDC's) from the investors for the

balance period. The bank account provided for ECS should participate in local MICR clearing. Incase MICR code is not provided or incorrect code is mentioned on the application form, the ap

- not provided or incorrect code is mentioned on the application form, the application for SIP will be liable to be rejected. The investor agrees to abide by the terms and conditions of ECS/Auto Debit facility of Reserve Bank of India/Banks. Reliance Mutual Fund (RMF) / RCAM, its registrars and other service providers shall not be held responsible or will not be liable for any damages and will not compensate for any loss, damage etc. incurred to the investor. The investor assumes the entire risk of using this facility and takes full responsibility. Investor will not hold RMF / RCAM, 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 Auto Debit /ECS / local
- holidays. Please read the Key Information Memorandum, Statement of Additional Information (SAI) and
- Please read the Key Information Memorandum, Statement of Additional Information (SAI) and Scheme Information Document (SID) carefully before investing. Investors are required to submit following documents atleast 21 working days before the first SIP Installment date for Auto Debit & ECS Clearing.:

 New Investors are required to submit the following documents:

 (a) Common Application Form with SIP Enrolment & Auto Debit/ECS Mandate Form.

 (b) The Intial investment amount cheque should be issued from the same bank account which is to be debited under ECS/Auto Debit for SIP installments

 (c) A photo copy/cancelled cheque from ECS Debit Account (as mentioned on the application form should be a ubmitted along with the requirements.

should be submitted along with other requirements.

Existing Investors are required to submit SIP Enrolment cum Auto Debit/ECS Mandate Form.

An investor can opt for Monthly, Quarterly or Yearly frequency. In case the investor has not specified the frequency then by default the frequency will be treated as Monthly.

An investor shall have the option of choosing for 1 or more than 1 SIP in the same scheme same plan and in the same month. SIP debit dates shall be 2nd, 10th, 18th or 28th. More than one SIP for the

ame debit date shall be acceptable. To register multiple SIPs in the same scheme /same month, please submit separate Auto Debit and ECS Mandate Form. If an investor does not mention SIP Date in the application form or multiple SIP dates are mentioned in the SIP Mandate or the SIP Date is unclear in the application form / SIP Mandate, the default SIP date shall be treated as 10th as per

the frequency defined by the investor.
The first SIP cheque / draft could be of any Business day but subsequent cheques or ECS / Auto
Debit Transactions should be dated 2nd, 10th, 18th or 28th and there should be minimum gap at least Debit transactions should be dated 2nd, 10nt, 10th of zon and there should be minimum gap at teach 21 businees Days between th 1st SIP and the 2nd SIP or as specified by RCAM from time to time. In case the criteria are not met the SIP would start on the same date from the next month. Investors should check the same at the Designated Investor Service Centre of Reliance Mutual Fund before investing. If the date on the cheque / draft / ECS / Auto Debit Transactions is a non - Business Day for

the scheme ,then the units shall be alloted on the next Business Day. Investors can also start an SIP directly without any initial investment. In this option the Investors can submit the application for SIP on any working day but the subsequent installment date of SIP shall be 2nd / 10th / 18th / 28th with a minimum gap of at least 21 working days between the date of closure of the NFO and the 1st SIP debit directly from the investor account, as may be specified by RCAM from

time to time.

Time to time.

Time to time.

The line in time.

The line in time in time.

The line in the in the interest in "Reliance Japan Equity Fund". The initial cheque should be drawn in favour of "Reliance Japan Equity 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 an investor does not mention SIP start date or the SIP start date is unclear in the application

if an investor does not mention SIP start date or the SIP start date is unclear in the application form/SIP Mandate, the SIP date will by default start from the next subsequent month after meeting the minimum registration requirement of 21 working days. If an investor does not mention SIP end date is not expressly mentioned/ unclear in the application form/SIP Mandate, the tenure of SIP will be treated as perpetual i.e. the end date shall be considered as December 2099. In case an investor, who has opted for Perpetual SIP, subsequently intends to discontinue the same, a united as the subsequently intends to discontinue the same, a case an Investor, who has opied for required to be furnished.

In case of three consecutive failures due to insufficient balance in bank account while processing

request for SIP, RCAM shall reserve the right to terminate the SIP without any written request from

the investor.
The provisions mentioned in the SID regarding Applicable NAV, Risk Factors, Load etc. shall be

applicable.

Allotment of units would be subject to realisation of credit.

If the date of the subsequent SIP installment is a non-transaction day for the scheme, then the units

- if the date of the subsequent SIP installment is a non-transaction day for the scheme, then the units shall be allotted on the next / following transaction day. For Direct Investment Please Mention "Direct in the Column "Name & Broker Code/ARN. Investors subscribing under Direct Plan of XYZ Fund will have to indicate the Scheme / Plan name in the application form as "XYZ Fund Direct Plan". Investors should also indicate "Direct" in the ARN column. In case ARN code is mentioned in the application form, but "Direct Plan" is indicated against
- column. In case ARN code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, ARN code will be ignored and the application will be processed under Direct Plan. If the investor does not mention Direct against the scheme name and the ARN code is also not provided the default allotment would be made in the Direct Plan. The ECS Mandate Form along with common Application Form in all respects should be submitted at any of the Designated Investor Service Centre (DISCs) of RCAM or Karvy Computershare Pvt. Ltd. Existing unit holders should note that unit holders' details and mode of holding (single, jointly, anyone or survivor) will be as per the existing Account. RCAM reserves the right to reject any application without assigning any reason thereof. RCAM in consultation with Trustees reserves the right to withdraw these offerings, modify the procedure, frequency, dates, load structure in accordance with the SEBI Regulations and any such change will be applicable only to units transacted bursuant to such change on a prospective basis:
- be applicable only to units transacted pursuant to such change on a prospective basis. In accordance with the requirements specified by the SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009 no entry load will be charged with effect from August 1, 2009.

No.4/168230/09 dated June 30, 2009 no entry load will be charged with effect from August 1, 2009. Exit Load as applicable in the respective Scheme at the time of enrolment of SIP will be applicable. Permanent Account Number (PAN) SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants) to mention his/her permanent account number (PAN) irrespective of the amount of purchase. "Where the applicant is a minor, and does not possess his / her own PAN, he / she shall quote the PAN of his/ her father or mother or the guardian, signing on behalf of the minor, as the case may be. In order to verify that the PAN of the applicants (in case of application in joint names, each of the applicants) has been duly and correctly quoted therein, the applicants shall attach along with the purchase application, a potencory of the PAN and duly self-certified along with the criginal PAN. purchase application, a photocopy of the PAN card duly self-certified along with the original PAN Card. The original PAN Card will be returned immediately across the counter after verification *includes fresh/ additional purchase, Systematic Investment. Micro SIP & Investors residing in the state of Sikkim are exempt from the mandatory requirement of PAN proof submission however they are required to mandatorily submit KYC Acknowledgement copy to Reliance Mutual Fund Applications not complying with the above requirement may not be accepted/ processed Additionally, in the event of any Application Form being subsequently rejected for mismatch / non-verification of applicant's PAN details with the details on the website of the Income Tax Department, the investment transaction will be cancelled and the amount may be redeemed at the applicable

NAV, subject to payment of exit load, if any.

Please contact any of the Investor Service Centres/ Karvy/ Distributors or visit our website www.relian.cemutual.com for further details.

Prevention of Money Laundering and Know Your Client (KYC)

In order to reduce hardship and help investors dealing with SEBI intermediaries, SEBI issued three circulars - MIRSD/SE/Cir-21/2011 dated October 05, 2011, MIRSD/Cir-23/2011 dated December 02, 2011 and MIRSD/Cir-26/2011 dated December 23, 2011 informing SEBI registered intermediaries as mentioned therein to follow, with effect from January 01, 2012, a uniform KYC compliance procedure for all the investors dealing with them on or after that date. SEBI also issued KYC Registration Agency ("KRA") Regulations 2011 and the guidelines in pursuance of the said Regulations and for In-Person Verification ("IPV").

All investors (individual and non- individual) are required for KYC compliance. However, applications should note that minors cannot apply for KYC compliance and any investment in the name of minors should note that minors cannot apply for KYC compliance and any investment in the name or minors should be KYC compliance and any investment in the name or minors 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. 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. In line with the SEBI circular No. MIRSD/Cir-5/2012 dated April 13, 2012 and various other guidelines issued by SEBI on the procedural matters for KYC Compliances, the Investors are requested to note the following additional provisions shall be applicable for "KYC Compliances" with effect from

the following additional provisions shall be applicable for "KYC Compliances" with effect from December 1, 2012: In case of an existing investor of RMF and who is already KYC Compliant under the erstwhile centralized KYC with CVL (CVLMF) then there will be no effect on subsequent Purchase/Additional Purchase (or ongoing SIPs/STPs,etc) in the existing folios/accounts which are KYC compliant. Existing Folio holder can also open a new folio with Reliance Mutual Fund with the erstwhile centralized KYC In case of an existing investor of Reliance Mutual Fund and who is not KYC Compliant as per our records, the investor will have to submit the standard KYC Application forms available in the website www.cvlkra.com along with supporting documents at any of the SEBI registered intermediaries at the time of purchase / additional purchase / new registration of SIP/STP etc. In Person Verification (IPV) will be mandatory at the time of KYC Submission. This uniform KYC submission would a onetime submission of documentation.

submission of documentation.
Investors who have complied with KYC process before December 31, 2011 (KYC status with CVL-KRA as "MF - VERIFIED BY CVLMF") and not invested in the schemes of Reliance Mutual Fund i.e not opened a folio earlier, and wishes to invest on or after December 01, 2012, such investors will be

opened a roilo earlier, and wishes to invest on or after December U1, 2012, such investors will be required to submit 'missing/not available' KYC information and complete the IPV requirements. Updation of 'missing / not available' KYC information along with IPV is currently a one-time requirment and needs to be completed with any one of the mutual funds i.e. need not be done with all the mutual funds where investors have existing investments. Once the same is done then the KYC status at CVL-KRA will change to 'Verified by CVL KRA' after due verification. In such a scenario, where the KYC status changes to 'Verified by CVL KRA', investors need not submit the 'missing/not available' KYC information to mutual funds carrier.

information to mutual funds again. Individual Investors are required to submit 'KYC Details Change Form' issued by CVL-KRA available

on their website www.orkra.com. In case of Non Individual investors, complied with KYC process before December 31, 2011, KYC needs to be done afresh due to significant and major changes in KYC requirements. Investors to provide the complete details in the KYC application form along with the required documents (for individual investors or non-individual investors as appropriate). The said form is available on RMF's website i.e. www.reliancemutual.com or on the website of Association of Mutual Funds In India i.e.

website i.e. www.reliancemurbual.com or on the website of Association of Mutual Funds in India i.e. www.amfilindia.com or on the website of any authorised KRA's.

Communication for the investors.:

If the investor(s) has/have provided his/their email address in the application form or any subsequent communication in any of the folio belonging to the investor(s), RMF / Asset Management Company reserves the right to use Electronic Mail (email) as a default mode to send various communication which

include account statements for transactions done by the investor(s).

The investor(s) may request for a physical account statement by writing or calling RMF's Investor Service Center/ Registrar & Transfer Agent. In case of specific request received from the investor(s), RMF shall endeavor to provide the account statement to the investor(s) within 5 working days from the receipt of such request. With effect from October 1, 2011, in accordance with SEBI Circular No. Cirl IMD/ DF/16/ 2011 dated September 8, 2011, the investor whose transaction has been accepted by the

RCAM/RMF shall receive the following:

On acceptance of the application, a confirmation by way of email and/or SMS within 5 Business Days from the date of receipt of transaction request will be sent to the Unit holders registered e-mail address and/or mobile number.

Thereafter, a Consolidated Account Statement (CAS) shall be issued for each calendar month on or before 10th of the immediately succeeding month to the Unit holder(s) in whose folio(s) transaction(s)

has/have taken place during the month by physical/e-mail mode. CAS shall contain details relating to all the transactions carried out by the investor across all schemes of all mutual funds during the month and holding at the end of the month including transaction charges paid to the distributor. The word 'transaction' shall include purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal plan, systematic transfer plan and bonus

transactions.

For the purpose of sending CAS, common investors across mutual funds shall be identified by their Permanent Account Number (PAN). In case of a specific request received fro the Unit holders, RCAM / RMF will provide the account statement to the investors within 5 Business Days from the receipt of such request. In the event the account has more than one registered holder, the first named Unit holder shall receive the CAS/account statement. CAS shall not be received by the Unit holders for the folio(s) not updated with PAN details. The Unit holders are therefore requested to ensure that the folio(s) are updated with their PAN. For Micro SIP and Sikkim based investors whose PAN details are not mandatorily required to be updated Account Statement will be dispatched by RCAM/RMF for each calendar month on or before 10th of the immediately succeeding month. Further, CAS detailing holding calendar month of order of under the immediately succeeding month. Further, CAS detailing notining of investment across all schemes of all mutual funds at the end of every six months (x. September) March), shall be sent by mail/e-mail on or before 10th day of succeeding month as the case may be, to all such Unit holders in whose folios no transaction has taken place during that period. The half yearly consolidated account statement will be sent by e-mail to the Unit holders whose e-mail address is available, unless a specific request is made to receive in physical. The statement of holding of the

available, unless a specific request is made to receive in physical. The statement of holding of the beneficiary account holder for units held in Demat will be sent by the respective DPs periodically. It is advisable for the investors to provide email id & Mobile number.

Units held in the dematerialised form

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

2. The Unit holders are given an Option to hold the units by way of an Account Statement (Physical form) or in Dematerialized (Pageral') form Light holders or option to hold the units in demate form must

- The Unit holders are given an Option to hold the units by way of an Account Statement (Physical form) or in Dematerialized ('Demat') form. Unit holders opting to hold the units in demat form must provide their Demat Account details in the specified section of the application form. The Unit holder intending to hold the units in Demat form are required to have a beneficiary account with the Depository Participant (DP) (registered with NSDL / CDSL as may be indicated by RMF) and will be required to indicate in the application the DP's name, DP ID Number and the beneficiary account number of the applicant with the DP. Applicants must ensure that the sequence of names and other details like Client ID, Address and PAN details as mentioned in the applications where the details are matched with the depository data will be treated as valid applications. If the details mentioned in the application are incomplete/incorrect, not matched with the depository data, then units will be allotted in the physical mode and an Account Statement shall be sent to them. Such investors will not be able to trade on the stock exchange till the holdings are converted in to demat nvestors will not be able to trade on the stock exchange till the holdings are converted in to demat
 - torm. Unit Holders opting the units in the demat mode , can submit redemption / switch only through DP
 - or through stock exchange platform. In case, the Unit holder desires to hold the Units in a Dematerialized / Rematerialized form at a later date, the request for conversion of units held in non-demat form into Demat (electronic) form or rice-versa should be submitted alongwith a Demat / Remat Request Form to their Depository

Units held in demat form will be transferable (except in case of Equity linked Savings Schemes).
 Employee Unique Identification Number (EUIN) would assist in tackling the problem of mis-selling even

if the employee/relationship manager/sales person leave the employment of the distributor. In line with SEBI letter no. OW/16541/2012 dated July 24, 2012 addressed to AMFI, Investments in the mutual fund schemes (including investments through Systematic Investment Plans (SIPs)) up to Rs. 50,000/- per investor per year shall be exempted from the requirement ofPAN. Investor seeking exemption of PAN will need to submit the PAN Exempt KYC Reference No (PEKRN) acknowledgement issued by KRA along with the application Form. This exemption is applicable only for individuals including NRIs, minors acting through guardian, Sole proprietorship firms and joint holders. In case of

including krits, influence acting introggreed and appropriate investors e.g. PlOs, HUFs, QFIs, non-individuals, etc. are not eligible for such exemption.

The first Account Statement for the Scheme will be despatched to the unitholder stating the number of Units held etc. within a maximum of five Business Days from the date of allotment of units.



APP No.: RJEF-00000320

			AUTO SW	ITCH FOR	M	
Please read the instruct	ions carefully. before fi	lling up the application				
1. DISTRIBUTOR	/BROKER INFO er Code / ARN	RMATION Sub Broker / Sub	Agost ADN Codo	*Employee Unic	que Identification Number	Sub Broker / Sub Agent Code
Name & Blok	er Code / ARN	Sub Blokel / Sub	Agent AKN Code	Lifiployee dilic	que Identification Number	Sub Blokel / Sub Agent Code
Photos day bylanday	FUTN '- L-O LLL-	(
I/We hereby confirm tha		intentionally left blank by n				e employee/relationship manager/sales person
of the above distributory	sub broker or notwithstal	nding the advice of in-appro	oriateness, if any, prov	idea by the employee/	retationship manager/sales per	son of the distributor/sub broker.
SIGN HERE			S		er	
Jpfront commission sha	ll be paid directly by th	e investor to the AMFI regi	stered Distributors ba	sed on the investors	assessment of various factors	including the service rendered by the distrib
2. EXISTING UN	IT HOLDER INFO	DRMATION FOL	IO NO.			
	OF APPLICANT					
				(1)		D
Name of Sole / 1	st applicant/Minc	or/Karta of HUF/ No	n-Individual Mr	. / Miss / Mast	er / M/s.	Date of Birth **
					(** Date of b	pirth mandatory only if applicant is mi
Name of Parent / 0	Guardian in case of	Minor / or Contact Pe	erson for Non-Inc	dividual applicants		Miss Relation with Minor/Designa
						MANDATORY
						Date of Birth
Name of 2nd applica	int Mr. Mr.	s. Miss				D D M M Y Y Y
						Date of Birth
Name of 3rd applica	nt Mr. Mrs.	Miss				Date of Birth
						D D M M Y Y Y
	ACCOUNT NUI	MBER (PAN) & KYO	Compliant			
PAN/PEKRN 1 st applicant			Atta	ched PAN Pro	oof Attached	KYC Acknowledgement Copy
PAN/PEKRN 2nd applicant			Atta	ched PAN Pro	oof Attached	KYC Acknowledgement Copy
PAN/PEKRN	1 1 1 1	1 1 1 1 1	Atta	ched PAN Pro	oof Attached	KYC Acknowledgement Copy
3rd applicant						
			3. Please refer	respective SID/	KIM for product labe	lling)
	Scheme/Plan/Op					
I/ We would like to					<u> </u>	Units. On
Name of 'Transferee		ance Japan Equity Fund		Growth Plan	Growth Option	Bonus Option
value of manageree	Reti	ance Japan Equity Fun	1 - Direct Plan	Dividend Plan	Dividend Payout O	ption Dividend Reinvestment Op
amendments thereto. I/W Money Card. I/We have n designed for the purpose of to be bound by the said Ten the services completely or form of trail commission or information is given by the thall be paid to the distribut frading Commission, as am I confirm that I am i I/We confirm that	le have read, understood (bot received nor been induct frontravention or evasion of me and Conditions includin partially without any prior nor any other mode), payable undersigned and particular tors. I/We hereby confirm the ended from time to time or esident of India. I am/We are Non-Resident my/our Non-Resident of India.	efore filling application form) are dby any rebate or gifts, directly fany Act / Regulations / Rules githose excluding / limiting the otice to me. I agree RCAM can to him for the different compes s given by me/us are correct are that I / We are not United State residents of Canada.	nd is/are bound by the di or indirectly, in making / Notifications / Direct Reliance Capital Asset N debit from my folio for the ting Schemes of various ad complete. Further, I as s persons within the me / Origin and I/We her nt/FCNR Account. I/	etails of the SAI, SID & KI this investment. I / We c ions or any other Applical Annagement Limited (Ri ne service charges as app Mutual Funds from am gree that the transactior aning of Regulation (S) u reby confirm that the	IM including details relating to vari leclare that the amount invested i ble Laws enacted by the Governm CAM) liability. I understand that th licable from time to time. The ARN ongst which the Scheme is being in charge (if applicable) shall be dec under the United States Securities.	, Key Information Memorandum (KIM) and sub- ous services including but not limited to Reliance A in the Scheme is through legitimate sources only ar ent of India or any Statutory Authority. I accept ar e RCAM may, at its absolute discretion, discontinu I holder has disclosed to me/us all the commission recommended to me/us. I hereby declare that the ducted from the subscription amount and the said Act of 1933, or as defined by the U.S. Commodity een remitted from abroad through normal be inder this folio will also be from funds received
	/ Sole Applicant / Guardian	8		d Applicant	8	Third Applicant
*		ent Peccipt of Auto-S			led in by the Unit holde	
		ent Receipt of Auto 3				APP No. : RJEF-00000320
RELIANCE Mutual Fund		F	olio No.			
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From Scheme to Scheme		Plan Plan		Option Option		& Signature
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INSTRUCTIONS FOR AUTO SWITCH

- (1) Auto Switch facility is a Special facility available to the existing investors having investments in Specified Schemes of Reliance Mutual Fund (RMF) only during the New Fund Offering (NFO) period whereby investors can switch their units from such Specified Schemes at the specified date during the NFO Period.
- (2) Unit holders are advised to read the Statement of Additional Information (SAI), Scheme Information Document (SID) and Key Information Memorandum (KIM) of the Scheme which is available at all the Designated Investor Service Centers (DISC), brokers / distributors and on our website www.reliancemutual.com carefully before investing.
- (3) This Auto Switch Form can be used only by Existing Unit holders having investments in Specified Schemes of Reliance Mutual Fund to switch their units. RCAM reserves the right to extend or limit the said facility on such terms and conditions as may be decided from time to time. For eligible/specified transferor scheme please refer to SID.
- (4) Existing unit holders having investments in Schemes other than Specified Schemes and wish to switch their investments have to fill up Switch Section of the Application Form.
- (5) The application for Auto Switch will be processed on the closing day of the NFO.
- (6) All valid Auto Switch request would be treated as switch-out / redemption for the Transferor Scheme.
- (7) The units from the Specified Transferor Scheme will be switched, subject to provisions mentioned in the Scheme Information Document of the Transferor Scheme. The units in the Transferee Scheme will be allotted at the NFO Price of the Scheme on the allotment date.
- (8) Unit holder are required to maintain clear balance in accordance with amount specified in the Auto Switch Application Form on the execution date. In case of insufficient balance in the account / folio, the application for Auto Switch will be rejected.
- (9) Unit holders should note that Unit holders' details and mode of holding (single, joint, anyone or survivor) in the Transferee Scheme will be as per the existing folio number of the Transferor Scheme. Units will be allotted under the same folio number.
- (10) The Unit holders are given an Option to hold the units by way of an Account Statement or in Dematerialized ('Demat') form. Unit holders opting to hold the units in demat form must provide their Demat Account details in the specified section of the application form. The Unit holder intending to hold the units in Demat form are required to have a beneficiary account with the DP (registered with NSDL / CDSL as may be indicated by the Fund at the time of launch of the Plan) and will be required to indicate in the application the DP's name, DP ID Number and the beneficiary account number of the applicant with the DP. In case Unit holders do not provide their Demat Account details, an Account Statement shall be sent to them. Such investors will not be able to trade on the stock exchange till the holdings are converted in to demat form.
- (11) In case the existing investor has opted to hold the units in Dematerialized ('Demat') form in the transferor scheme then the Auto Switch request will be rejected.
- (12) For Direct Investments, please mention "Direct" in the column "Name & Broker Code / ARN".
- (13) This facility will not be available for units which are under any Lien/Pledged or any lock-in period.
- (14) The application is subject to detailed scrutiny and verification. Applications which are not complete in all respect are liable for rejection either at the collection point itself or subsequently after detailed scrutiny / verification at the back office of the Registrar.

- (15) RCAM reserves the right to withdraw this amend or withdraw this facility or change the procedures from time to time.
- (16) Investors are requested to clearly mention the Plan and the Option in which investment is to be made. Incase of any ambuigity, the application will be liable to to rejected. In the absence of clear indication as to the choice of Option, by default, the units will be allotted under the Growth Option of the Plan
- (17) Investors subscribing under Direct Plan of XYZ Fund will have to indicate the Scheme / Plan name in the application form as "XYZ Fund Direct Plan". Investors should also indicate "Direct" in the ARN column. In case ARN code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, ARN code will be ignored and the application will be processed under Direct Plan. If the investor does not mention Direct against the scheme name and the ARN code is also not provided the default allotment would be made in the Direct Plan.
- (18) Employee Unique Identification Number (EUIN) would assist in tackling the problem of mis-selling even if the employee / relationship manager / sales person leave the employment of the distributor.
- (19) Allotment of units in Demat mode is not available in case of switch transaction.





12th Floor, One Indiabuls Centre, Tower 1,
Jupiter Mill Compound, 841, Senapati BapatMarg Elphinstone Road,
Mumbai-400 013

Toll free: 1800-300-11111 ● www.reliancemutual.com

INSTRUCTIONS TO HELP YOU COMPLETE THE MAIN APPLICATION FORM

Please read the Key Information Memorandum and the Scheme Information Document of Reliance Japan Equity Fund carefully before investing. All applicants are deemed to have read, understood and accepte the terms subject to which this offer is being made and bind themselves to the terms upon signing the Application Form and tendering payment.

- 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 refer to the checklist at the bottom of the application form to ensure that the requisite details and attachments have been provided. This will help in avoiding processing delays and / or rejection of your Application Form.

 The Applicants' 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 dividend / 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.

 The Minimum investment amount for Reliance Japan Equity Fund under all Plan is Rs. 5,000 per option and in multiples of Re. 1 thereafter.
- 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
 - RCAM / RMF is also providing a facility to the investors to register multiple bank accounts. By registering multiple bank accounts, the investors can use any of the registered bank accounts to receive redemption / dividend proceeds. These account details will be used by the RCAM / RMF for verification of instrument used for subscription to ensure that third party payments are not used for mutual fund subscription, except as permitted. Investors are requested to avail the facility of registering multiple bank accounts by filling in the Application Form for Registration of Multiple Bank Accounts available at our DISC or on our website at www.reliancemutual. com
- 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 whom the correspondence should be addressed to should be provided.
- With effect from October 1, 2011, in accordance with SEBI Circular No. Cir/ IMD/ DF/16/ 2011 dated September 8, 2011, the investor whose transaction has been accepted by the RCAM/RMF shall receive
 - On acceptance of the application, a confirmation by way of email and/or SMS within 5 Business Days from the date of receipt of transaction request will be sent to the Unit holders registered e-mail address and/or mobile number. (i)
 - Thereafter, a CAS shall be issued for each calendar month on or before 10th of the immediately succeeding month to the Unit holder(s) in whose folio(s) transaction(s) has/have taken place during the month by physical/e-mail mode.
 - CAS shall contain details relating to all the transactions carried out by the investor across all schemes of all mutual funds during the month and holding at the end of the month including transaction charges paid to the distributor.
 - The word 'transaction' shall include purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal plan, systematic transfer plan and bonus
 - For the purpose of sending CAS, common investors across mutual funds shall be identified by their Permanent Account Number (PAN). In case of a specific request received from the Unit holders, RCAM / RMF will provide the account statement to the investors within 5 Business Days from the receipt of such request. In the event the account has more than one registered holder, the first named Unit holder shall receive the CAS/account statement.
 - CAS shall not be received by the Unit holders for the folio(s) not updated with PAN details. The Unit holders are therefore requested to ensure that the folio(s) are updated with their PAN. For Micro SIP and Sikkim based investors whose PAN details are not mandatorily required to be updated Account Statement will be dispatched by RCAM/RMF for each calendar month on or before 10th of the immediately succeeding month. Further, CAS detailing holding of investment across all schemes of all mutual funds at the end of every six months (i.e. September/ March), shall be sent by mail/e-mail on or before 10th day of succeeding month as the case may be, to all such Unit holders in whose folios no transaction has taken place during that period. The half yearly consolidated account statement will be sent by the mail to the Unit holders whose e-mail address is available, unless a specific request is made to receive in physical. The statement of holding of the beneficiary account holder for units held in demat will be sent by the respective DPs periodically.
 - held in demat will be sent by the respective DPs periodically.

 If the investor(s) has/have provided his/their email address in the application form or any subsequent communication in any of the folio belonging to the investor(s), RMF/Asset Management Company reserves the right to use Electronic Mail (email) as a default mode to send various communication which include account statements for transactions done by the investor(s). The investor(s) may request for a physical account statement by writing or calling RMF's Investor Service Center/ Registrar & Transfer Agent. In case of specific request received from the investor(s), RMF shall endeavor to provide the account statement to the investor(s) within 5 working days from the receipt of such request.

 Signatures should be in English or in any other Indian language. 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 designation. A list of Authorised Signatories with their names & designations duly certified /attested by the bankers should be attached with the application for public under their official designation. The POA document should contain the signatures of both the Applicant & the constituted Attorney.

 In case the 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

- 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.
- In case Mode of Holding is not mentioned for Joint Holders, the default mode of holding would be Joint.
- If the investment is done on behalf of the minor then the minor shall be the sole holder in the folio /account. Joint holding will not be allowed in the folio/account opened on behalf of the minor.
- Guardian in the folio on behalf of the minor should either be a Natural guardian (i.e. father or mother) or a court appointed Guardian. Date of Birth of the minor is mandatory while opening the account / folio. 14
- 15.
- Politically Exposed Persons (PEP) are defined as individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicals, senior Government/judicial/military officers, senior executives of state owned corporations, important political party officials, etc.

 If the Scheme name on the application form and on the payment instrument are different, the application may be processed and units allotted at applicable NAV of the scheme mentioned in the application / transaction slip duly signed by investor(s), given that the same constitutes a valid legal document between the investor and the AMC.

 In case the investment is done on behalf of the minor, the relationship/status of the guardian as father, mother or legal guardian and Date of birth of the minor shall be specified in the application form and 16. following documents shall be submitted alongwith the application form as evidence:
 - Birth certificate of the minor, or
 - School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc., or
 - Passport of the minor, or
 - Any other suitable proof evidencing the date of birth of the minor. iv.

 - In case of court appointed legal guardian, supporting documentary evidence shall be provided.

 In case of natural guardian a document evidencing the relationship if the same is not available as part of the documents submitted as per point. i iv above.

Permanent Account Number (PAN)

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

Please contact any of the Investor Service Centres/ Karvy/ Distributors or visit our website www.reliancemutual.com for further details.

Prevention of Money Laundering and Know Your Client (KYC)

Prevention of Money Laundering and Know Your Client (KYC)

In order to reduce hardship and help investors dealing with SEBI intermediaries, SEBI issued three circulars – MIRSD/SE/Cir-21/2011 dated October 05, 2011, MIRSD/Cir-23/2011 dated December 02, 2011 and MIRSD/Cir-26/2011 dated December 23, 2011 informing SEBI registered intermediaries as mentioned therein to follow, with effect from January 01, 2012, a uniform KYC compliance procedure for all the investors dealing with them on or after that date. SEBI also issued KYC Registration Agency ("KRA") Regulations 2011 and the guidelines in pursuance of the said Regulations and for In-Person Verification

the mestors dealing with them on or after that date. SEBI also Issued KYC Registration Agency ("KRA") Regulations 2011 and the guidelines in pursuance of the said Regulations and for In-Person Verification ("IPV").

All investors (individual and non- individual) are required for KYC compliance. However, applications should note that minors cannot apply for KYC compliance and any investment in the name of minors should be through a Guardian, who should be KYC compliant for the purpose of investing with a Mutual Fund. Also applicants/ unit holders intending, to apply for units currently holding units and operating 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 at status at the time of investment. PoA holders are not permitted to apply for KYC compliance on behalf of the issuer of the PoA, Separate procedures are prescribed for change in name, address, and other KYC related details, should the applicant desire to change such information,POS will extend the services of effecting such changes.

In line with the SEBI circular No. MIRSD/Cir-5/2012 dated April 13, 2012 and various other guidelines issued by SEBI on the procedural matters for KYC Compliances, the Investors are requested to note the following additional provisions shall be applicable for "KYC Compliances" with effect from December 1, 2012:

1) In case of an existing investor of RMF and who is already KYC Compliant under the erstwhile centralized KYC with CVL (CVLMF) then there will be no effect on subsequent Purchase/Additional Purchase of an existing investor of Reliance Mutual Fund and who is not KYC Compliant as per our records, the investor will have to submit the standard KYC Application forms available in the westite www. cvlkra.com along with supporting documents at any of the SEBI registered intermedies at the time of purchase of new registerion of SIP/STP etc. In Person Verification of SIP/STP etc. In Person Verification of SIP/STP etc. In P

19.

- The applications (including Switches/transfers from other eligible Reliance Mutual Fund Schemes / Plans) will be accepted at all the Designated Investor Service Centers of Reliance Mutual Fund (i.e. Branches of Reliance Capital Asset Management Limited & Karvy Computershare Private Limited) mentioned in the KIM.

 The Cheque/DD should be crossed/marked "Account payee" and drawn in favour of "Reliance Japan Equity Fund"
- Reliance Mutual Fund will not accept Third Party Payments for subscriptions. When payment is made from a bank account other than that of the beneficiary investor, the same is referred to as a "Third Party Payment". In case of subscription with joint holders, the first holder is considered as the beneficiary investor. Please mention the application serial no. on the reverse of the cheque/demand draft tendered with the application.
- In case payment is made through Demand Draft or Bankers Cheque or Indian Rupee draft purchased abroad or from FCNR / 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
- Payment should be made by crossed cheques, /Demand Draft/payorder, favouring the scheme name and marked "Account Payee" payable locally in the city where the application is submitted. Post dated or outstation cheques/draft are not permitted. Application received with outstation cheque/demand draft shall be rejected. With a view to avoid fraudulent practices, it is recommended that investors may also make the payment instrument (cheque, demand draft, pay order, etc.) favoring either of the following: (a) "XYZ Scheme A/c Permanent Account Number" (b) "XYZ Scheme A/c First Investor Name" (Investors are urged to follow the order of preference in making the payment instrument).
- are urged to follow the order of preference in making the payment instrument).

 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 Collection Centres of RMF, will be permitted to deduct the actual DD commission's charges. Documentary proof, thereof is to be attached, if not attached the AMC reserves the right to call for the same at a later date. The amount of the DD commission charges will be limited to the actual charges paid or DD charges of State Bank of India, whichever is lower. (Separate application form is required for investment in each plan/option.)

 Purchase Application requests should necessarily mention the pay-in bank account details i.e bank name, bank account number, bank branch used for issuing the payments to the fund. The first unit holder has to ensure that the subscription payment has to be made through his own bank account or through any of the bank account wherein he is one of the joint bank account holder. If this is not evidenced on the payment cheque/funds transfer/RTGS/NEFT request, demand draft etc given by the investor at the time of subscription then unit holder should attach necessary supporting documents as required by the first unit holder only. If the documents are not submitted with the application the fund reserves the right to reject the application or call for additional details. In specific exceptional situations where Third Party payment is permitted like i.e (I)Payment by parents/grandparents/ related persons on behalf of the minor (other than the registered guardian) in consideration of natural love and affection or as gift for value not exceeding Rs 50000 for each purchase (ii) Payment by an employer on

Instructions continued

behalf of the employee under Systematic Investment Plans through Payroll deductions or (iii) Custodian on behalf of an FII or a client. For the above mentioned cases KYC of the investor and the KYC of the person making the payment is mandatory irrespective of the amount. Additionally declaration by the person making the payment giving details of the bank account from which the payment is being made and the relationship with the beneficiary is also required to be submitted.

- the relationship with the beneficiary is also required to be submitted.

 Direct Credit of Redemption / Dividend Proceeds / Refund if any -RMF will endeavor to provide direct / electronic credit for dividend / redemption payments into the investors bank account directly. In case the direct credit is not affected by the unitholder's banker for any reason then RMF reserves the right to make the payment to the investor by a cheque / DD. If the electronic credit is delayed or not affected or credited to a wrong account, on account of incomplete or incorrect information, RMF will not be held responsible. Please provide the MICR Code/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.

 In accordance with the AMFI Best Practice Guideline Circular No. 17/2010-11 dated October 22, 2010 and Circular No. 39/ 2013-14 dated August 23, 2013 and to reduce operational risk, Investor(s) are requested to note that any one of the following documents shall be required to submit as a proof of Bank Account Details (for Redemption/Dividend), in case the cheque provided along with fresh subscription/new folio creation does not belong to the Bank Account Details specified in the application form for redemption / dividend paymentswe.(r)
- - Cancelled original cheque of the Bank Account Details with first unit holdernameand bank account number printed on the face of the cheque; (or)
 - Self attested copy of bank statement with current entries not older than 3 months; (or)
 - Self attested copy of bank passbook with current entries not older than 3 months; (or) c)
 - Bank Letter duly signed by branch manager/authorized personnel.

Nomination:

(I) For units held in physical mode:

- Nomination facility is available to individuals applying on their own behalf i.e. singly or jointly. Nomination is mandatory for folios opened by individuals with single mode of holding.
- Multiple nominee (Resident, NRI, Including Minor) can be nominated. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.

 Nomination of an NRI is subject to requirements, if any, prescribed by RBI and SEBI from time to time.

 Nomination can be changed at any time during the currency of the investment by the same persons who have made the nominations. (b)
- (c)
- (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
- The nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, karta of HUF or power of attorney holder. On registration of nomination a suitable endorsement shall be made on the statement of account or in the form of a separate letter. (f)
- (q)
- The facility of nomination is available to a unitholder under SEBI (MFs) Regulations and guidelines issued by SEBI from time to time
- (i)
- Nomination in respect of units stands rescinded, upon the transfer of units.

 On cancellation of nominations, the nomination shall stand rescinded and RMF shall not be under any obligation to transfer the units in favour of the nominee
- Where a nomination in respect of any unit has been made, the units shall, on the death of the single unitholder or all the holders, 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. (k)
- Where there are two or more unitholders one of whom has expired the title to units shall vest in the surviving unitholder(s) who may retain the nomination or change or cancel the same. However, nonexpression of desire to change or substitute the nominee by surviving unitholder shall be deemed to be the consent of surviving unitholder for the existing nomination. Transmission made by the AMC as aforesaid, shall be a full discharge to the AMC from all liabilities in respect of the said units.

 In case of a Zero Balance Folio Holder, nomination mentioned in Zero Balance Folio form shall be taken as default unless Scheme specific nomination has been made. (l)
- (m)
- (o) Where a folio has joint holders, all joint holders should sign the request for Nomination/cancellation of nomination, even if the mode of holding is not "joint"
- Power of Attorney (POA) holder cannot sign the Nomination form. Nomination is not allowed in a folio held on behalf of a minor. (p)
- (q) (r)
- If the investor does not fill in the nomination details under nomination section of the Application form then by default it shall be treated as his consent not to register the nomination in the folio/ account.
- Nomination is maintained at the folio level and not at the scheme level. If the investor fills in a fresh application form with new Nominee Name than the same shall supercede the existing nominee details in the folio. (s)

(II) For units held in Electronic mode:

- (a) The nomination facility will not be provided for the units held in Electronic Form with the Depository. The nomination details provided by the Unit holder to the depository will be applicable to the Units of the Scheme. Such nomination including any variation, cancellation or substitution of Nominee(s) shall be governed by the rules and bye-laws of the Depository.

 In case of NRI/FII investors the Account Statements and other correspondence will be sent to the mailing address mentioned. The Redemption cheques and dividend warrants will be sent to the bankers directly.
- 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 details scrutiny/verification at the back office of the registrars. 28.
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- scrutiny/verification at the back office of the registrars. Please contact your nearest Investor Service Centre or write to the Registrars, Ms. Karvy Computershare Pvt. Ltd., Madhura Estate, Municipal No.1-9/13/C, Plot No.13 & 13C, Survey No.74 & 75, Madhapur Village, Serlingampally Mandal & Municipality, R.R.District, Hyderabad 500 081. or send an email to customer care@reliancemutual.com.

 The Unit holders are given an Option to hold the units by way of an Account Statement or in Dematerialized ('Demat') form. Unit holders opting to hold the units in demat form must provide their Demat Account details in the specified section of the application form. The Unit holder intending to hold the units in Demat form are required to have a beneficiary account with the Depository Participant (DP) (registered with NSDL / CDSL as may be indicated by the Fund at the time of launch of the Plan) and will be required to indicate in the application the DP's name, DP ID Number and the beneficiary account number of the application with the DP. Applications must ensure that the sequence of names and other details like Client ID. Address and PAN details as mentioned in the application form matches that of the account held with the Depository Participant. Only those applications where the details are matched with the depository data will be treated as valid applications. If the details mentioned in the application are incomplete/incorrect, not matched with the depository data. the application and an Account Statement shall be sent to them. Such investors will not be able to trade on the stock exchange till the holdings are converted in to demat form. Unit holders on one provide their Demat Account details, an Account Statement shall be switched in the Account details, an Statement shall be sent to them. Such investors will not be able to trade on the stock exchange till the holdings are converted in to demat form. Unit Holders opting the units in the demat mode, can submit redemation. 30.
- , can submit redemption/switch only through DP or through stock exchange platform.

 The units from the Transferor Scheme will be switched in to the Reliance Japan Equity Fund subject to provisions mentioned in the Scheme Information Document of the Transferor Scheme. The units in the Transferer Scheme i.e. Reliance Japan Equity Fund will be allotted at the New Fund Offer Price of the Scheme on the allotment date.

 Investors are requested to clearly mention the Plan and the Option in which investment is to be made. Incase of any ambuigity, the application will be liable to to rejected. In the absence of clear indication as to the choice of Option (Growth or Dividend Payout), by default, the units will be allotted under the Growth Option of the Plan.
- Investors subscribing under Direct Plan of XYZ Fund will have to indicate the Scheme / Plan name in the application form as "XYZ Fund Direct Plan". Investors should also indicate "Direct" in the ARN column. In case ARN code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, ARN code will be ignored and the application will be processed under Direct Plan. If the investor does not mention Direct against the scheme name and the ARN code is also not provided the default allotment would be made in the Direct Plan.
- For Direct Investments, please mention "Direct" in the column "Broker / Agent Code".

35 TRANSACTION CHARGES

- In accordance with SEBI Circular No. IMD/ DF/13/ 2011 dated August 22, 2011, with effect from November 1, 2011, Reliance Capital Asset Management Limited (RCAM)/ RMF shall deduct a Transaction Charge on per purchase / subscription of Rs. 10,000/- and above, as may be received from new investors (an investor who invests for the first time in any mutual fund schemes) and existing investors. The distributors shall have an option to either "Opt- in / Opt- out" status shall be at distributor level, basis the product selected by the distributor at the Mutual Fund industry level. Such charges shall be deducted if the investments are being made through the distributor/agent and that distributor / agent has opted to receive the transaction charges as mentioned below:
- For the new investor a transaction charge of Rs 150/- shall be levied for per purchase / subscription of Rs 10,000 and above; and For the existing investor a transaction charge of Rs 100/- shall be levied for per purchase / subscription of Rs 10,000 and above.

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

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

Transaction charges shall not be deducted if:

- The amount per purchases /subscriptions is less than Rs. 10,000/-; (a)
- (b) The transaction pertains to other than purchases/ subscriptions relating to new inflows such as Switch/ STP//DTP/, etc.
- (c) (d) Purchases/Subscriptions made directly with the Fund through any mode (i.e. not through any distributor/agent). Subscription made through Exchange Platform irrespective of investment amount.
- 2) RCAM will endeavor to check if the investor is an existing or a new investor to Mutual Fund. In case the investor is found to be an existing investor then transaction charges of Rs 100 will be applicable else the investor declaration will be considered and transaction charges will be levied accordingly.
- 3) If the investor has not ticked / not signed the declaration then by default investor will be treated as an existing investor and transaction charges of Rs 100 will be deducted for investment of Rs 10000
- 36
- Employee Unique Identification Number (EUIN) would assist in tackling the problem of mis-selling even if the employee/relationship manager/sales person leave the employment of the distributor. It is mandatory for NRI Investors to provide a valid email id and or mobile number. The same shall be required for opening a new folio / zero balance folio. In absence of valid email id and /or mobile number, RCAM reserves the right to reject the application. 37.
- MICRO SYSTEMATIC INVESTMENT PLAN ("MICRO SIP") / PAN EXEMPT INVESTMENTS

MICRO SYSTEMATIC INVESTMENT PLAN ("MICRO SIP") / PAN EXEMPT INVESTMENTS
In line with SEBI letter no. OW/16541/2012 dated July 24, 2012 addressed to AMFI, Investments in the mutual fund schemes [including investments through Systematic Investment Plans (SIPs)] up to Rs. 50,000/- per investor per year shall be exempted from the requirement of PAN. Accordingly, for considering the investments made by an investor up to Rs. 50,000/-, an aggregate of all investments including SIPs made by an investor in a Financial Year i.e. from April to March, shall be considered and such investors shall be exempted from the requirement of PAN. However, requirements of Know Your Customer (KYC) shall be mandatory and investors seeking the above exemption of PAN will need to submit the PAN Exempt KYC Reference No (PEKRN) acknowledgement issued by KRA along with the application form. This exemption is applicable only for individuals including NRIs, minors acting through guardian, Sole proprietorship firms and joint holders*. Other categories of investors e.g. PIOs, HUFs, OFIs, non-individuals, etc. are not eligible for such exemption. *In case of joint holders, first holder must not possess a PAN. Lumpsum Investments / Systematic Investments Plan (SIP) / Switch / would be considered for tracking the above exemption limit. Investors are requested to note that, incase where a lump sum investment is made during the financial year and subsequently a fresh SIP mandate request is given where the total investments for that financial year exceeds Rs. 50,000/-, such lump sum application will be rejected. Redemptions if any, in the Micro Investment folio, shall not be considered for calculating the exemption limit for such financial year. Consolidation of folio shall be allowed only if the PEKRN in all folios is same along with other investor details. Post Dated Cheques will not be accepted as a mode of payment for application of MICRO SIP. Reliance ISIP Inasure Facility will not be extended to investors applying under the category of Micro SIP

Reliance Japan Equity Fund

Product Label

This product is suitable for investors who are seeking*

- investment in equity and equity related securities of companies listed on recognized stock exchange of Japan
- High risk. (BROWN)

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

Note: Risk may be represented as:

(BLUE) investors understand that their principal will be at low risk (BROWN) investors understand that their principal will be at high risk

(YELLOW) investors understand that their principal will be at medium risk



Key Information Memorandum Cum Application Form for APPLICATION SUPPORTED BY BLOCKED AMOUNT (ASBA) FORM

Reliance Japan Equity Fund

(Open Ended Diversified Equity Scheme)

Date & Stamp

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Rs. (in words)

NFO Opening Date : August 08, 2014 NFO Closing Date : August 20, 2014 Corporate Office Address: 12th floor, One Indiabulls Centre, Tower 1, Jupiter Mills Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013 Re-opening Date: September 03, 2014

Please refer complete details on all pages and scheme description / details while applying. App. No. RJEF-00000320 BROKER / AGENT INFORMATION FOR OFFICE USE ONLY Name and AMFI Regn No | Sub Broker Name & ARN Code | *Employee Unique Identification Number SCSB IFSC Code Syndicate Member Code *Please sign below in case the EUIN is left blank/not provided. I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker. SIGN HERE Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor. TRANSACTION CHARGES (Please tick any one of the below. Refer Instruction No. 14) I AM A FIRST TIME INVESTOR IN MUTUAL FUNDS ■ I AM AN EXISTING INVESTOR IN MUTUAL FUNDS Rs. 100 will be deducted as transaction charge for per Rs. 150 will be deducted as transaction charge for per purchase of Rs. 10.000 and more purchase of Rs. 10,000 and more ASBA facility is available only for investor subscribing for units in Dematerialsed form. DEMAT ACCOUNT DETAILS National Depository Central Depository participant Name Depository participant Name Securities Depository Securities DP ID No. Ν Target ID No. Limited Limited Beneficiary Account No. Mandatory Enclosures (Please tick any one box) : Client Master List (CML) Transaction cum Holding Statement Cancelled Delivery Instruction Slip (DIS) Investor Category (Ref. Instruction No.10) IND NRI HUF CO FI MF NIF IF □ VC FII OTHERS Name of Sole / 1st applicant/Minor/Karta of HUF/Non-Individual Mr. / Miss / Master / M/s Date of Birth*3 (**Date of Birth Mandatory only if Applicant is Minor) Relation with Minor/Designation Permanent Account Number (PAN) & KYC Compliant - Mandatory PAN / PEKRN of Attached KYC Acknowledgement Copy Attached Pan Proof 1st applicant Instrument Details: (Please refer respective SID/KIM for product labelling) Investment Amount Rs. Reliance Japan Equity Fund Growth Plan Growth Option Bonus Option Reliance Japan Equity Fund – Direct Plan Dividend Plan ■ Dividend Payout Option ■ Dividend Reinvestment Option DETAILS OF BANK ACCOUNT FOR BLOCKING OF FUNDS Bank Account No. Bank Name & Branch Total Amount to be Blocked (Rupees in Figures) Rupees in Words I/We would like to invest in Reliance Japan Equity Fund subject to terms of the Statement of Additional Information (SAI), Scheme Information Document (SID), Key Information Memorandum (KIM) and subsequent amendments thereto. I/We have read, understood (before filling application form) and is/are bound by the details of the SAI, SID & KIM including details relating to various services including but not limited to Reliance Any Time Money Card. I/We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. I / We declare that the amount invested in the Scheme is through legitimate sources only and is not designed for the purpose of contravention or evasion of any Act / Regulations / Rules / Notifications / Directions or any other Applicable Laws enacted by the Government of India or any Statutory Authority. I accept and agree to be bound by the said Terms and Conditions including those excluding/ limiting the Reliance Capital Asset Management 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 can debit from my folio for the service charges as applicable from time to time. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I hereby declare that the above information is given by the undersigned and particulars given by me/us are correct and complete. Further, I agree that the transaction charge (if applicable) shall be deducted from the subscription amount and the said charges shall be paid to the distributors. I/We hereby confirm that I /We are not United States persons within the meaning of Regulation (S) under the United States Securities Act of 1933, or as defined by the U.S. Commodity Futures Trading Commission, as amended from time to time or residents of Canada. ☐ 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 OF BANK ACCOUNT HOLDERS **ACKNOWLEDGEMENT** App. No. RJEF-00000320 Received from An application for allotment Growth Option Bonus Option Reliance Japan Equity Fund Growth Plan of Units under Reliance Japan Equity Fund - Direct Plan Dividend Plan Dividend Payout Option Dividend Reinvestment Option SCSB A/C Details Bank Account No. Bank Name & Branch where Account is held Amount Blocked Rs.(in figures) SCSB Signature,

All future communication in connection with applications made in this Issue should be addressed to the SCSB quoting the full name of the Sole/First Applicant, Application number, Investors Depository Account Details, Investment Amount applied for, date of application form, and the account number from where investment amount was blocked. Acceptance of the Application is subject to the application being complete in all respects and submission of the relevant required documents

Instructions

- 1. Investor needs to submit a duly filled ASBA Application Formto the SCSB with whom the bank account to be blocked is maintained.
- 2. The Investor shall submit the ASBA Form for subscribing units of Mutual Fund scheme authorising SCSB to block the subscription money in a bank account.
- 3. All Bank Account details need to be correctly mentioned in the ASBA Application Form and ensure that funds equal to the subscription amount are available in the bank account maintained with the SCSB before submitting the same to the designated branch.
- 4. On submission of the ASBA Application Form with the SCSB investor shall be deemed to have agreed to block the entire subscription amount specified and authorized the designated branch to block such amount in the bank account.
- 5. The SCSB shall block the investment money in the bank account number mentioned in the ASBA Application Form. The investment amount shall remian blocked in the Bank Account till the allotment of units under the schemeor till the application is rejected, as the case may be.
- 6. The ASBA Application shall be rejected by SCSB if the bank account specified in the ASBA Application Form does not have sufficient balance required to meet the investment amount.
- 7. All grievances relating to the ASBA facility may be addressed to the AMC/RTA to the issue, with a copy to the SCSB, giving full details such as name, Applicant Address, Investment Amount to be blocked, Investors Bank Account number and the designated branch of the SCSB where the ASBA Application Forms are to be submitted.
- 8. ASBA facility extended to the investors shall operate in accordance with the SEBI Guidelines in force from time to time..
- 9. 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.
- 10. Investor Category

Investor Shall tick Applicable Category in the form. please note the various categories below:

Code	Category	Code	Category	Code	Category
IND	Individuals	HUF	Hindu Undivided Family*	СО	Bodies Corporate
FI	Banks & Financial Institutions	MF	Mutual Funds	IC	Insurance Companies
NIF	National Investment Fund	IF	Insurance Funds	FII	Foreign Institutional Investors
VC	Venture Capital Funds	NRI	Non Resident Individuals	DIR	Director
FIISA	FII or Sub-Account not a Corporate Individual	EMP	Eligble Employee		
OTHER					

- * HUF should apply only through karta
- 11. Investors are requested to clearly mention the Plan and the Option in which investment is to be made. Incase of any ambuigity, the application will be liable to to rejected. In the absence of clear indication as to the choice of Option (Growth or Dividend Payout), by default, the units will be allotted under the Growth Option of the Plan.
- 12. Investors subscribing under Direct Plan of XYZ Fund will have to indicate the Scheme / Plan name in the application form as "XYZ Fund Direct Plan". Investors should also indicate "Direct" in the ARN column. In case ARN code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, ARN code will be ignored and the application will be processed under Direct Plan. If the investor does not mention Direct against the scheme name and the ARN code is also not provided the default allotment would be made in the Direct Plan.
- 13. For Direct Investments, please mention "Direct" in the column "Broker / Agent Information".
- 14. TRANSACTION CHARGES
 - 1) In accordance with SEBI Circular No. IMD/ DF/13/ 2011 dated August 22, 2011, with effect from November 1, 2011, Reliance Capital Asset Management Limited (RCAM)/ RMF shall deduct a Transaction Charge on per purchase / subscription of Rs. 10,000/- and above, as may be received from new investors (an investor who invests for the first time in any mutual fund schemes) and existing investors. The distributors shall have an option to either "Opt-in / Opt-out" from levying transaction charge based on the type of product. Therefore, the "Opt-in / Opt-out" status shall be at distributor level, basis the product selected by the distributor at the Mutual Fund industry level. Such charges shall be deducted if the investments are being made through the distributor/agent and that distributor / agent has opted to receive the transaction charges as mentioned below:
 - For the new investor a transaction charge of Rs 150/- shall be levied for per purchase / subscription of Rs 10,000 and above; and
 - For the existing investor a transaction charge of Rs 100/- shall be levied for per purchase / subscription of Rs 10,000 and above.

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

In case of investments through Systematic Investment Plan (SIP) the transaction charges shall be deducted only if the total commitment through SIP (i.e. amount per SIP installment x No. of installments) amounts to Rs. 10,000/- and above. In such cases, the transaction charges shall be deducted in 3-4 installments. Transaction charges shall not be deducted if:

- (a) The amount per purchases /subscriptions is less than Rs. 10,000/-;
- (b) The transaction pertains to other than purchases/ subscriptions relating to new inflows such as Switch/ STP/ /DTP/, etc.
- (c) Purchases/Subscriptions made directly with the Fund through any mode (i.e. not through any distributor/agent).
- (d) Subscription made through Exchange Platform irrespective of investment amount.
- 2) RCAM will endeavor to check if the investor is an existing or a new investor to Mutual Fund. In case the investor is found to be an existing investor then transaction charges of Rs 100 will be applicable else the investor declaration will be considered and transaction charges will be levied accordingly.
- 3) If the investor has not ticked / not signed the declaration then by default investor will be treated as an existing investor and transaction charges of Rs 100 will be deducted for investment of Rs 10000 and above.
- 15. Employee Unique Identification Number (EUIN) would assist in tackling the problem of mis-selling even if the employee/relationship manager/sales person leave the employment of the distributor.



TERMS AND CONDITIONS FOR TRANSACTING OVER INTERNET & TELEPHONE

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

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

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

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

WHEREAS:

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

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

1. DEFINITION:

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

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

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

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

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

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

2. TERMS OF SERVICES:

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

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

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

3. PROCEDURE:

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

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

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

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

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

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

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

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

4. SERVICES AVAILABLE:

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

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

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

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

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

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

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

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

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

5. RCAM DISCLAIMERS:

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

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

RCAM shall not be liable for any direct, indirect, special, incidental or consequential loss or damage sustained by the Unitholder by any direct or indirect use of the Online Facility / Call Centre Facility or the usage of the PIN or due to the delay or inability to use the PIN Facility, or otherwise arising out of the use of the PIN Facility or RCAM shall not be liable for any direct, indirect, special, incidental or consequential loss or damage sustained by the Unitholder on account of reli-

TERMS AND CONDITIONS FOR TRANSACTING OVER INTERNET & TELEPHONE

ance by RCAM on the electronic communication, orders or messages received by it through the Online Facility / Call Centre Facility. RCAM shall also not be liable to the Unitholder for any loss or damage caused to or arising in connection with the Online Facility / Call Centre Facility and/or these Terms and Conditions, on any account whatsoever, including but not limiting to interruption or stoppage of the access to and/or use of this Online Facility / Call Centre Facility.

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

- (a) Loss of data;
- (b) Interruption or stoppage to the Unitholder's access to and/or use of the Call Center

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

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

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

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

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

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

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

6. UNITHOLDER'S COVENANTS AND UNDERTAKINGS:

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

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

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

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

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

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

The Unitholder hereby takes responsibility for all the transactions undertaken by using the PIN Facility and will abide by the record of the transactions generated by RCAM. Further such records generated by RCAM 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 RCAM for every transaction entered into using the PIN Facility, whether with or without the knowledge of the Unitholder. In no event will RCAM be liable to the Unitholder for any special, direct, indirect, consequential or incidental loss or damages even if the Unitholder has advised RCAM of such possibility.

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

RCAM may not acknowledge receipt of any instructions nor shall be responsible to verify any instructions. RCAM 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, RCAM may execute the instructions in the way as it may, in its sole judgment decide. The Unitholder agrees that the use of the PIN Facility is prone to risk of any loss of or interception of information over internet / telephone, notwithstanding the secure method of transmitting information adopted by RCAM, and that such a risk will be borne by the Unitholder and that RCAM shall not be liable for the same.

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

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

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

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

7. NO WAIVER:

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

8. DISCLAIMER

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

9. CONFIDENTIALITY:

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

10. PRIVACY:

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

11. TERMINATION:

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

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

12. GOVERNING LAW AND JURISDICTION:

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

Any dispute arising out of or in connection with these Terms and Conditions will be referred to the arbitration of a sole arbitrator to be appointed by 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.

13. NOTICE:

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

a) If to RCAM:

Reliance Capital Asset Management Limited,

One Indiabulls Centre, Tower 1, 12th Floor, Jupiter Mill Compound,

841, Senapati Bapat Marg Elphinstone Road, Mumbai - 400 013

Telephone: +91 22 30994600, Fax: + 91 22 30994699

If to the Unitholder: At the address of the Unitholder as recorded with RCAM.

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



Reliance Capital Asset Management Limited A Reliance Capital Company

NFO Opening Date : August 08, 2014 NFO Closing Date : August 20, 2014 Re-opening Date : September 03, 2014

APP No.: RJEF-00000320

Customized Switch Transaction Slip for Reliance Japan Equity Fund

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PAYMENT BY CASH IS NOT PERMITTED.

- In case of multiple holders, the dividend (where applicable) & redemption amount, will be paid to the first unit holder.
- 3. Permanent Account Number (PAN)

SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants) to mention his/her permanent account number (PAN) irrespective of the amount of purchase. Where the applicant is a minor, and does not possess his / her own PAN, he/ she shall quote the PAN of his/ her father or mother or the guardian, signing on behalf of the minor, as the case may be. For Further details investors are requested to refer SAI.

4. Prevention of Money Laundering and Know Your Client (KYC)

In order to reduce hardship and help investors dealing with SEBI intermediaries, SEBI issued three circulars - MIRSD/SE/Cir-21/2011 dated October 05, 2011, MIRSD/Cir-23/2011 dated December 02, 2011 and MIRSD/Cir-26/2011 dated December 23, 2011 informing SEBI registered intermediaries as mentioned therein to follow, with effect from January 01, 2012, a uniform KYC compliance procedure for all the investors dealing with them on or after that date. SEBI also issued KYC Registration Agency ("KRA") Regulations 2011 and the guidelines in pursuance of the said Regulations and for In-Person Verification ("IPV").

the said Regulations and for In-Person Veritication ("IPV").

All investors (individual and non- individual) are required for KYC compliance. However, applications should note that minors cannot apply for KYC compliance and any investment in the name of minors should be through a Guardian, who should be KYC compliant for the purpose of investing with a Mutual Fund. Also applicants/ unit holders intending, to apply for units currently holding units and operating 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. 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.

In line with the SEBI circular No. MIRSD/Cir-5/2012 dated April 13, 2012 and various other guidelines issued by SEBI on the procedural matters for KYC Compliances, the Investors are requested to note the following additional provisions shall be applicable for "KYC Compliances" with effect from December 1, 2012:

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

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

Individual Investors are required to submit 'KYC Details Change Form' issued by CVL-KRA available on their website www.cvlkra.com.

In case of Non Individual investors, complied with KYC process before December 31, 2011, KYC needs to be done afresh due to significant and major changes in KYC requirements.

Investors to provide the complete details in the KYC application form along with the required documents (for individual investors or non-individual investors as appropriate). The said form is available on RMF's website i.e. www.reliancemutual.com or on the website of Association of Mutual Funds In India i.e. www.amfiindia.com or on the website of any authorised KRA's.

- For Direct Investment Please Mention "Direct in the Column "Name & Broker Code/ARN"
- 6. Investors subscribing under Direct Plan of XYZ Fund will have to indicate the Scheme / Plan name in the application form as "XYZ Fund Direct Plan". Investors should also indicate "Direct" in the ARN column. In case ARN code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, ARN code will be ignored and the application will be processed under Direct Plan. If the investor does not mention Direct against the scheme name and the ARN code is also not provided the default allotment would be made in the Direct Plan.

7. TRANSACTION CHARGES

- In accordance with SEBI Circular No. IMD/ DF/13/2011 dated August 22, 2011, with effect from November 1, 2011, Reliance Capital Asset Management Limited (RCAM)/ RMF shall deduct a Transaction Charge on per purchase / subscription of Rs. 10,000/- and above, as may be received from new investors (an investor who invests for the first time in any mutual fund schemes) and existing investors. The distributors shall have an option to either "Opt-in/ Opt-out" from levying transaction charge based on the type of product. Therefore, the "Opt-in/ Opt-out" status shall be at distributor level, basis the product selected by the distributor at the Mutual Fund industry level. Such charges shall be deducted if the investments are being made through the distributor/agent and that distributor / agent has opted to receive the transaction charges as mentioned below:
- For the new investor a transaction charge of Rs 150/- shall be levied for per purchase / subscription of Rs 10,000 and above; and
- For the existing investor a transaction charge of Rs 100/- shall be levied for per purchase / subscription of Rs 10,000 and above.

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

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

Transaction charges shall not be deducted if:

- (a) The amount per purchases / subscriptions is less than Rs. 10,000/-;
- (b) The transaction pertains to other than purchases/ subscriptions relating to new inflows such as Switch/STP//DTP/, etc.
- (c) Purchases/Subscriptions made directly with the Fund through any mode (i.e. not through any distributor/agent).
- (d) Subscription made through Exchange Platform irrespective of investment amount.
- 2) RCAM will endeavor to check if the investor is an existing or a new investor to Mutual Fund. In case the investor is found to be an existing investor then transaction charges of Rs 100 will be applicable else the investor declaration will be considered and transaction charges will be levied accordingly.
- 3) If the investor has not ticked / not signed the declaration then by default investor will be treated as an existing investor and transaction charges of Rs 100 will be deducted for investment of Rs 10000 and above.
- 3. As per of SEBI circular CIR/IMD/IDF/21/2012 dated September 13, 2012, a unique identity number of the employee / relationship manager/ sales person of the distributors interacting with the investor for the sale of mutual fund products, in addition to the AMFI Registration Number (ARN) of the distributor is required to be mentioned in the application form.
- Employee Unique I dentification Number (EUIN) would assist in tackling the problem of mis-selling even if the employee/relationship manager/sales person leave the employment of the distributor.
- In line with SEBI letter no. OW/16541/2012 dated July 24, 2012 addressed to AMFI, Investments in the mutual fund schemes (including investments through Systematic Investment Plans (SIPs)) up to Rs. 50,000/- per investor per year shall be exempted from the requirement ofPAN. Investor seeking exemption of PAN will need to submit the PAN Exempt KYC Reference No (PEKRN) acknowledgement issued by KRA along with the application Form. This exemption is applicable only for individuals including NRIs, minors acting through guardian, Sole proprietorship firms and joint holders. In case of joint holders, first holder must not possess a PAN.Other categories of investors e.g. PIOs, HUFs, QFIs, non individuals, etc. are not eligible for such exemption.
- 11. **Product Label :** Investors are requested to review product label for the scheme which is provided below at the time of investments.

Reliance Japan Equity Fund

This product is suitable for investors who are seeking*

- · Long term capital growth
- investment in equity and equity related securities of companies listed on recognized stock exchange of Japan
- High risk. (BROWN)

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

Note: Risk may be represented as:

- (BLUE) investors understand that their principal will be at low risk
- (YELLOW) investors understand that their principal will be at medium risk
- (BROWN) investors understand that their principal will be at high risk

 12. Allotment of units in Demat mode is not available in case of switch transaction.

witch Transaction Slip / 25th July 2014 /

ACKNOWLEDGMENT SLIP (To be filled in by the Applicant)

12th floor, One Indiabulls Centre, Tower 1, Jupiter Mills Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013.

Tollfree: 1800-300-11111 | www.reliancemutual.com

DESIGNATED INVESTOR SERVICE CENTRES RELIANCE CAPITAL ASSET MANAGEMENT LTD.

Adayar: Shop No. 3, Ground Floor, Anu Arcade, No. 1, 15th Cross Street, Shashtri Nagar, Adyar, Chennai - 600020. Agra: Block No. 50, Anupam Plaza, Opp FCI, Sanjay Place, Agra - 282002. Ahmedabad: 4th Floor, Megha House, Mithakhali, Law Garden Road, Ellis Bridge, Ahmedabad - 380006. Ahmednagar: Office No 101, 1st Floor, Gajanan Apartment, Opposite Zopadi Canteen, Savedi Road, Ahmednagar - 414001. Ajmer: 2nd Floor, India Heights, India Motor Circle, Kutchery Road, Ajmer - 305001. Aligarh: 1st Floor, B - 101, Center Point Market, Samad Road, Aligarh - 202001. Allahabad: 2nd floor, House No. 31/59, Shiv Mahima Complex, Civil Lines, Allahabad - 211001. Alwar: Office No 137, 1st Floor, Jai Complex, Plot No. 1, Road No. 2, Alwar - 301001. Ambala: Shanti Complex, 4307/12, 2nd Floor, Opp. Civil Hospital Jagadhari Road, Ambala Cannt - 133001. Amravati: Vimaco Towers, C Wing 4,5,6, Amravati - 444601, Maharashtra. Amritsar: SF-1, 4th Floor, 10, Eminent Mall, The Mall, Amritsar - 143 001. Anand: 2nd Floor, 204, Maruti Sharnam, Anand Vidhyanagar Road, Anand - 388001. Andheri: Office No 304, Kshitij Building, 3rd Floor, Veera Desai Road, Opposite Andheri Sports Complex, Andheri (W), Mumbai - 400053. Anna Nagar: No.338/7, First Floor, New Sunshine Apartment, Second Avenue, Anna Nagar, Chennai - 600040. Asansol: 4th Floor, Chatterjee Plaza, 69 (101) G T Road, Rambandhu Tala, Asansol - 713303. Aurangabad: C-8, 2nd floor, Aurangabad, Business center, Adalat Road, Aurangabad -431001. Balasore: Vivekanand Marg (Near Shyam Agency), Balasore, Orissa - 756001. Bangalore: N-111-112-114, 1st floor, north block, Manipal centre, Dickenson Road, Banglore - 560042. Bardoli: 1st Floor, Office No 68,69,70, Mudit Palace, Station Road, Bardoli - 394601. Bareilly: 1st Floor, 54, Civil Lines, Ayub Khan Chauraha, Bareily - 243001. Belgaum: 1st Floor, Shree Krishna Towers, RPD Cross No 14, Khanapur Road, Tilakwadi, Belgaum - 560009. Bharuch: Bluechip, 1st Floor, Shevashram Road, Panch Batti, Bharuch - 392001. Bhatinda: Jindal Complex, 2nd Floor, G T Road, Bathinda - 151001. Bhavnagar: 3rd Floor, Corporate House, Plot No. 11B, Waghawadi Road, Bhavnagar - 364004. Bhilai: 2nd Floor, Priyadarshani Panisar, above dominos pizza, Nehru Nagar, Near Railway Crossing, Bhilai - 490020. Bhilwara: 1st Floor, B Block, Shop No 21, S K Plaza, Pur road, Bhilwara - 311001. Bhopal: Kartar towers, 2nd floor, E2/20, Arera Colony, Opp Habibganj railway station, next to hotel sangeet Bhopal - 462016. Bhubaneswar: 2nd Floor, Near Kalsi Petrol Pump, 5 - Janpath Karvil Nagar, Bhubaneshwar - 751001. Bhuj: 1st Floor, Shah Commercial Complex, 214 & 215, Near SBI Bank, Station Road, Bhuj - 370001. Bikaner: 1st Floor, Shop No 26 & 27, Silver Square, Rani Bazar, Bikaner - 334001. Bilaspur: 1st Floor, Krishna, Sonchhatra Compound, Shiv Talkies - Tarbahar Road, Near RNT Square, Bilaspur - 495004. Bokaro: GB-20, City Center, Sector-4 Bokaro - 827004. Borivali: Premise No 101, Vraj Deep, Junction of Chandavarkar Road & Eksar Road, Borivali West, Opp to Megh Mayur Tower, Mumbai - 400091. Calicut: 6/1002M, 4th Floor, City Mall, Kannur Road (Opp Y.M.C.A), Calicut - 673001. Chandigarh: 1st Floor, SCO No 449-450, Sector 35-C, Chandigarh - 160034. Chennai: 2nd Floor, No.50, N.B Road (North Boag Road), T. Nagar, Chennai - 600017. Cochin: 3rd Floor, Chicago Plaza, Rajaji Road, Ernakulam, Cochin - 682035. Coimbatore: AHUJA TOWERS, 2ND FLOOR - 42/15, T. V. SWAMY ROAD (WEST), R. S. PURAM, COIMBATORE - 641002. Cuttack: 3rd Floor, City Mart, B. K. Road, Cuttack - 753001. Dalhousie: 14B, 18, British Indian Street, GF Shop No. 14, Kolkata - 700001. Dehradun: 2nd Floor, NCR Corporate Plaza, New Cantt Road, Dehradun - 248001. Dhanbad: 4th Floor, Shree Laxmi Complex, Bank Mode, Dhanbad - 826001. Durgapur: Plot No 848, City Centre, Near Rose Valley Hotel, 2nd Floor, Durgapur - 713216. Faridabad: Reliance General Insurance, SCO 2nd Floor, Near HDFC Bank, Sector -16, Faridabad - 121002. Firozabad: 1st Floor, Plot No. 9/1, Raniwala Market, Agra Road, Above UCO Bank, Firozabad -283203. Gandhinagar: Office No 302, Meghmalhar, Sector 11, Ch Road, Gandhinagar - 382017. Ghatkopar: Office No. 203 & 204, 2nd Floor, Rupa Plaza, Jawahar Road, New BMC Office, Ghatkopar (E), Mumbai - 400077. Ghaziabad: Reliance Life Insurance, J-1, Second Floor, RDC, Raj Nagar, Ghaziabad - 201001. Gorakhpur: 4th Floor, Cross Road Mall, Bank Road, Gorakhpur - 273001. Guntur: Pranavam Plaza, Door No. 5-35-69, 4/9, Brodipet, Guntur - 522002. Gurgaon: Palm Court Building, 7th Floor, Sector 14, Gurgaon - 122001. Guwahati: 2E, 2nd Floor, Dihang Arcade, ABC, Raiiv Bhavan, G S Road, Guwahati - 781005, Gwalior: 3rd Floor, Alaknanda Tower, City Centre, Gwalior - 474002, Haldwani: 2nd Floor, Block B, Durga City Centre, Haldwani -263139. Himmatnagar: Office No 1, Ground Floor, Rajkamal Chambers, Near LIC, Highway Road, Polo Ground, Vistar, Himmatnagar - 383001. Howrah: Jai Mata Di Tower (4th Floor), 21, Dobson Road, Howrah, West Bengal, PIN - 711101. Hubli: Eureka Junction, 1st Floor, Above ICICIBank, Travellers Bunglow Road, Hubli - 580029. Hyderabad: Second Floor, Gowra Klassic, 1-11-252/6&7/A&B, behind Shoppers Stop, Begumpet - 500016. Ichalkaranji: 2nd Floor, Suyog Chambers, Ward No 16, H No 1545, Ichalkaranji - Kolhapur Main Road, Near Central Bus Stand, Ichalkaranji - 416115. Indore: 303 & 304, D M Towers, 21/1 Race Course Road, Near Janjirwala Square, Indore - 452001. Jabalpur: 1st Floor, Raj Leela Tower, 1276 Wight Town, Allahabad Bank, Jabalpur - 482001. Jaipur: 1st Floor, Ambition Tower, Above SBBJ Kohinoor Branch, D-46, Agrasen Circle, Subhash Marg, C Scheme, Jaipur - 302001. Jalandhar: 2nd Floor, Shanti Tower, SCO no.37, PUDA Complex, Opposite Tehsil Complex, Jalandhar - 144001. Jalgaon: Ground Floor, Shop No 3, Laxmi Plaza, Gujarathi Lane, Visanji Nagar, Jalgaon - 425001. Jammu: Banu Plaza, B-2, 206, South Block, Railway Head, Jammu, Jammu & Kashmir - 180001. Jamnagar: Shop no. 2, 3, 4 & 5, Ground Floor, Shilp, Indira Nagar, Jamnagar - 361 140. Jamshedpur: Office No. 310 , 3rd Floor, Yashkamal Complex, Bistupur, Jamshedpur - 831001. Janakpuri: Ground Floor, Shop No 31, B Block, Community Centre, Janakpuri - 110058. Jayanagar: 118/1, First Floor, Venkat Elegance, 6th C Main Road, 4th Block, Jayanagar, Bangalore - 560011. Jhansi: 1st Floor, DP Complex, Elite, Sipri Road, Jhansi - 284001. Jodhpur: Dhir Jhanka, 3rd Floor, Illrd B Road, Sardarpura, Jodhpur - 342003. Jodhpur - 342001. Junagarh: Shop No 10, Raiji Nagar, Shopping Complex, Opposite Moti Palace, Junagarh - 362001. Kalyan: Shop No 4, Gr Floor, Santoshi Mata road, Mahavir Complex, Kalyan (W) 421301. Kalyani: 1st Floor, B-8/25(CA), KALYANI NADIA, WB-741235. Kangra: Ground Floor, Shop No 3018, War No 9, Above SBI, Kangra - 177103. Kanpur: 6th Floor, Office No-3, KAN Chambers, 14/113, Civil Lines, Kanpur - 208 001. Kharagpur: Atwal Real Estate, MS Towers, OT Road, INDA, Kharagpur - 721305. Kolhapur: Upper Ground Floor, Gemstone - RD Vichare Complex, Near Central ST stand, New Shahupuri, Kolhapur - 416 001. Kolkata: Unit no. 10,11 & 12, 5th floor, FMC Fortuna, A J C Bose, Kolkata - 700 020. Kota: 1st Floor, Office No 1 & 2, Mehta Complex, Near Grain Mandi, 26, Jhalawar Road, Kota - 324007. Kottayam: 1st floor, Kaniyamparambil Arcade, Shastri Road, Kottayam - 686001. Lajpat Nagar: 1st Floor, E-100, (Above Corporation Bank), Lajpat Nagar - II, New Delhi - 110024. Lucknow: Ground Floor, Aslam Agha Complex, 5, Park Road, Thapper House, Hazaratganj, Lucknow - 226001. Ludhiana: 1st Floor, SCO 10-11, Feroze Gandhi Market, Ludhiana - 141001. Madurai: 1st Floor, Suriya Towers, 272, 273, Goods Shed Street, Madurai - 625001. Malleswaram: Door No.89 (Old no.36), Ground Floor, 3rd Cross, Sampige Road, Malleswaram, Banglore - 5600003. 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-14, Rama Plaza, Bachha Park, WK Road, Meerut - 250001. Mehsana: F - 9, F - 10, F -11, 1st Floor, Wide Angle, Mehsana Highway, Near Khari Bridge, Mehsana - 384002. Moradabad: Ground Floor, Chadha Shopping Complex, GMD Road, Moradabad - 244001. Mumbai-Indiabulls: 12th Floor, Tower 1, One Indiabulls Center, Tower One, Jupiter Mills Compound, 841, Senapati Bapat Marg, Elphinstone Road (West), Mumbai - 400013. Mumbai-Mittal: Mittal Chambers, 228, Ground Floor, Nariman Point, Mumbai - 400021. Muzaffarnagar: 1st Floor, 139, Sarvat Gate North, Ansari Road, Muzaffarnagar - 251002. Mysore: Shop No. 1, Ground Floor, Mahindra Arcade, Saraswathipuram, 2nd Main Road, Mysore - 570009. Nagpur: Office No 101, 1st Floor, Ramdaspeth, behind SBI Bank, Thapar Inclave 2, Nagpur - 440010. Nashik: First Floor, Ramdaspeth, behind SBI Bank, Thapar Inclave 2, Nagpur - 440010. Plot No.5/2, Survey No. 649/A/1/17/2, CTS No - 6862, Kulkarni Garden, Sharanpur Road, Nashik - 422002. Navsari: Shop No 301, 3rd Floor, Landmark Mall, Sayaji Library, Navsari - 396445. Block "D", Office No F17, F18, F19 & F20, Alfran Plaza, Mahatma Gandhi Road, Panjim - 403001. Panipat: 1st Floor, Royal II, 1181, G T Road, Opposite Railway Road, Panipat - 132103. Pathankot: 2nd Floor, Choudhary Collections, SCO 11, Near ICICI Bank, Patel Chowk, Pathankot - 145001. Patiala: 1st Floor, 95, Chhotti Baradari, Patiala - 147001. Patna: 4th Floor, Shahi Building, Exibhition Road, Opposite Chanakya Cinema Hall, Patna - 800001. Pune: 5th Floor, Guru Krupa, 1179/4, F.P. No. 554/4, Smruti, Modern College Road, Dnyaneshwar Paduka Chowk, Off FC Road, Pune - 411005. Raipur: 1st floor, D M Plaza, Chhotta Para, Fire Brigade chowk, Raipur - 492001. Rajahmundry: Jetty Enclave, Door No. 79-2-9/3, Tilak Road, Opposite Saibaba Temple, Rajamundry - 533103. 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. Rohtak: 2nd Floor, Ashoka Plaza, Delhi Road, Rohtak - 124001. Rourkela: 4th Floor, Triveni Complex, Madhusudan Marg, Rourkela, Orissa - 769001. Sagar: 1st Floor, 10 Civil Lines, Yadav Complex, Sagar - 470002. Salem: 2nd Floor, Kandaswarna Mega Mall, Survey No. 186/2E, Alagapuram, Opp Saradha College, Fairlands, Salem - 636016. Salt lake City: B D 25, Salt Lake, Sector - 1, Kolkata - 700064. Sangli: Ground Floor, Office No G 4, Siddhivinayak Forum Opp. Zilla Parishad, Miraj Road, Sangli - 416416. Satara: Ground Floor, Sai Plaza, Near Powai Naka, Satara - 415001. Shimla: Fourth Floor, Bella Vella, The Mall, Shimla - 171001. Siliguri: Gitanjali Complex, 1st Floor, Sevoke Road, Siliguri - 734001. Solapur: 1st Floor, Office No 6, City Pride, 162, CTS No 8397, Railway Lines, Solapur - 413002. Sreerampore: 2nd Floor, 35, N. S. Avenue, Srerampore, Hooghly - 712201. Surat: No.118, 1st Floor, Jolly Plaza, Opp. Athwagate Police Chowki, Athwagate Circle, Surat - 395001. Thane: Shop No 4, Ground Floor, Satyam Apartment, M G Road, Near Naupada Police Station, Thane - 400602. Thrissur: 4th floor, Pathayapura Building, Round South, Thrissur - 680001. Tinsukia: 2nd Floor, ALB's Commercial Complex, Opposite ICICI Bank, S R Lohia Road, Tinsukia, Assam - 786125. Tirupati: 1st Floor, 20-1-200A, Maruthi Nagar, Korlagunta, Tirumala By Pass Road, Tirupati - 517501. Trichy: Ground Floor, Plot No. D-27, Door No. D-27, 7thCross (East), Thillainagar, Tiruchirappalli - 620 018. Trivandrum: 1st flr, Uthradam, Panavila Junction, Trivandrum - 695001. Udaipur: 1st Floor, Ridhi Sidhi Complex, Madhuban, Udaipur - 313001. Ujjain: Office No 304, Shape Arcade, Kalidas Marg, 116, Freeganj, Ujjain - 456001. Valodara: Office No 304, 3rd Floor, KP Infinity Complex, Opposite Inox, Race Course, Vadodara - 390007. Valsad: 103, Amar Chamber, Station Road, Valsad - 396001. Vapi: 1st Floor, Royal Fortune, 102 b/b,102b/c, Daman Chala Road, Opp Upasna School, Vapi – 396191. Varanasi: unit no. 2, 1st floor, Arihant Complex, Sigra Varanasi - 221010. Vasco: Shop No. S-1, Our Lady of Merces Building, Opp. K.T.C Bus Stand, Mundvel, Vasco Da Gama, Goa - 403802. Vashi: Shop No 8, AJP Building, Near Saraswat Co op Bank, Sector 17, Vashi, Nai Mumbai - 400705. Vijayawada: 3rd floor, Surya tower, Above Icon showroom, M G Road, Labbipet, Vijayawada - 520 010. Visakhapatnam: 2nd Floor, VRC Complex, Dwarka Nagar, Vishakhapatnam -530016. Warangal: Ground Floor, H No. 5-9-130,130/1&130/2, Sikhwadi, Hanamkonda, Warangal - 506001.

KARVY COMPUTERSHARE PRIVATE LIMITED

Agartala: Bidurkarta Chowmuhani, J N Bari Road, Tripura (West), Agartala - 799001. Agra: 1St Floor, Deepak Wasan Plaza, Behind Holiday Inn, Opp Megdoot Furnitures, Sanjay Place, Agra - 282002. Ahmedabad: 201/202 Shail, Opp: Madhusudan House, Navrangpura, Ahmedabad - 380006. Ajmer: S. No. 1 & 2, 2Nd Floor, Ajmer Tower, Kutchery Road, Ajmer - 305001. Akola: Yamuna Tarang Complex, Shop No 30, Ground Floor, N. H. No- 06, Akola, Akola - 444004. Aligarh: 1St Floor, Kumar Plaza, Aligarh - 202001. Allahabad: Rsa Towers, 2Nd Floor, Above Sony Tv Showroom, 57, S P Marg, Civil Lines, Allahabad - 211001. Alleppy: X1V 172, Jp Towers, Mullackal, Ksrtc Bus Stand, Alleppy - 688011. Alwar: 101, Saurabh Tower, Opp. Uit, Near Bhagat Singh Circle, Road No. 2, Alwar - 301001. Ambala: 6349, Nicholson Road, Adjacent Kos Hospitalambala Cant, Ambala - 133001. Amravati: Shop No 13 & 27, Gulshan Plaza, Badnera Road, Near Bhartiya Mahavidhyalaya, Rajapeth, Amravati - 444605. Amritsar: 72-A, Taylor'S Road, Opp Aga Heritage Club, Amritsar - 143001. Anand: B-42 Vaibhav Commercial Center, Nr Tvs Down Town Shrow Room, Grid Char Rasta, Anand - 380001. Ananthapur: #15/149,1St Floor, S R Towers, Subash Road, Opp. To Lalitha Kala Parishad, Anantapur - 515001. Ankleshwar: L/2 Keval Shopping Center, Old National Highway, Ankleshwar, Ankleshwar - 393002. Asansol: 114/71 G T Road, Near Sony Centre, Bhanga Pachil, Asansol - 713303. Aurangabad: Ramkunj Niwas, Railway Station Road, Near Osmanpura Circle, Aurangabad - 431005. Azamgarh: 1St Floor, Alkal Building, Opp. Nagaripalika Civil Line, Azamgarh - 276001. Balasore: Gopalgaon, M.S Das Street, Gopalgaon, Balasore, Orissa, Balasore - 756001. Bangalore: 59, Skanda puttanna Road, Basavanagudi, Bangalore - 560004. Bankura: Ambika Market Complex (Ground Floor), Nutanganj, Post & Dist Bankura, Bankura - 722101. Bareilly: 1St Floor, 165, Civil Linesopp. Hotel Bareilly Palace, Near Railway Station, Bareilly - 243001. Barhampore (Wb): Thakur Market

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Complex, Gorabazar, Post Berhampore Dist Murshidabad, 72 No Nayasarak Road, Barhampore (Wb) - 742101. Baroda: Sb-5, Mangaldeep Complex, Opp. Masonic Hall, Productivity Road,
Alkapuri, Baroda - 390007. Begusarai: Near Hotel Diamond Surbhi Complex, O.C Township Gate, Kapasiya Chowk, Begusarai - 851117. Belgaum: Cts No 3939/ A2 A1, Above Raymonds Show
Room | Beside Harsha Appliances, Club Road, Belgaum - 590001. Bellary: No. 1, Khb Colony, Gandhi Nagar, Bellary - 583103. Berhampur (Or): 3rd Lane Dharam Nagar, Opp - Divya Nandan
Kalyan Mandap, Near Lohiya Motor, Orissa, Berhampur (Or) - 760001. Betul: 107,1St Floor, Hotel Utkarsh, I J. H. College Road, Betul - 460001. Bhagalpur: 2Nd Floor, Chandralok Complex,
Ghantaghar, Radha Rani Sinha Road, Bhagalpur - 812001. Bharuch: Shop No 147-148, Aditya Complex, Near Kasak Circle, Bharuch - 392001. Bhatinda: #2047-A 2Nd Floor, The Mall Road,
Above Max New York Life Insurance, New Delhi - 151001. Bhavnagar: G-11 Giranjali Complex, Beside Bhavnagar Municipal Corporation & Collector Office, Kalanala, Bhavnagar - 364001. Bhilai:
Shop No -1, First Floor, Plot No -1, Commercial Complex, Nehru Nagar - East, Bhilai - 490020. Bhilwara: Shop No. 27-28, 1St Floor, Heera Panna Market, Pur Road, Bhilwara - 311001. Bhopal:
Kay Kay Business Centre, 133, Zone I, Mp Nagar, Above City Bank, Bhopal - 462011. Bhubaneswar: A/181, Back Side Of Shivam Honda Show Room, Saheed Nagar, Bhubaneswar - 751007.
Bikaner: 70-71, 2Nd Floor | Dr. Chahar Building, Panchsati Circle, Sadul Ganj, Bikaner - 334001. Bilaspur: Shop No-201 & 202, 1St Floor, V R Plaza, Link Road, Bilaspur, C. G. Bilaspur - 495001.
Bokaro: B-1, 1St Floor, City Centre, Sector - 4, Near Sona Chandi Jwellars, Bokaro - 827004. Burdwan: 63 Gt Road, Halder Complex 1St Floor, Burdwan - 713101. Calicut: lind Floor Soubhagya
Shopping Complex, Arayidathpalam, Mavoor Road, Calicut - 673004. Chandigarh: Sco-371-372S, Above Hdfc Bank, Sector 35-B, Chandigarh - 160036. Chandrapur: Shop No-6, Office No-2
1St Floor, Rauts Raghuvanshi Complex, Beside Azad Garden Main Road, Chandrapur - 442402. Chennai: F-11, Akshaya Plaza, 1St Floor, 108, Adhithanar Salai, Egmore, Opp To Chief
Metropolitan Court, Chennai - 600002. Chinsura: J C Ghosh Saranu, Bhanga Gara, Chinsurah, Hooghly, Chinsurah - 712101. Cochin: Ali Arcade, 1St Floor, Kizhavana Road, Panampilly Nagar,
Near Atlantis Junction, Ernakualm - 682036. Coimbatore: 1057/1058 Jaya Enclave, 2nd Floor, Avinashi Road, Coimbatore - 641018. Cuttack: Po - Buxi Bazar, Cuttack, Opp Dargha Bazar,
Dargha Bazar, Cuttack - 753001. Darbhanga: Jaya Complex, 2Nd Floor, Above Furniture Planet, Donar, Chowk, Darbhanga - 846003. Davangere: 376/2, 4th Main, 8th Cross, P J Extn,
Davangere - 577002. Dehradun: Kaulagarh Road, Near Sirmaur Margabove, Reliance Webworld, Dehradun - 248001. Deoria: 1St Floor, 1St Floor, Opp. Zila Panchayat, Civil Lines, Deoria -
274001. Dewas: 27 Rmo House, Station Road, Above Maa Chamunda Gaes Agency, Dewas - 455001. Dhanbad: 208 New Market 2Nd Floor, Bank More, Dhanbad - 826001. Dharwad: G, 788
Banashankari Avenue, Opp Nttf,, PB Road, Dharwad - 580001. Dhule: Ashoka Estate, Shop No. 14/A, Upper Ground Floor, Sakri Road, Opp. Santoshi Mata Mandir, Dhule - 424001. Dindigul:
No: 9 Old No: 4/B, New Agraharam, Palani Road, Dindigul - 624001. Durgapur: 1St Floor, Old Dutta Automobile Bldg, Nachan Road, Benachity, Durgapur - 713213. Eluru: D.No: 23B-5-93/1,
Savithri Complex, Edaravari Street, Near Dr. Prabhavathi Hospital, R. Pet, Eluru - 534002. Erode: No: 4, Veerappan Traders Complex, KMY Salai, Sathy Road, Opp. Erode Bus Stand, Erode -
638003. Faridabad: A-2B, Ist Floor, Nehru Groundnit, Faridabad - 121001. Ferozpur: The Mall Road, Chawla Bulding, Ist Floor, Opp. Centrail Jail, Near Hanuman Mandir, Ferozepur - 152002.
Gandhidham: 203 2Nd Floor, Bhagwati Chamber, Kutchkala Road, Gandhidham - 370201. Gandhinagar: Plot No - 945/2, Sector - 7/C, Opp Pathika, Gandhinagar - 382007. Gaya: 1St Floor
Lal Bhawan, Tower Chowk, Near Kiran Cinema, Gaya - 823001. Ghaziabad: 1St Floorc-7, Lohia Nagar, Ghaziabad - 201001. Ghazipur: 2Nd Floor, Shubhra Hotel Complex, Mahaubagh, Ghazipur
- 233001. Gonda: Shri Market, Sahabgunj, Station Road, Gonda - 271001. Gorakhpur: Above V. I. P. Houseajdacent, A.D. Girls College, Bank Road, Gorakpur - 273001. Gulbarga: Cts No 2913
1St Floor, Asian Towers, Jagath Station Main Road, Next To Adithya Hotel, Gulbarga - 585105. Guntur: D No 6-10-27, Srinilayam, Arundelpet, 10/1, Guntur - 522002. Gurgaon: Shop No.18,
Ground Floor, Sector - 14, Opp. Akd Tower, Near Huda Office, Gurgaon - 122001. Guwahati: 54 Sagarika Bhawan 2Nd Floor, R G Barooah Road, Aidc, Near Baskin Robbins, Guwahati - 781024.
Gwalior: 37/38, Lashkar, Mlb Roadshinde Ki Chhawani, Near Nadi Gate Pul, Gwalior - 474001. Haldwani: Above Kapilaz, Sweet House, Opp Lic Building, Pilikothi, Haldwani - 263139. Haridwar:
8, Govind Puri, Opp. LIC - 2, Above Vijay Bank, Main Road, Ranipur More, Haridwar - 249401. Hassan: St Anthony'S Complex, Ground Floor, H.N. Pura Road, Hassan - 573201. Hissar: Sco-71,
1St Floor, Red Square Market, Hissar - 125001. Hoshiarpur: 1St Floor, The Mall Tower, Opp Kapila Hospital, Sutheri Road, Hoshiarpur - 146001. Hubli: 22Nd & 23Rd, 3Rd Floor, Eureka Junction,
Travellers Bunglow, Hubli - 580029. Hyderabad: 8-2-596, Avenue 4, Karvy Plaza, Street No 1, Banjara Hills, Hyderabad - 500034. Indore: 213 B City Center, M.G. Road, Opp. High Court, Indore
- 452001. Jabalpur: Grover Chamber, 43 Naya Bazar Malviya Chowk, Opp Shyam Market, Jabalpur - 482002. Jaipur: S16/A liird Floor, Land Mark Building Opp Jai Club, Mahaver Marg C
Scheme, Jaipur - 302001. Jalandhar: Arora Prime Tower, Lowe Ground Floor, Office No 3 Plot No 28, Jalandhar - 144001. Jalgaon: 113, Navi Peth, B/H Mahalaxmi Dairy, Jalgaon - 425001.
Jalpaiguri: D B C Road Opp Nirala Hotel, Opp Nirala Hotel, Jalpaiguri - 735101. Jammu: 5 A/D Extension 2, Near Panama Chowk Petrol Pump, Panama Chowk, Jammu - 180012. Jammagar:
108 Madhav Palaza, Opp Sbi Bank, Nr Lal Bunglow, Jamnagar - 361001. Jamshedpur: Kanchan Tower, 3Rd Floor, Main Road, Bistupur, Near Traffic Signal, Jamshedpur - 831001. Jaunpur: R
N Complex, 1-1-9-G, In Front Of Pathak Honda, Ummarpur, Jaunpur - 222002. Jhansi: 371/01, Narayan Plaza, Gwalior Road, Near Jeevan Shah Chauraha, Jhansi - 284001. Jodhpur: 203, Modi
Arcade, Chopasni Road, Jodhpur - 342001. Junagadh: 124-125 Punit Shopping Center, M.G Road, Ranavav Chowk, Junagadh - 362001. Kannur: 2 Nd Floor, Prabhath Complex, Fort Road,
Nr. Icici Bank, Kannur - 670001. Kanpur: 15/46, B, Ground Floor, Opp: Muir Mills, Civil Lines, Kanpur - 208001. Karaikudi: Gopi Arcade, 100 Feet Road, Karaikudi - 630001. Karimnagar: H.No.4-
2-130/131, Above Union Bank, Jafri Road, Rajeev Chowk, Karimnagar - 505001. Karnal: 18/369, Char Chaman, Kunjpura Road, Behind Miglani Hospital, Karnal - 132001. Karur: No.6, old
No.1304, Thiru-vi-ka Road, Near G.R. Kalyan Mahal, Karur - 639001. Kharagpur: 180 Malancha Road, Beside Axis Bank Ltd, Kharagpur - 721304. Kolhapur: 605/1/4 E Ward, Shahupuri 2Nd
Lane, Laxmi Niwas, Near Sultane Chambers, Kolhapur - 416001. Kolkata: 166 A Rashbihari Avenue 2Nd Floor, Opp - Fortish Hospital, Kolkata - 700029. Kollam: Sree Vigneswara Bhavan,
Shastri Junction, Kollam - 691001. Korba: 1St Floor, 35, Indira Complex, P. Nagar, Korba - 495677. Kota: 29, Ist Floor, Near Lala Lajpat Rai Circle, Shopping Centre, Kota - 324007. Kottayam:
1St Floor Csiascension Square, Railway Station Road, Collectorate PO, Kottayam - 686002. Kurnool: Shop No.43, 1St Floor, S V Complex, Railway Station Road, Near Sbi Main Branch, Kurnool
- 518004. Lucknow: 24, Prem Nagar, Ashok Marg, Lucknow - 226001. Ludhiana: Sco - 136, 1St Floor Above Airtel Showroom, Feroze Gandhi Market, Ludhiana - 141001. Madurai: Rakesh
towers, 30-C, Ist floor, Bye pass Road, Opp Nagappa motors, Madurai - 625010. Malappuram: First Floor, Cholakkal Building, Near U P School, Up Hil, Malappuram - 676505. Malda: Sahis
Tuli, Under Ward No.6, No.1 Govt Colony, English Bazar Municipality, Malda - 732101. Mandi: 149/11, School Bazaar, Mandi - 175001. Mangalore: Mahendra Arcade Opp Court Road, Karangal
Padi, Mangalore - 575003. Margoa: 2Nd Floor, Dalal Commercial Complex, Pajifond, Margao - 403601. Mathura: Ambey Crown, lind Floor, In Front Of Bsa College, Gaushala Road, Mathura -
281001. Meerut: 1St Floor, Medi Centreopp Icici Bank, Hapur Road Near Bachha Park, Meerut - 250002. Mehsana: UI/47 Apollo Enclave, Opp Simandhar Temple, Modhera Cross Road,
Mehsana - 384002. Mirzapur: Girja Sadan, Dawari Gunj, Mirzapur - 231001. Moga: 1St Floor, Dutt Road, Mandir Wali Gali, Civil Lines, Barat Ghar, Moga - 142001. Moradabad: Om Arcade,
Parker Road, Above Syndicate Bank, Chowk Tari Khana, Moradabad - 244001. Morena: Moti Palace, Near Ramjanki Mandir, Near Ramjanki Mandir, Morena - 476001. Mumbai: 24/B, Raja
Bahadur Compound, Ambalal Doshi Marg, Behind Bse Bldg, Fort - 400001. Muzaffarpur: I St Floor, Uma Market, Thana Gumtimoti Jheel, Muzaffarpur - 842001. Mysore: L-350, Silver Tower,
Ashoka Road, Opp.Clock Tower, Mysore - 570001. Nadiad: 104/105, Near Paras Cinema, City Point Nadiad, Nadiad - 387001. Nagerkoil: 3A, South Car Street, Nagercoil - 629001. Nagpur:
Plot No 2/1 House No 102/1, Mata Mandir Road, Mangaldeep Appartment Opp Khandelwal Jewelers, Dharampeth, Nagpur - 440010. Namakkal: 105/2, Arun Towers, Paramathi Street,
Namakkal - 637001. Nanded: Shop No.4, Santakripa Market, G G Road, Opp. Bank Of India, Nanded - 431601. Nasik: S-12, Suyojit Sankul, Sharanpur Road, Near Rajiv Gandhi Bhavan, Nasik
- 422002. Navsari: 1/1 Chinmay Aracade, Opp Sattapir Rd, Tower Rd, Mavsari - 396445. Nellore: 16-2-230, Room No: 27, 2Nd Floor, Keizen Heights, Gandhi Nagar, Pogathota, Nellore - 524001.
New Delhi: 305 New Delhi House, 27 Barakhamba Road, New Delhi - 110001. Nizamabad: H No:5-6-430, A Bove Bank Of Baroda First Floor, Beside Hdfc Bank, Hyderabad Road, Nizamabad
- 503003. Noida: 307 Jaipuria Plazad 68 A, 2Nd Floor, Opp Delhi Public School, Sector 26, Noida - 201301. Palghat: No: 20 & 21, Metro Complex H.P.O.Road Palakkad, H.P.O.Road, Palakkad
- 678001. Panipat: 1St Floor,, Krishna Tower, Above Amertex, G.T. Road, Panipat - 132103. Panjim: City Business Centre, Coelho Pereira Building, Room No 18,19 & 20, Dada Vaidya Road,
Panjim - 403001. Pathankot: 1St Floor, 9 A, Improvement Trust Building, Patel Chowk, Pathankot - 145001. Patiala: Sco 27 D, Chotti Baradari, Near Car Bazaar, Patiala - 147001. Patna: 3A,
3Rd Floor Anand Tower, Exhibition Road, Opp Icici Bank, Patna - 800001. Pollachi: S S Complex, New Scheme Road, Pollachi - 642002. Pondicherry: No:7, Thiayagaraja Street, Pondicherry
- 605001. Proddatur: Shop No:4, Araveti Complex, Mydukur Road, Beside Syndicate Bank, Proddatur - 516360. Pudukottai: Sundaram Masilamani Towers, Ts No. 5476 - 5479, Pm Road, Old
Tirumayam Salai, Near Anna Statue, Jublie Arts, Pudukottai - 622001. Pune: Office # 16, Ground Floor, Shrinath Plaza, Near Dyaneshwar Paduka Chowk, F C Road, Pune - 411005. Raipur: 2 &
3 Lower Level, Millenium Plaza, Room No. Ll 2& 3, Behind Indian Coffee House, Raipur - 492001. Rajahmundry: D.No.6-1-4, Rangachary Street, T. Nagar, Near Axis Bank Street, Rajahmundry
- 533101. Rajapalayam: Sri Ganapathy Complex, 14B/5/18, TP Mills Road, Rajapalayam - 626117. Rajkot: 104, Siddhi Vinyak Com. Opp Ramkrishna Ashram, Dr Yagnik Road, Rajkot - 360001.
Ranchi: Room No 307 3Rd Floor, Commerce Tower, Beside Mahabir Tower, Ranchi - 834001. Ratlam: 1 Nagpal Bhawan, Free Ganj Road , Do Batti, Near Nokia Care, Ratlam - 457001.
Renukoot: Shop No.18, Near Complex Birla Market, Renukoot - 231217. Rewa: Ist Floor, Angoori Building, Besides Allahabad Bank, Trans University Road, Civil Lines, Rewa - 485001. Rohtak:
1St Floor, Ashoka Plaza, Delhi Road, Rohtak - 124001. Roorkee: Shree Ashadeep Complex, 16, Civil Lines, Near Income Tax Office, Roorkee - 247667. Rourkela: 1St Floor Sandhu Complex,
Kachery Road, Uditnagar, Rourekla - 769012. Sagar: Above Poshak Garments, 5 Civil Lines, Infront Of Income Tax Office, Sagar - 470002. Saharanpur: 18 Mission Market, Court Road,
Saharanpur - 247001. Salem: No:40, 2nd Floor, Brindavan Road, Fairlands, Near Perumal Koil, Salem - 636016. Sambalpur: Ground Floor Quality Massion, Sambalpur - 768001. Satna: 1St
Floor, Gopal Complex, Near Bus Stand, Rewa Road, Satna - 485001. Shaktinagar: 1St/A-375, V V Colony, Dist Sonebhadra, Shaktinagar - 231222. Shillong: Annex Mani Bhawan, Lower Thana
Road, Near R K M Lp School, Shillong - 793001. Shimla: Triveni Building, By Pas Chowkkhallini, Shimla - 171002. Shimoga: Udaya Ravi Complex, LLR Road, Durgi Gudi, Shimoga - 577201.
Shivpuri: 1St Floor, M.P.R.P. Building, Near Bank Of India, Shivpuri - 473551. Sikar: First Floor, Super Tower, Behind Ram Mandir Near Taparya Bagichi, Sikar - 332001. Silchar: N.N. Dutta Road,
Chowchakra Complex, Premtala, Silchar - 788001. Siliguri: Nanak Complex, Sevoke Road, Siliguri - 734001. Sitapur: 12/12-A Sura Complex, Arya Nagar Opp, Mal Godam, Sitapur - 261001.
Sivakasi: 363, Thiruthangal Road, Opp: TNEB, Sivakasi - 626123. Solan: Sahni Bhawan, Adjacent Anand Cinema Complex, The Mall, Solan - 173212. Solapur: Block No 06, Vaman Nagar, Opp
D-Mart, Jule Solapur - 413004. Sonepat: 205 R Model Town, Above Central Bank Of India, Sonepat - 131001. Sri Ganganagar: 35E Block, Opp: Sheetla Mata Vaateka Sri Ganganagar, Sri
Ganganagar - 335001. Srikakulam: D.No-4-1-28/1, Venkateswara Colony, Near Income Tax Office, Srikakulam - 532001. Sultanpur: Rama Shankar Complex, Civil Lines, Faizabad Road,
Sultanpur - 228001. Surat: G-5 Empire State Buliding, Nr Udhna Darwaja, Ring Road, Surat - 395002. Thanjavur: No. 70, Nalliah Complex, Srinivasam Pillai Road, Tanjore - 613001. Thodupuzha:
First Floor, Pulimoottil Pioneer, Pala Road, Thodupuzha - 685584. Tirunelveli: 55/18, Jeney Building, S N Road, Near Aravind Eye Hospital, Tirunelveli - 627001. Tirupathi: Flot No: 16, 1St Floor,
R C Road, Near Palani Theater, Tirupathi - 517501. Tirupar: First floor, 224 A, Kamaraj Road, Opp to Cotton market complex, Tirupur - 641604. Tiruvalla: 2Nd Floor, Erinjery Complex,
Ramanchira, Opp Axis Bank, Thiruvalla - 689107. Trichur: 2Nd Floor, Brothers Complex, Naikkanal Junction, Shornur Road, Near Dhanalakshmi Bank H O, Thrissur - 680001. Trichy: 60, Sri
Krishna Arcade, Thennur High Road, Trichy - 620017. Trivandrum: 2Nd Floor, Akshaya Tower, Sasthamangalam, Trivandrum - 695010. Tuticorin: 4 - B, A34 - A37, Mangalmal Mani Nagar, Opp.
Rajaji Park, Palayamkottai Road, Tuticorin - 628003. Udaipur: 201-202, Madhav Chambers, Opp G P O, Chetak Circle, Udaipur - 313001. Ujjain: 101 Aashta Tower, 13/1 Dhanwantri Marg,
Freeganj, Ujjain - 456010. Valsad: Shop No 2, Phiroza Corner, Opp Next Show Room, Tithal Road, Valsad - 396001. Vapi: Shop No-12, Ground Floor, Sheetal Appatment, Near K P Tower, Vapi
- 396195. Varanasi: D-64/1321St Floor, Anant Complex, Sigra, Varanashi - 221010. Vellore: 1, M N R Arcade, Officers Line, Krishna Nagar, Vellore - 632001. Vijayanagaram: Soubhagya, 19-6-
1/3, 2Nd Floor, Near Fort Branch, Opp: Three Temples, Vizianagaram - 535002. Vijayawada: 39-10-7, Opp: Municipal Water Tank, Labbipet, Vijayawada - 520010. Visakhapatnam: Door No
47-14-5/1, Eswar Paradise, Dwarakanagar Main Road, Visakhapatnam - 530016. Warangal: 5-6-95, 1 St Floor, Opp: B.Ed Collage, Lashkar Bazar, Chandra Complex, Hanmakonda, Warangal
- 506001. Yamuna Nagar: Jagdhari Road, Above Uco Bank, Near D.A.V. Girls College, Yamuna Nagar - 135001.
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