

**Key Information Memorandum cum Application Form**

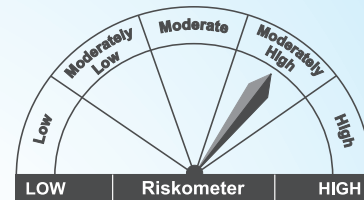
# Reliance Capital Builder Fund IV - Series D

(A Close Ended Equity Oriented Scheme)

**Product label**
**This product is suitable for investors who are seeking\*:**

- long term capital growth
- investment in diversified portfolio of equity & equity-related instruments with small exposure to fixed income securities

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



Investors understand that their principal will be at Moderately High risk

**Offer for Sale of Units at Rs.10/- per unit during the new fund offer period**
**TRUSTEE**
**REGISTERED OFFICE**

**Reliance Capital Trustee Co. Limited,**

CIN : U65910MH1995PLC220528

Reliance Centre, 7th Floor, South Wing, Off Western Express Highway,

Santacruz (East), Mumbai - 400 055.

Tel No. - 022- 33031000, Fax No. - 022- 33037662

E-mail : customer\_care@reliancecapital.com

'Touchbase' (Customer Helpline) 3030 1111

Investors using mobile phones need to prefix STD Code of their respective city before 3030 1111.

MTNL/BSNL subscribers need to dial 022 - 3030 1111.

Overseas callers need to dial 91 - 22 - 3030 1111.

Website: www.reliancecapital.com

**INVESTMENT MANAGER**
**REGISTERED OFFICE**

**Reliance Nippon Life Asset Management Limited,**

(formerly Reliance Capital Asset Management Limited)

CIN : L65910MH1995PLC220793

Reliance Centre, 7th Floor, South Wing, Off Western Express Highway,

Santacruz (East), Mumbai - 400 055.

Tel No. - 022- 33031000, Fax No. - 022- 33037662

**REGISTRAR**

**Karvy Computershare Pvt. Ltd.**

Karvy Selenium Tower B, Plot number 31 & 32, Financial District,

Nanakramguda, Serilingampally Mandal,

Hyderabad - 500032, India

**CUSTODIAN**

**Deutsche Bank A.G.**

Deutsche Bank House, Hazarimal Somani Marg Fort,

Mumbai 400 001, INDIA

**AUDITORS TO THE SCHEMES**

**Haribhakti & Co. LLP**

**Chartered Accountants**

705, Leela Business Park, Andheri Kurla Road, Andheri (E),

Mumbai - 400 059, INDIA.

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the Scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations, etc., investors should, before investment, refer to the respective Scheme Information Document and Statement of Additional Information available free of cost at any of the Investor Service Centres or distributors or from the website www.reliancecapital.com. The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM. This KIM is dated December 18, 2017.

**Disclaimer:**

"BSE Ltd. ("the Exchange") has given vide its letter DCS/IPO/LK/MF/IP/286/2017-18 dated July 07, 2017 permission to Reliance Mutual Fund to use the Exchange's name in this SID as one of the Stock Exchanges on which this Mutual Fund's Unit are proposed to be listed. The Exchange has scrutinized this SID for its limited internal purpose of deciding on the matter of granting the aforesaid permission to Reliance Mutual Fund. The Exchange does not in any manner: - i) warrant, certify or endorse the correctness or completeness of any of the contents of this SID; or ii) warrant that this scheme's unit will be listed or will continue to be listed on the Exchange; or iii) take any responsibility for the financial or other soundness of this Mutual Fund, its promoters, its management or any scheme or project of this Mutual Fund; and it should not for any reason be deemed or construed that this SID has been cleared or approved by the Exchange. Every person who desires to apply for or otherwise acquires any unit of Reliance Capital Builder Fund IV - Series D of this Mutual Fund may do so pursuant to independent inquiry, investigation and analysis and shall not have any claim against the Exchange whatsoever by reason of any loss which may be suffered by such person consequent to or in connection with such subscription/acquisition whether by reason of anything stated or omitted to be stated herein or for any other reason whatsoever"

Reliance Mutual Fund/Reliance Nippon Life Asset Management Limited (formerly Reliance Capital Asset Management Limited) and its empanelled brokers has not given and shall not give any indicative portfolio and indicative yield in any communication, in any manner whatsoever. Investors are advised not to rely on any communication regarding indicative yield/portfolio with regard to the scheme.

Scheme	Tenure*	New Fund Offer Opens	New Fund Offer Closes
Reliance Capital Builder Fund IV - Series D	3 Years	December 29, 2017	January 12, 2018

\*The maturity period will be calculated from the date of allotment of units. However, if the maturity date falls on a non working day, the succeeding working day shall be considered for the purpose of maturity date in the scheme.

## INVESTMENT OBJECTIVE:

The investment objective of the scheme is to provide capital appreciation to the investors, which will be in line with their long term savings goal, by investing in a diversified portfolio of equity & equity related instruments with small exposure to fixed income securities. Although, the objective of the Fund is to generate optimal returns, the objective may or may not be achieved.

## ASSET ALLOCATION PATTERN OF THE SCHEME

Under normal circumstances, the anticipated asset allocation would be:

Instruments	Indicative asset allocation (% of total assets)		Risk Profile
	Maximum	Minimum	
Diversified Equity and Equity related Instruments	100%	80%	High
Debt and Money Market Instruments	20%	0%	Medium to Low

The scheme may engage in securities lending and repo in corporate debt. Gross exposure of the scheme to repo transactions in corporate debt securities shall not be more than 10% of the net asset scheme or such other limits as may be permitted by SEBI from time to time. The scheme may engage in Securities Lending not exceeding 15% of the net assets of the scheme and shall not lend more than 5% of its Net Assets to a single counterparty or such other limits as may be permitted by SEBI from time to time.

The scheme will neither invest in securitized debt nor engage in short selling.

In case the Fund Manager decides to invest in Equity and Debt instruments of ADRs / GDRs issued by Indian / foreign companies and in foreign Securities in accordance with SEBI Regulations in the Scheme and such investments will not exceed 20% of the net assets of the Scheme. The investments in overseas securities shall be made in accordance with SEBI Circular No. SEBI/IMD/ CIR No.7/104753/07 dated September 26, 2007 and such other amendments as issued by SEBI from time to time.

The scheme shall invest only in such permissible debt securities which will mature on or before the date of the maturity of the scheme.

The cumulative gross exposure through repo transactions in Corporate debt securities along with equity, debt and derivative positions will not exceed 100% of the net assets of the scheme or such other limits as may be permitted by SEBI 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 or such other limits as may be permitted by SEBI from time to time. However, the gross exposure to derivatives in the equity segment shall be restricted to 50% of the net assets 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 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. 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 endeavors to provide capital appreciation to the investors, which will be in line with their long term savings goals, by investing in a mix of securities comprising of equity, equity related instruments with a small exposure to fixed income securities.

The equity asset allocation will be invested in diversified equity and equity related securities of the companies that have a potential to appreciate in the long run. Therefore the fund would have the flexibility to invest in stocks from sectors and industries of all market capitalization. The allocation to the different market caps would vary from time to time depending on the overall market conditions, market opportunities and the fund manager's view.

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. 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.

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.

The fund will also invest in unlisted securities such as Pre-IPO placements, lock-in nontransferable securities upto 10% of the NAV.

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 securities 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, inter bank call and notice money, certificates of deposit of scheduled commercial banks and Financial Institutions 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.

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

- 1) Indian Equity and equity related securities including convertible bonds and debentures and warrants carrying the right to obtain equity shares.
- 2) 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)
- 3) Securities guaranteed by the Central and State Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills)
- 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.
- 8) The non-convertible part of convertible securities
- 9) Any other domestic fixed income securities as permitted by SEBI from time to time
- 10) Derivative instruments like Interest Rate Swaps, Forward Rate Agreements, Stock / Index Futures, Stock / Index Options and such other derivative instruments permitted by SEBI.
- 11) ADRs / GDRs (Equity and Debt Segments) issued by Indian / foreign companies and in foreign Securities.
- 12) Any overseas debt instrument, as permitted by SEBI from time to time.
- 13) Liquid Schemes launched by SEBI registered Mutual Fund or schemes that invest predominantly in money market instruments / securities
- 14) Investments in securities and instruments not specifically mentioned earlier may also be made, provided they are permitted by SEBI/RBI. However, such investments shall be made keeping in view the Fundamental Attributes of the Scheme.

Subject to the Regulations, the securities mentioned above could be listed, unlisted, privately placed, secured, 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. The Scheme may also enter into repurchase and reverse repurchase obligations in all securities (not including repo in corporate bonds) held by it as per the guidelines and regulations applicable to such transactions.

- 15) The Fund may also enter into "Repo", hedging or such other transactions as may be allowed to Mutual Funds from time to time.

In line with SEBI circular dated November 11, 2011 investments in corporate bond repo shall be made basis the policy approved by the Board of RNAM and RCTC. The significant features are as follows:

- i. As specified in the SEBI Circular dated November 15, 2012, the base of eligible securities for mutual funds to participate in repo in corporate debt securities, is from AAA rated to AA and above rated corporate debt securities.
- ii. Category of counterparty & Credit rating of counterparty RMF schemes shall enter in lending via Repo only with Investment Grade counterparties (as required by SEBI Regulations) which are part of the approved debt universe (i.e. on which we have limits).
- iii. Restriction pertaining to tenor of Collateral For FMPs, the tenor of the collateral should expire before the maturity of the scheme. For other schemes, the collateral should comply with the maturity restrictions placed, if any, for those schemes in the Debt Investment Policy.
- iv. Applicable haircut- RBI in its circular dated November 09, 2010 had indicated the haircut to be applied for such transactions as follows:

Sr No	Rating	Minimum Haircut
1	AAA	10%
2	AA+	12%
3	AA	15%

The above haircuts are minimum stipulated haircuts where the repo period is overnight or where the remarking frequency (in case of longer tenor repos) is daily. The RBI had earlier recommended a haircut of 25%. It is proposed that we maintain a minimum haircut of 15% for all repo contract of less than 3 months, and 25% for other contracts, unless a lower haircut is approved by the Investment Committee. The Fund Manager may refer to the rating-haircut matrix published by FIMMDA, to determine the appropriate haircut.

- 16) The scheme shall engage in securities lending for equity investments, in line with the SEBI (Mutual Funds) Regulations, 1996, Securities Lending Scheme, 1997, SEBI Circular No MFD/ CIR/ 01/ 047/99 dated February 10, 1999, SEBI Circular no. SEBI / IMD / CIR No 14 / 187175/ 2009 dated December 15, 2009, SEBI circular No MRD/DoP/SE/Dep/ Cir-14/2007 dated December 20, 2007 notifying framework for lending of securities and such other applicable guidelines as may be amended from time to time. Investment in overseas securities shall be made in accordance with the requirements stipulated by SEBI and RBI from time to time.
- 17) 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.

Pursuant to the SEBI Circular No. SEBI/IMD/CIR No. 1/ 91171 /07 dated April 16, 2007, where the cash in the scheme is parked in short term deposits of Scheduled Commercial Banks pending deployment, the scheme shall abide by the following guidelines:

- "Short Term" for parking of funds shall be treated as a period not exceeding 91 days.
- Such short-term deposits shall be held in the name of the Scheme.
- The Scheme shall not park more than 15% of the net assets in short term deposit(s) of all the scheduled commercial banks put together. However, such limit may be raised to 20% with prior approval of the Trustee.
- Parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund in short term deposits.
- The Scheme shall not park more than 10% of the net assets in short term deposit(s), with any one scheduled commercial bank including its subsidiaries.
- The Scheme shall not park funds in short term deposit of a bank, which has invested in the Scheme.

The aforesaid limits shall not be applicable to term deposits placed as margins for trading in cash and derivatives market.

However the aforesaid limits are only indicative. The Fund Manager in his endeavors to protect the interest of the investors and to maximize the returns, after taking into consideration the dynamism of the markets and market requirements, may change the above limits, in line with the investment objective, for a short term period (not exceeding 30 days) on defensive considerations.

## INVESTMENT STRATEGY:

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

Besides, it is expected that a portion of the funds will also be invested in initial offerings and other primary market offerings. Risk will be managed through adequate diversification by spreading investments over a wide range of companies.

The portfolio shall be structured so as to manage 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

RNAM 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.

#### RISK MITIGATION FACTOR / RISK CONTROL:

Since investing requires disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process. The risk control process involves reducing risks through portfolio diversification, taking care however not to dilute returns in the process.

The AMC believes that this diversification would help achieve the desired level of consistency in returns. The AMC aims to identify securities, which offer superior levels of yield at lower levels of risks. With the aim of controlling risks, rigorous in depth credit evaluation of the securities proposed to be invested in will be carried out by the investment team of the AMC. The Scheme may also use various derivatives and hedging products from time to time, as would be available and permitted by RBI and SEBI, in an attempt to protect the value of the portfolio and enhance Unit holders' interest

#### 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 domestic & foreign equities, fixed income, derivatives and foreign securities, Bonds, securities Lending, Overseas Investments, risk of fluctuation in exchange rate, Listing of units, repo in corporate bonds. Trading volumes and settlement periods may restrict liquidity in equity and debt investments.

#### Risk related to close ended schemes:

The tenor of the scheme shall be 3 Years from the date of allotment. The investor invests in such schemes with an expectation of generating wealth over a relatively longer term. This time period also enables the fund manager to invest a certain portion of the funds with a longer horizon (increasing the range of investment opportunities available to the Scheme). However, this horizon being farther into the future, also tends to be more unpredictable. Moreover, if liquidity in the units in the secondary market is limited, investors would be compelled to stay invested in the Scheme over a longer period of time and would not be able to exit irrespective of the performance of the fund. Where the investor holds the units till maturity, the NAV of the scheme at the time of maturity would determine the amount of returns that the investor makes.

Investment in Debt is subject to price, credit, and interest rate risk. The NAV of the Scheme may be affected, inter alia, by changes in currency, market conditions, interest rates, trading volumes, settlement periods and transfer procedures. The NAV may also be subject to risk associated with investment in derivatives, and foreign securities as may be permissible by the Scheme Information Document. Please refer Scheme Information Document for details.

#### PLANS & OPTIONS:

Reliance Capital Builder Fund IV - Series D will have following Plans/Options under the Direct Plan and Regular Plan:

- (a) Growth Option
- (b) Dividend Payout 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).

Distribution of dividends will be subject to the availability of distributable surplus. Trustees reserve the right to declare a Dividend during the interim period.

#### DEFAULT PLAN

Investor may note that following shall be applicable for default plan

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

In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.

Similarly, in the absence of clear indication as to the choice of option (Growth or Dividend Payout), by default, the units will be allotted under the Growth Option of the default / selected plan of the scheme.

#### Applicable Net Asset Value:

In terms of Regulation 48(2) of the SEBI Mutual Funds Regulation 1996, and SEBI/IMD/CIR No. 12/147132/08 dated December 11, 2008 NAV shall be calculated and published at least in 2 daily newspapers on a daily basis. The Mutual Fund shall declare the Net asset value of the scheme on every business day on AMFI's website [www.amfiindia.com](http://www.amfiindia.com) by 9.00 p.m. on the day of declaration of the NAV and also on [www.reliancecmutual.com](http://www.reliancecmutual.com)

#### Sale of units by Reliance Mutual Fund:

The Scheme will have a New Fund Offer period during which investors may purchase units from the Fund. After the expiry of the specified New Fund Offer period, the scheme will be closed for purchase of units. (Business Day shall have the same meaning as working day, wherever used)

#### Minimum Application Amount / Number of Units:

For Reliance Capital Builder Fund IV - Series D, the minimum investment amount shall be Rs 5,000 and in multiples of Re. 1 thereafter. Since the Scheme is a close ended scheme, units can be subscribed for, only during the New Fund offer period of the Scheme.

#### DESPATCH OF REPURCHASE (REDEMPTION) REQUEST INCLUDING SWITCH-OUTS:

No redemption/repurchase of units shall be allowed prior to the maturity of the scheme. Investors wishing to exit may do so by selling their units through stock exchanges. The scheme will come

to an end on maturity date. On maturity of the Scheme, the outstanding units shall be redeemed and proceeds will be paid to the unit holders as a default mode which means that the units of the Scheme shall be fully redeemed on the date of maturity and redemption proceeds shall be dispatched to / credited in the bank account of the unitholders within 10 Business Days from the date of Maturity.

However, Investors will have an option to switch out the redemption proceeds into any other eligible scheme of Reliance Mutual Fund at the time of NFO application or at any time till the maturity (within applicable cut-off time on Maturity date) of the Scheme.

This fund will offer an auto switch facility from all liquid and debt schemes to Reliance Capital Builder Fund IV - Series D during the NFO. However, RNAM reserves the right to extend or limit the said facility on such terms and conditions as may be decided from time to time.

However, Switch out facility will not be available for units held in dematerialized mode. The switch transaction would be processed on the date of maturity based on the applicable NAVs of the transferor and transferee schemes subject to applicable cut off timing provisions.

The trustee reserves the right to suspend / deactivate/freeze trading, ISIN of the scheme and do all such matters with respect to closure of the scheme at the time of maturity at any time ten days prior to the maturity. The proceeds of the maturity will be payable to the person whose names are appearing in the beneficiary position details of which will be received from depositories after the suspension /deactivation /freezing of ISIN.

Maturity proceeds would be payable to investors as per the bank details provided in beneficiary position details received from depositories.

However, once the units are dematerialised and the investor sells to another investor through exchange or transfers the units to another investor through DP then the maturity instruction provided by the existing investor will not be valid for the new investor. For the new investor the maturity proceeds shall be dispatched to the designated bank account of the unit holder within 10 business days from the date of redemption or repurchase, subject to availability of all relevant documents and details.

#### DEMATERIALIZATION

The Unit holders are given an Option to hold the units by way of an Account Statement (Physical form) or in Dematerialized ('Demat') form. Mode of holding shall be clearly specified in the KIM cum application form. Unit holders holding the units in physical form will not be able to trade or transfer their units till such units are dematerialized.

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 scheme) 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.

#### Benchmark: S&P BSE 200 Index

The scheme will have S&P BSE 200 Index as the benchmark for the fund. The index consists of 200 large, well established and financially sound companies across sectors. Considering the investment philosophy of the fund to invest in stocks with potential for future growth, good track record and the broad-based universe of the fund, S&P BSE 200 Index would be an appropriate benchmark.

#### DIVIDEND POLICY:

Dividend will be distributed from the available distributable surplus after the deduction of the dividend distribution tax and the applicable surcharge, if any.

The Mutual Fund is not guaranteeing or assuring any dividend. Please read the Scheme Information Document for details. Further payment of all the dividends shall be in compliance with SEBI Circular No. SEBI/IMD/CIR No. 1/64057/06 dated 4/4/06.

#### FUND MANAGER:

Mr. Manish Gunwani, Ms. Meenakshi Dawar, Ms. Jahnvee Shah (A Dedicated Fund Manager for overseas investment)

#### NAME OF THE TRUSTEE COMPANY:

Reliance Capital Trustee Co. Limited

#### PERFORMANCE OF THE SCHEME:

This scheme being a new offering does not have any performance track record.

#### ADDITIONAL DISCLOSURES

This Scheme is a new scheme Therefore the following additional disclosures are Not Applicable

#### a. Top 10 holdings by issuer and sectors

Holding	Weightage (%)
NA	

Sectors	Allocation (%)
NA	

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

#### b. Portfolio Turnover Ratio : Not Applicable

#### c. Aggregate Investments in the scheme by Board of Directors Fund Managers / Other Key Managerial Persons

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

#### LOAD STRUCTURE

Entry Load – Nil

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 RMF with effect from August 01, 2009.

The upfront commission on investment made by the investor, if any, will be paid to the ARN Holder (AMFI registered Distributor) directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder

Exit Load – Nil

Since the scheme shall be listed on BSE or any other recognised Stock Exchange, Exit load shall not be applicable.



**Inter Option / Plan Switch of the Scheme** - Not applicable.

**(ii) EXPENSES OF THE SCHEME**

**New Fund Offer (NFO) Expenses** - The New Fund Offer expenses of the scheme shall be borne by the AMC from retained earnings.

**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.

**Estimated Expense Structure:**

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

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

**Illustration – Impact of Expense Ratio on the Returns**

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

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

These estimates have been made in good faith as per the information available to the Investment Manager based on past experience 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.

At least 10% of the TER is charged towards commission/distribution expense under Regular Plan. The TER of the "Direct Plan" will be lowered to the extent of atleast 10% (as mentioned above) of above mentioned distribution/commission expense which is charged in Regular Plan.

However, no Investment Management fees would be charged on RNAM'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/- whichever 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 above expenses are fungible within the overall maximum limit prescribed under SEBI (Mutual Funds) Regulations, 1996, which means there will be no internal sub-limits on expenses and AMC is free to allocate them within the overall TER

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 percent of the value of trades in case of cash market transactions and 0.05 percent 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 percent and 0.05 percent 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;

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.

**Listing:**

The units of the scheme shall be listed on Bombay Stock Exchange of India Ltd. (BSE). However the trustees reserve the right to list the units on any other Stock Exchange. The Regulations require that every close-end scheme (except Equity Linked Saving Scheme) be mandatorily listed on a recognised stock exchange. Investors will not be able to redeem their units during the tenor of the Scheme and there will be redemption by the fund on the maturity of the Scheme. However the units held in dematerialized form can be traded on the Stock Exchange.

**Liquidity:**

Reliance Capital Builder Fund IV - Series D, being a close – ended equity scheme, the units can be purchased only during the New Fund Offer (NFO) period of the scheme. No redemption/repurchase of units shall be allowed prior to the maturity of the Scheme. Units held in dematerialized form can only be traded on the Stock Exchange, where the units are listed.

**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 Scheme Information Document (SID), Statement of Additional Information (SAI) and also independently refer to his tax advisor.

**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 within two working days. 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. Since the Scheme is proposed to be listed on BSE and/or any other recognized Stock Exchange, the listed price would be applicable on the respective Stock Exchange

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

**FOR INVESTOR GRIEVANCES, PLEASE CONTACT:**

**Name and Address of Registrar : Karvy Computershare Private Limited, :-** (Formerly known as Karvy Consultants Limited), Karvy Selenium Tower B, Plot number 31 & 32, Fincial District, Nanakramguda, Serilingampally Mandal, Hyderabad - 500032, India

**Reliance Mutual Fund :-** Reliance Centre, 7th Floor, South Wing, Off Western Express Highway, Santacruz (East), Mumbai - 400 055. Tel No. - 022-3303 1000, Fax No. - 022-3303 7662, E-mail - customer\_care@reliancecapital.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, 1996 and as amended 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).

**App. No.**

**Corporate Office Address:** Reliance Centre, 7th Floor, South Wing & 5th Floor, North Wing, Near Prabhat Colony, Santacruz (East), Mumbai - 400 055.

**1. DISTRIBUTOR / BROKER INFORMATION (Refer Instruction No. 34)**

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

\*Please sign alongside in case the EUIIN is left blank/not provided. I/We hereby confirm that the EUIIN 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. ++ I/We, have invested in the Scheme(s) of your Mutual Fund under Direct Plan. I/We hereby give you my/our consent to share/provide the transactions data feed/ portfolio holdings/ NAV etc. in respect of my/our investments under Direct Plan of all Schemes Managed by you, to the above mentioned Mutual Fund Distributor / SEBI-Registered Investment Adviser.

<b>SIGN HERE</b>	First / Sole Applicant / Guardian / Authorised Signatory	Second Applicant / Authorised Signatory	Third Applicant / Authorised Signatory

**2. INVESTOR'S FOLIO NUMBER**

(If you have an existing folio number with KYC validated, please mention the number here, enter your name in section 5 & proceed to section 9 to provide FATCA / Additional KYC details. If these details are already provided please proceed to Section 12. Mode of holding will be as per existing folio number.)

[Please tick (✓) any one]

I am a First time investor across Mutual Funds OR

I am an existing investor in Mutual Funds

**3. UNITHOLDING OPTION -  DEMAT MODE  PHYSICAL MODE**

**DEMAT ACCOUNT DETAILS - These details are compulsory if the investor wishes to hold the units in DEMAT mode.** Ref. Instruction No. 30.  
Please ensure that the sequence of names as mentioned in the application form matches with that of the account held with any one of the Depository Participant.

<b>NSDL DP Name</b>	<b>DP ID</b>	<b>Beneficiary Account No.</b>
<b>CDSL DP Name</b>	<b>Beneficiary Account No.</b>	

Enclosures [Please tick (✓) any one box]:  Client Master List (CML)  Transaction cum Holding Statement  Cancelled Delivery Instruction Slip (DIS)

**4. GENERAL INFORMATION** ^MODE OF HOLDING : [Please tick(✓)]  Single  Joint (Default)  Any one or Survivor

**5. FIRST APPLICANT DETAILS**

**NAME\*** Mr. Ms. M/s. \_\_\_\_\_

(Please mention Name as per Aadhaar card. Refer instruction no.3.i)

**PAN / PEKRN\*\*** \_\_\_\_\_ **CKYC Id\*\*\*** \_\_\_\_\_

**Aadhaar No\*\*\*\*** \_\_\_\_\_

By sharing the Aadhaar number I provide my consent for sharing/disclosing of my Aadhaar number(s) including demographic information with the asset management companies of SEBI registered mutual fund and their Registrar and Transfer Agent (RTA) for the purpose of updating the same in my/our folios.

**Name of Guardian** if first applicant is minor / **Contact Person** for non individuals Mr. Ms. \_\_\_\_\_

**Guardian's Relationship With Minor**  
 Father  Mother  Court Appointed Guardian

**Date of Birth of 1st Applicant** D D M M Y Y Y Y (Mandatory in case of Minor)

**Proof of Date of Birth and Guardian's Relationship with Minor**  
 Birth Certificate  Passport  Others \_\_\_\_\_

**STATUS^:**  Resident Individual  PSU  AOP/BOI  Minor through Guardian  HUF  Trust /Charities / NGOs  
 Society  FI/FII  NRI  Company/Body Corporate  Sole Proprietor  Defence Establishment  
 PIO  Bank  FPI\*\*\* (\*\*\*as and when applicable)  Government Body  Partnership Firm  Others \_\_\_\_\_

**Are you involved / providing any of the mentioned services :**  Foreign Exchange / Money Changer Services  Gaming / Gambling / Lottery / Casino Services  
 Money Lending / Pawning  None of the above

**Note:** In case First Applicant is Non Individual please attach FATCA, CRS & UBO Self Certification Form (Ref Ins No. XIV) \*\*In case First Applicant is Minor then details of Guardian will be required.  
 ^Mandatory for all type of Investors. It is mandatory for investors to be KYC compliant prior to investing in Reliance Mutual Fund. Refer instruction no.II. 17, 18 & 38

**6. SECOND APPLICANT DETAILS**

**NAME\*** Mr. Ms. \_\_\_\_\_

(Please mention Name as per Aadhaar card. Refer instruction no.3.i)

**PAN / PEKRN\*\*** \_\_\_\_\_ **CKYC Id\*\*\*** \_\_\_\_\_ **STATUS^:**  Resident Individual  NRI

**Aadhaar No\*\*\*\*** \_\_\_\_\_

By sharing the Aadhaar number I provide my consent for sharing/disclosing of my Aadhaar number(s) including demographic information with the asset management companies of SEBI registered mutual fund and their Registrar and Transfer Agent (RTA) for the purpose of updating the same in my/our folios.

<b>RELIANCE MUTUAL FUND</b>	<b>ACKNOWLEDGMENT SLIP</b>	<b>App No.:</b>
Received Purchase Application from Mr/Ms/M/s : _____		
For allotment of Units under <input type="checkbox"/> Reliance Capital Builder Fund IV- Series D - Regular Plan <input type="checkbox"/> Growth Option <input type="checkbox"/> Reliance Capital Builder Fund IV- Series D - Direct Plan <input type="checkbox"/> Dividend Payout Option		
Cheque / DD No. _____ date ____ / ____ / ____ ₹ _____		
Drawn on Bank _____		<b>Signature, Date &amp; Stamp</b>

### 7. THIRD APPLICANT DETAILS

<b>NAME*</b>	Mr. Ms.											
(Please mention Name as per Aadhaar card. Refer instruction no.3.i)												
<b>PAN / PEKRN*</b>		<b>CKYC Id*</b>										<b>STATUS*</b> : <input type="radio"/> Resident Individual <input type="radio"/> NRI
<b>Aadhaar No**</b>	By sharing the Aadhaar number I provide my consent for sharing/disclosing of my Aadhaar number(s) including demographic information with the asset management companies of SEBI registered mutual fund and their Registrar and Transfer Agent (RTA) for the purpose of updating the same in my/our folios.											

### 8. ADDITIONAL KYC DETAILS

OCCUPATION***	Professional	Agriculturist	Housewife	Retired	Government Service/PublicSector	Business	Forex Dealer	Student	Private Sector Service	Others
1 <sup>st</sup> Applicant	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2 <sup>nd</sup> Applicant	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
3 <sup>rd</sup> Applicant	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Guardian	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

GROSS ANNUAL INCOME DETAILS***	Below 1 Lac	1-5 Lacs	5-10 Lacs	10-25 Lacs	25 Lacs-1 Crore	>1 Crore	NET-WORTH*** in ₹	Date
1 <sup>st</sup> Applicant	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	(Net worth should	D D M M Y Y Y Y
2 <sup>nd</sup> Applicant	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	not be older	D D M M Y Y Y Y
3 <sup>rd</sup> Applicant	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	than 1 year)	D D M M Y Y Y Y
Guardian	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>		D D M M Y Y Y Y

PEP DETAILS***	1st Applicant	2 nd Applicant	3 rd Applicant	Guardian
Are you a Politically Exposed Person (PEP)***	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>
Are you related to a Politically Exposed Person (PEP)***	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>

### 9. FATCA and CRS DETAILS For Individuals (Mandatory) Non individual investors should mandatory fill separate FATCA/CRS details form

# Please indicate all Countries in which you are a resident for tax purpose, associated Taxpayer Identification Number and it's Identification type eg. TIN etc.

Sole/First Applicant/Guardian			Second Applicant			Third Applicant		
Country #**	Tax Payer Ref. ID No%	Identification Type	Country #	Tax Payer Ref. ID No%	Identification Type	Country #	Tax Payer Ref. ID No%	Identification Type
1			1			1		
2			2			2		
3			3			3		

In case Country of Tax Residence is only India then details of Country of Birth & Nationality need not be provided. % In case Tax Identification Number is not available, kindly provide its functional equivalent

Sole/First Applicant/Guardian			Second Applicant			Third Applicant		
Country of Birth^**			Country of Birth			Country of Birth		
Country of Nationality^**			Country of Nationality			Country of Nationality		

### 10. CONTACT DETAILS OF SOLE / FIRST APPLICANT (Refer Instruction No. 7 & 27)

<b>Correspondence Address**</b> (P.O. Box is not sufficient)						<b>Overseas Address</b> (Mandatory for NRI / FI Applicants)								
**Please note that your address details will be updated as per your KYC records with CKYC / KRA														
House /Flat No.						House /Flat No.								
Street Address						Street Address								
City/ Town					State					City/ Town				
Country					Pin Code					Country				
Tel. (Res.)	STD Code								Tel. (Off.)					
						Mobile No.	Country Code							
Email ID														

Please register your Mobile No & Email Id with us to get instant transaction alerts via SMS & Email. Investors providing Email Id would mandatorily receive only E - Statement of Accounts in lieu of physical Statement of Accounts.

#### Add convenience to your life with our value added service



Simply send **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
Balance	SMS Balance	SMS balance <space> last 6 digits of folio
Last 3 Transaction	SMS Transaction	SMS txn <space> last 6 digits of folio
Statement thru mail	SMS ESOA	SMS ESOA <space> last 6 digits of folio

\*\*SMS charges apply



Investor Desk. A RMF Virtual Branch Experience.

For more details : Visit : [www.reliancecmutual.com](http://www.reliancecmutual.com)

You can also follow us on



**11. BANK ACCOUNT DETAILS MANDATORY for Redemption/Dividend/Refunds, if any (Refer Instruction No. 23-25)**

Bank Name

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

BranchAddress  Branch City  For Credit to NEFT

PIN  IFSC Code  MICR Code  9 Digit

Please ensure the name in this application form and in your bank account are the same. Please update your IFSC and MICR Code in order to get payouts via electronic mode in to your bank account.

**12. INVESTMENT & PAYMENT DETAILS**

(Separate Application Form is required for investment in each Plan/Option. Multiple cheques not permitted with single application form (Refer instruction no. 19-22))

Scheme  Reliance Capital Builder Fund IV- Series D - Regular Plan  Reliance Capital Builder Fund IV- Series D - Direct Plan

(Please tick (✓) the appropriate boxes only if applicable to the scheme in which you plan to invest) Option  Growth^^  Dividend Payout

Mode of Payment  Cheque  DD  Funds Transfer  RTGS / NEFT

Investment Amount (₹)	DD Charges (if applicable) (₹)	Net Amount~ (₹)	Instrument No/UTR No.	Date	Drawn on Bank	Bank Branch	City
I	II	I minus II		D D M M Y Y Y Y			

(^^ Default option if not selected) ~Units will be allotted for the net amount minus the transaction charges if applicable.

Reason for Investment:  House  Children's education  Children's Marriage  Car  Retirement  Others \_\_\_\_\_

**13. NOMINATION - I wish to Nominate  Yes  No (Mandatory if mode of holding is single) (Refer Instruction No. 26) In case of existing investor, nomination details mentioned in the below table will replace the existing details registered in the folio. Signature is mandatory if you do not wish to nominate**

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

**14. FOR SWITCH  Partial Switch OR  Full Switch**

Amount: ₹ \_\_\_\_\_ or Units: \_\_\_\_\_

From Scheme \_\_\_\_\_ Plan \_\_\_\_\_ Option \_\_\_\_\_

To Scheme :  Reliance Capital Builder Fund IV- Series D - Regular Plan  Growth Option  
 Reliance Capital Builder Fund IV- Series D - Direct Plan  Dividend Payout Option

Switch over application needs to be submitted only at Designated Investor Service Centre (DISC) of RMF

**15. MATURITY INSTRUCTION**

Switch to Scheme/Plan : \_\_\_\_\_  Proceeds to be dispatched / Credit to Bank A/c (as may be applicable.) (Default)

As a default mechanism, the Scheme shall be fully redeemed on the date of maturity and redemption proceeds shall be dispatched to / credited in the bank account of the unitholders within 10 Business Days from the date of redemption or repurchase.

**16. DIVIDEND TRANSFER PLAN (DTP) (Please Refer Instruction No. 41)**

I/We would like to transfer the Dividend declared in Reliance Capital Builder Fund IV - Series D to:

Scheme \_\_\_\_\_ Plan \_\_\_\_\_ Option \_\_\_\_\_

**17. DECLARATION AND SIGNATURE**

I/We would like to invest in Reliance Capital Builder Fund IV- Series D subject to terms of the Statement of Additional Information (SAI), Scheme Information Document (SID), Key Information Memorandum (KIM) and subsequent amendments thereto. I/We have read, understood (before filling application form) and is/are bound by the details of the SAI, SID & KIM including details relating to various services including but not limited to Reliance Any Time Money Card. I/We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. I / We declare that the amount invested in the Scheme is through legitimate sources only and is not designed for the purpose of contravention or evasion of any Act / Regulations / Rules / Notifications / Directions or any other Applicable Laws enacted by the Government of India or any Statutory Authority. I accept and agree to be bound by the said Terms and Conditions including those excluding/ limiting the Reliance Nippon Life Asset Management Limited (formerly Reliance Capital Asset Management Limited)(RNAM) liability. I understand that the RNAM may, at its absolute discretion, discontinue any of the services completely or partially without any prior notice to me. I agree RNAM 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 provide my /our consent in accordance with Aadhaar Act, 2016 and regulations made thereunder, for (i) collecting, storing and usage (ii) validating/authenticating and (iii) updating my/our Aadhaar number(s) in accordance with the Aadhaar Act, 2016 (and regulations made thereunder) and PMLA. I/We hereby provide my/our consent for sharing/disclosing of my Aadhaar number(s) including demographic information with the asset management companies of SEBI registered mutual fund and their Registrar and Transfer Agent (RTA) for the purpose of updating the same in my/our folios. 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.

**SIGN HERE**

First / Sole Applicant / Guardian / Authorised Signatory

Second Applicant / Authorised Signatory

Third Applicant / Authorised Signatory

- CHECK LIST**
- Please ensure that:
- Your Application Form is complete in all respect, Name, Address & contact details are mentioned in full, signed by all applications.
  - Bank Account Details are entered completely and correctly.
  - Permanent Account Number (PAN) of all the applicants are mandatory. Please refer to instruction no. 17 for details.
  - For KYC, please refer to instruction no. 18 & for PAN Exempt KYC Refer instruction no. 38
  - Appropriate Option is ticked.
  - The Cheque / DD is drawn in favour of " **Reliance Capital Builder Fund IV Series D** ", dated and duly signed.
  - Application Number is mentioned on the reverse of the Cheque / DD.
  - Document as listed alongside are submitted along with the Application (as applicable to your specific case.)

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

## AUTO SWITCH FORM

Please read the instructions carefully, before filling up the application

### 1. DISTRIBUTOR / BROKER INFORMATION

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

\*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.  
++ I/We, have invested in the Scheme(s) of your Mutual Fund under Direct Plan. I/We hereby give you my/our consent to share/provide the transactions data feed/ portfolio holdings/ NAV etc. in respect of my/our investments under Direct Plan of all Schemes Managed by you, to the above mentioned Mutual Fund Distributor / SEBI-Registered Investment Adviser:

<b>SIGN HERE</b>	First / Sole Applicant / Guardian/ Authorised Signatory	Second Applicant/ Authorised Signatory	Third Applicant/ Authorised Signatory
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Upfront commission shall be paid directly by the investor to the AMFI registered distributor based on the investor's assessment of various factors including the service rendered by the distributor.

### 2. EXISTING UNIT HOLDER INFORMATION

FO LIO NO.

### 3. PARTICULARS OF APPLICANT

Name of Sole / 1st applicant/Minor/Karta of HUF/ Non-Individual Mr. / Miss / Master / M/s.

Date of Birth \*\*

(\*\* Date of birth mandatory only if applicant is minor)

Name of Parent / Guardian in case of Minor / or Contact Person for Non-Individual applicants  Mr.  Mrs.  Miss Relation with Minor/Designation

Date of Birth

Name of 2nd applicant  Mr.  Mrs.  Miss

Date of Birth

Name of 3rd applicant  Mr.  Mrs.  Miss

Date of Birth

### 4. PERMANENT ACCOUNT NUMBER (PAN) & KYC Compliant

PAN/PEKRN 1st applicant <input type="text"/>	Attached <input type="checkbox"/> PAN Proof	Attached <input type="checkbox"/> KYC Acknowledgement Copy
PAN/PEKRN 2nd applicant <input type="text"/>	Attached <input type="checkbox"/> PAN Proof	Attached <input type="checkbox"/> KYC Acknowledgement Copy
PAN/PEKRN 3rd applicant <input type="text"/>	Attached <input type="checkbox"/> PAN Proof	Attached <input type="checkbox"/> KYC Acknowledgement Copy

### 5. AUTO SWITCH FACILITY (Refer Instruction No. 3. Please refer respective SID/KIM for product labelling)

Name of 'Transferor' Scheme/Plan/Option

I/ We would like to Auto Switch ₹  OR  Units. On

Name of 'Transferee' Scheme/Plan/Option

### 6. MATURITY INSTRUCTION

Switch to Scheme/Plan :   Proceeds to be dispatched / Credit to Bank A/c (as may be applicable.) (Default)

As a default mechanism, the Scheme shall be fully redeemed on the date of maturity and redemption proceeds shall be dispatched to / credited in the bank account of the unitholders within 10 Business Days from the date of redemption or repurchase.

### 7. DIVIDEND TRANSFER PLAN (DTP) (Please Refer Instruction No. 20)

I/We would like to transfer the Dividend declared in Reliance Capital Builder Fund IV - Series D to:

Scheme  Plan  Option

### 8. DECLARATION & SIGNATURE/S

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

I confirm that I am resident of India.  I/We confirm that I am/We are Non-Resident of Indian Nationality/Origin and I/We hereby confirm that the funds for subscription have been remitted from abroad through normal banking channels or from funds in my/our Non-Resident External / Ordinary Account/FCNR Account. I/We undertake that all additional purchases made under this folio will also be from funds received from abroad through approved banking channels or from funds in my/our NRE/FCNR Account.

<b>SIGN HERE</b>	First / Sole Applicant / Guardian/ Authorised Signatory	Second Applicant/ Authorised Signatory	Third Applicant/ Authorised Signatory
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Acknowledgement Receipt of Auto Switch Application Form ( To be filled in by the Unit holder)

<b>RELIA NCE</b> MUTUAL FUND Received from <input type="text"/> Auto Switch ₹ <input type="text"/> OR <input type="text"/> Units on <input type="text"/> From Scheme <input type="text"/> Plan <input type="text"/> Option <input type="text"/> to Scheme <input type="text"/> Plan <input type="text"/> Option <input type="text"/>	Folio No. <input type="text"/>	APP No. : <input type="text"/>
	Stamp of receiving branch <input type="text"/>	
& Signature <input type="text"/>		



# 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](http://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. RNAM 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) RNAM 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. In case of any ambiguity, the application will be liable to be 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.
- (17) Investors are required to clearly indicate the plans/options in the application form of the scheme.  
Investor may note that following shall be applicable for default plan
- | Scenario | Broker Code mentioned by the investor | Plan mentioned by the investor | Default Plan to be captured |
|----------|---------------------------------------|--------------------------------|-----------------------------|
| 1        | Not mentioned                         | Not mentioned                  | Direct Plan                 |
| 2        | Not mentioned                         | Direct Plan                    | Direct Plan                 |
| 3        | Not mentioned                         | Regular Plan                   | Direct Plan                 |
| 4        | Mentioned                             | Direct Plan                    | Direct Plan                 |
| 5        | Direct                                | Not mentioned                  | Direct Plan                 |
| 6        | Direct                                | Regular Plan                   | Direct Plan                 |
| 7        | Mentioned                             | Regular Plan                   | Regular Plan                |
| 8        | Mentioned                             | Not mentioned                  | Regular Plan                |
- In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load. Similarly, in the absence of clear indication as to the choice of option (Growth or Dividend Payout), by default, the units will be allotted under the Growth Option of the default /selected plan of the scheme.
- (18) Employee Unique Identification Number (EUID) 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.
- (20) Dividend Transfer Plan (DTP) facility
- All the unit holders in the Dividend Plans/Direct Plan – Dividend Plan can transfer their dividend to any other open ended Scheme of RMF by availing such facility.
  - The Dividend declared in the Transferor scheme will be automatically invested into the Transferee Scheme at the applicable NAV and accordingly the equivalent units will be allotted in the Transferee Scheme. The units will be allotted in the Transferee Scheme subject to the terms and conditions mentioned in the SID of Transferee Scheme after deduction of applicable statutory levy, if any
  - The provision of "Minimum Application Amount" specified in the SID of the opted Transferee Scheme will not be applicable for availing DTP facility.
  - This facility will not be available for units which are under any Lien/Pledged or any lock in period.
  - Unit holders can cancel DTP facility by providing a written notice to the DISC at least 7 calendar days (excluding date of submission) prior to the due date of the next transfer date. The information need to be mentioned while submitting a cancellation request for DTP are (a) Name of the unit holder (b) Folio Number (c) Transferor Scheme (d) Transferee Scheme (e) Cancellation effective date.
  - DTP will be automatically terminated if all the units are liquidated or withdrawn from the Transferor Scheme or pledged or upon receipt of intimation of death of the unit holder.
  - Unit holders should clearly mention from and to which Scheme / option he / she wish to transfer their Dividend. Please note that if no Transferee Scheme is mentioned or in case of an ambiguity, the application is liable to be rejected.
  - 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.
  - Unit holders are advised to read the Statement of Additional Information (SAI), Scheme Information Document (SID) and Key Information Memorandum (KIM) of the respective Transferor & Transferee Scheme(s) available at all the Designated Investor Service Centers (DISC), brokers / distributors and on our website [www.reliancemutual.com](http://www.reliancemutual.com) carefully before investing.

## ACKNOWLEDGEMENT SLIP

**RELIANCE**

**MUTUAL  
FUND**

**Reliance Centre, 7th Floor, South Wing &  
5th Floor, North Wing, Near Prabhat Colony,  
Santacruz (East), Mumbai - 400 055.**

**Toll free: 1800-300-11111 • [www.reliancemutual.com](http://www.reliancemutual.com)**

**INSTRUCTIONS TO HELP YOU COMPLETE THE MAIN APPLICATION FORM**

1. Please read the Key Information Memorandum and the Scheme Information Document of Reliance Capital Builder Fund IV - Series D carefully before investing. All applicants are deemed to have read, understood and accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the Application Form and tendering payment.
  2. The application form must be filled in English in BLOCK letters using Black or Dark Blue Colored ink. Incomplete applications are liable to be rejected. Please 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.
  3. 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.
    - (i) If the Name given in the application does not match the name as appearing on the PAN Card/Aadhaar card, authentication, application may be liable to get rejected or further transactions may be liable to get rejected.
  4. The Minimum investment amount for Reliance Capital Builder Fund IV - Series D under all Plan is Rs. 5,000 per option and in multiples of Re. 1 thereafter.
  5. 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.

RNAM / 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 RNAM / 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.reliancecapital.com](http://www.reliancecapital.com)
  6. In case of non-individual applicants, i.e. HUF / Companies / AOP / BOI / Trusts / Societies / FIs etc. the name, email-ID and telephone number of the contact person to whom the correspondence should be addressed to should be provided.
  7. In accordance with SEBI Circular No. Cir/IMD/DF/16/2011 dated September 8, 2011 and SEBI Circular no. CIR/MRD/DP/31/2014 dated November 12, 2014 the investor whose transaction has been accepted by the RNAM/RMF shall receive a confirmation by way of email and/or SMS within 5 Business Days from the date of receipt of transaction request, same will be sent to the Unit holders registered e-mail address and/or mobile number.

Thereafter, a Consolidated Account Statement ("CAS") shall be issued in line with the following procedure:

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

The word 'transaction' shall include purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal plan, and systematic transfer plan and bonus transactions. CAS shall not be received by the Unit holders for the folio(s) wherein the PAN details are not updated. The Unit holders are therefore requested to ensure that the folio(s) are updated with their PAN. For Micro SIP and Sikkim based investors whose PAN details are not mandatorily required to be updated Account Statement will be dispatched by RNAM/RMF for each calendar month on or before 10th of the immediately succeeding month.

In case of a specific request received from the Unit holders, RNAM / RMF will provide the account statement to the investors within 5 Business Days from the receipt of such request.
  8. 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 form.
  9. In case the application is made under a Power of Attorney (PoA), a duly certified copy thereof duly notarised should be submitted with the application. The PoA document should contain the signatures of both the Applicant & the constituted Attorney.
  10. Application made by a Limited Company or by a Body Corporate or a registered Society or a Trust, should be accompanied by a copy of the relevant resolution or authority to make the application, as the case may be, alongwith a certified copy of the Memorandum and Articles of Association or Trust Deed / Bye Laws / Partnership Deed, whichever is applicable.
  11. In case Mode of Holding is not mentioned for Joint Holders, the default mode of holding would be Joint.
  12. 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.
  13. 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. Politically Exposed Persons (PEP) are defined as individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior Government/Judicial/military officers, senior executives of state owned corporations, important political party officials, etc.
  15. If the Scheme name on the application form and on the payment instrument are different, the application may be processed and units allotted at applicable NAV of the scheme mentioned in the application / transaction slip duly signed by investor(s), given that the same constitutes a valid legal document between the investor and the AMC. 16. In case the investment is done on behalf of the minor, the relationship/status of the guardian as father, mother or legal guardian and Date of birth of the minor shall be specified in the application form and following documents shall be submitted alongwith the application form as evidence:
    - i. Birth certificate of the minor, or
    - ii. School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc., or
    - iii. Passport of the minor, or
    - iv. Any other suitable proof evidencing the date of birth of the minor.
    - v. In case of court appointed legal guardian, supporting documentary evidence shall be provided.
    - vi. In case of natural guardian a document evidencing the relationship if the same is not available as part of the documents submitted as per point. i - iv above.
  17. **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 "includes fresh/ additional purchase, Systematic Investment. Micro investment (including lumpsum & Micro SIP) & Investors residing in the state of Sikkim are exempt from the mandatory requirement of PAN proof submission however they are required to mandatorily submit PAN Exempt KYC Reference No (PEKRN) to Reliance Mutual Fund. Applications not complying with the above requirement may not be accepted/ processed. Additionally, in the event of any Application Form being subsequently rejected for mismatch / non-verification of applicant's PAN details with the details on the website of the Income Tax Department, the investment transaction will be cancelled and the amount may be redeemed at the applicable NAV, subject to payment of exit load, if any.

Please contact any of the Investor Service Centres/ Karvy/ Distributors or visit our website [www.reliancecapital.com](http://www.reliancecapital.com) for further details.
  18. **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 - MIRS/SE/Cir-21/2011 dated October 05, 2011, MIRS/SE/Cir-23/2011 dated December 02, 2011 and MIRS/SE/Cir-26/2011 dated December 23, 2011 informing SEBI registered intermediaries as mentioned therein to follow, with effect from January 01, 2012, a uniform KYC compliance procedure for all the investors dealing with them on or after that date. SEBI also issued KYC Registration Agency ("KRA") Regulations 2011 and the guidelines in pursuance of the said Regulations and for In-Person Verification ("IPV").

All investors (individual and non-individual) are required for KYC compliance. However, applications should note that minors cannot apply for KYC compliance and any investment in the name of minors should be through a Guardian, who should be KYC compliant for the purpose of investing with a Mutual Fund. Also applicants/ unit holders intending, to apply for units currently holding units and operating 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. MIRS/SE/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 (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](http://www.cvlkra.com) along with supporting documents at any of the SEBI registered intermediaries at the time of purchase / additional purchase / new registration of SIP/STP etc. In Person Verification (IPV) will be mandatory at the time of KYC Submission. This uniform KYC submission would be a one-time 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.

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

Individual investors are required to submit 'KYC Details Change Form' issued by CVL-KRA available on their website [www.cvlkra.com](http://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.reliancecapital.com](http://www.reliancecapital.com) or on the website of Association of Mutual Funds In India i.e. [www.amfiindia.com](http://www.amfiindia.com) or on the website of any authorised KRAs.
  19. Payment should be made by a single cheque/DD and must be payable locally, in the city where the official collection centre of RMF is located / where the application is submitted. Out station cheques/DDs or cash will not be accepted.
    - 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 Nippon Life 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 Capital Builder Fund IV - Series D"

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.
  20. Please mention the application serial no. on the reverse of the cheque/demand draft tendered with the application.
  21. 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 the bankers.
  22. 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).
- If the Scheme name on the application form and on the cheque is different, then RNAM will endeavor to reject the application however in case the application gets accepted then the same will be processed as per the scheme name

## Instruments continued

mentioned on the application form.

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.)

23. Purchase Application requests should necessarily mention the pay-in bank account details i.e bank name, bank account number, bank branch used for issuing the payments to the fund. The first unit holder has to ensure that the subscription payment has to be made through his own bank account or through any of the bank account wherein he is one of the joint bank account holder. If this is not evidenced on the payment cheque/funds transfer/RTGS/NEFT request, demand draft etc given by the investor at the time of subscription then unit holder should attach necessary supporting documents as required by the fund like bank certificate, bank passbook copy, bank statement etc to prove that the funds are from a bank account held by the first unit holder only. If the documents are not submitted with the application the fund reserves the right to reject the application or call for additional details. In specific exceptional situations where Third Party payment is permitted like i.e (i) Payment by parents/grandparents/ related persons on behalf of the minor (other than the registered guardian) in consideration of natural love and affection or as gift for value not exceeding Rs 50000 for each purchase (ii) Payment by employer on behalf of employee under Systematic Investment Plan (SIP) facility, or lump sum / one time subscription, through payroll deductions or deductions of expense reimbursements (iii) Payment by Corporate to its Agent/Distributor/Dealer (similar arrangement with principal-agent relationship), on account of commission/incentive payable for sale of its goods/services, in the form of the Mutual Fund Units through Systematic Investment Plans or lump sum / one-time subscription (iv) Custodian on behalf of an FI 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.
24. 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.
25. In accordance with the AMFI Best Practice Guideline Circular No. 17/2010-11 dated October 22, 2010 and Circular No. 39/ 2013-14 dated August 23, 2013 and to reduce operational risk, Investor(s) are requested to note that any one of the following documents shall be required to submit as a proof of Bank Account Details (for Redemption/Dividend), in case the cheque provided along with fresh subscription/new folio creation does not belong to the Bank Account Details specified in the application form for redemption / dividend payments w.e.f. March 1, 2014.
  - a) Cancelled original cheque of the Bank Account Details with first unit holder name and bank account number printed on the face of the cheque; (or)
  - b) Self attested copy of bank statement with current entries not older than 3 months; (or)
  - c) Self attested copy of bank passbook with current entries not older than 3 months; (or)
  - d) Bank Letter duly signed by branch manager/authorized personnel.

### 26. Nomination:

#### (I) For units held in physical mode:

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

#### (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.
27. 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.
  28. 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.
  29. 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@reliancecmutual.com.
  30. 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 applicant with the DP. Applicants must ensure that the sequence of names and other details like Client ID, Address and PAN details as mentioned in the application form matches that of the account held with the Depository Participant. Only those applications where the details are matched with the depository data will be treated as valid applications. If the details mentioned in the application are incomplete/incorrect, not matched with the depository data, the application shall be treated as invalid and shall be liable to be rejected. 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. Unit Holders opting the units in the demat mode, can submit redemption/switch only through DP or through stock exchange platform.
  31. The units from the Transferor Scheme will be switched in to the Reliance Capital Builder Fund IV - Series D subject to provisions mentioned in the Scheme Information Document of the Transferor Scheme. The units in the Transferee Scheme i.e. Reliance Capital Builder Fund IV - Series D will be allotted at the New Fund Offer Price of the Scheme on the allotment date.
  32. Investors are requested to clearly mention the Plan and the Option in which investment is to be made. In case of any ambiguity, the application will be liable to be 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.
  33. Investors are required to clearly indicate the plans/options in the application form of the scheme. Investor may note that following shall be applicable for default plan

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

In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Other than Direct Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load. Similarly, in the absence of clear indication as to the choice of option (Growth or Dividend Payout), by default, the units will be allotted under the Growth Option of the default / selected plan of the scheme.

34. For Direct Investments, please mention "Direct" in the column "Broker / Agent Code".

### 35. TRANSACTION CHARGES

- 1) In accordance with SEBI Circular No. IMD/ DF/13/ 2011 dated August 22, 2011, with effect from November 1, 2011, Reliance Nippon Life Asset Management Limited (RNAM)/ 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.

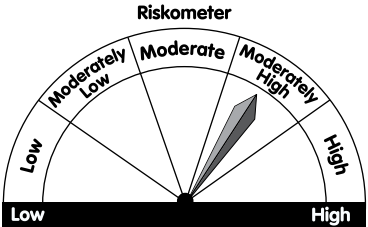
#### Transaction charges shall not be deducted if:

- (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) RNAM 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.
36. Employee Unique Identification Number (EUIIN) would assist in tackling the problem of mis-selling even if the employee/relationship manager/sales person leave the employment of the distributor.
37. 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, RNAM reserves the right to reject the application.
38. **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, QFIs, non - individuals, etc. are not eligible for such exemption. \* In case of joint holders, first holder must not possess a PAN. Investors are requested to note that, in case where a lump sum investment is made during the financial year and subsequently a fresh SIP mandate request is given where the total investments for that financial year exceeds Rs. 50,000/-, such SIP application shall be rejected. In case where a SIP mandate is submitted during the financial year and subsequently a fresh lumpsum investment is being made provided where the total investments for that financial year exceeds Rs. 50,000, such lump sum application will be rejected. Redemptions if any, in the Micro Investment folio, shall not be considered for calculating the exemption limit for such financial year. Consolidation of folio shall be allowed only if the PEKRN in all folios is same along with other investor details. Post Dated Cheques will not be accepted as a mode of payment for application of MICRO SIP. Reliance SIP insure facility will not be extended to investors applying under the category of Micro SIPs.
39. **Ultimate Beneficial Owners(s):** Pursuant to SEBI Master Circular No. CIR/ISD/AML/3/2010 dated December 31, 2010 on Anti Money Laundering Standards and Guidelines on identification of Beneficial Ownership issued by SEBI vide its Circular No. CIR/MIRSD/2/2013 dated January 24, 2013, investors (other than Individuals) are required to provide details of 'Ultimate Beneficial Owner(s) (UBO(s))' and submit proof of identity (viz. PAN with photograph or any other acceptable proof of identity prescribed in common KYC form) of UBO(s). Further, the Prevention of Money Laundering Rules, 2005 also require that every banking company, financial institution (including Mutual Funds) and intermediary, as the case may be, shall identify the beneficial owner.. In case the investor or owner of the controlling interest is a company listed on a stock exchange or is a majority owned subsidiary of such a company, the details of shareholders or beneficial owners are not required to be provided. Non-individual applicants/investors are mandated to provide the details on 'Ultimate Beneficial Owner(s) (UBO(s))' by filling up the declaration form for 'Ultimate Beneficial Ownership'. Providing information about beneficial ownership will be applicable to the subscriptions received from all categories of investors except Individuals and a Company listed on a stock exchange or is a majority owned subsidiary of such a Company. Proof of Identity of the UBO such as Name/s, Address & PAN/Passport together with self attested copy\* alongwith the declaration form for 'Ultimate Beneficial Ownership' are required submitted to Reliance AMC/its RTA. (\*Original to be shown for verification and immediate return). In case of any change in the beneficial ownership, the investor should immediately intimate Reliance AMC / its Registrar / KRA, as may be applicable, about such changes. Please contact the nearest Investor Service Centre (ISC) of Reliance Mutual Fund or log on to our website www.reliance mutual.com for the Declaration Form.
40. **a. Foreign Account Tax Compliance Act ("FATCA"):** In accordance with the relevant provisions of the Foreign Account Tax Compliance Act ("FATCA") as contained in the United States Hiring Incentives to Restore Employment ("HIRE") Act, 2010, there is a likelihood of withholding tax being levied on certain income/ receipt sourced from the subjects of United States of America ("US") with respect to the schemes, unless such schemes are FATCA compliant. In this regard, the respective governments of India and US have agreed on the principal terms of a proposed Inter-Governmental Agreement (IGA) and the same is likely to be executed in near future. In terms of this proposed IGA, Reliance Mutual Fund ("RMF") and/ or Reliance Nippon Life Asset Management Limited ("RNAM"/ "AMC") are likely to be classified as a "Foreign Financial Institution" and in which case RMF and/ or RNAM would be required, from time to time, to (a) undertake the necessary due-diligence process; (b) identify US reportable accounts; (c) collect certain required information/ documentary evidence ("information") with respect to the residential status of the unit holders; and (d) directly or indirectly disclose/report/ submit such or other relevant information to the appropriate US and Indian authorities. Such information may include (without limitation) the unit holder's folio detail, identity of the unit holder, details of the beneficial owners and controlling persons etc. In this regard and in order to comply with the relevant provisions under FATCA, the unit holders would be required to fully cooperate & furnish the required information to the AMC, as and when deemed necessary by the latter in accordance with IGA and/ or relevant circulars or guidelines etc, which may be issued from time to time by SEBI/AMFI or any other relevant & appropriate authorities. The applications which do not provide the necessary information are liable to be rejected. The applicants/ unit holders/ prospective investors are advised to seek independent advice from their own financial & tax consultants with respect to the possible implications of FATCA on their investments in the schemes).
- b. Details under FATCA/Foreign Tax Laws:** Tax Regulations require us to collect information about each investor's tax residency. In certain circumstances (including if we do not receive a valid self-certification from you) we may be obliged to share information on your account with relevant tax authorities. If you have any questions about your tax residency, please contact your tax advisor. Should there be any change in information provided, please ensure you advise us promptly, i.e., within 30 days. If you are a US citizen or resident or greencard holder, please include United States in the foreign country information field along with your US Tax Identification Number. Foreign Account Tax compliance provisions (commonly known as FATCA) are contained in the US Hire Act 2010.
- c.** If you are classified as a passive NFFE for FATCA purpose, please include in the section relating to Ultimate beneficial Owner (UBO), details of any specified US person having controlling interest in the foreign country information field along with your US Tax Identification Number for FATCA purposes. Foreign Account Tax Compliance provisions (commonly known as FATCA) are contained in the US Hire Act 2010.
- d. Declaration under FATCA:** a) the information provided in the Form is in accordance with section 285BA of the Income Tax Act, 1961 read with Rules 114F to 114H of the Income tax Rules, 1962. b) the information provided by me/us in the Form, its supporting Annexures as well as in the documentary evidence provided by me/us are, to the best of our knowledge and belief, true, correct and complete and that I/we have not withheld any material information that may affect the assessment/categorization of the account as a Reportable account or otherwise. c) I/We permit/authorize the Company to collect, store, communicate and process information relating to the Account and all transactions therein, by the Company and any of its affiliates wherever situated including sharing, transfer and disclosure between them and to the authorities in and/or outside India of any confidential information for compliance with any law or regulation whether domestic or foreign. d) I / We undertake the responsibility to declare and disclose within 30 days from the date of change, any changes that may take place in the information provided in the Form, its supporting Annexures as well as in the documentary evidence provided by us or if any certification becomes incorrect and to provide fresh self certification alongwith documentary evidence. e) I / We also agree that our failure to disclose any material fact known to us, now or in future, may invalidate our application and the Company would be within its right to put restrictions in the operations of my/our account or close it or report to any regulator and/or any authority designated by the Government of India (GOI) /RBI for the purpose or take any other action as may be deemed appropriate by the Company if the deficiency is not remedied by us within the stipulated period. f) I / We hereby accept and acknowledge that the Company shall have the right and authority to carry out investigations from the information available in public domain for confirming the information provided by me / us to the Company. g) It shall be my / our responsibilities to educate myself / ourself and to comply at all times with all relevant laws relating to reporting under section 285BA of the Act read with the Rules thereunder. h) I/We also agree to furnish such information and/or documents as the Company may require from time to time on account of any change in law either in India or abroad in the subject matter herein. i) I/We shall indemnify the Company for any loss that may arise to the Company on account of providing incorrect or incomplete information.
41. **Dividend Transfer Plan (DTP) facility**  
1) All the unit holders in the Dividend Plans/Direct Plan – Dividend Plan can transfer their dividend to any other open ended Scheme of RMF by availing such facility.  
2) The Dividend declared in the Transferor scheme will be automatically invested into the Transferee Scheme at the applicable NAV and accordingly the equivalent units will be allotted in the Transferee Scheme. The units will be allotted in the Transferee Scheme subject to the terms and conditions mentioned in the SID of Transferee Scheme after deduction of applicable statutory levy, if any  
3) The provision of "Minimum Application Amount" specified in the SID of the opted Transferee Scheme will not be applicable for availing DTP facility.  
4) This facility will not be available for units which are under any Lien/Pledged or any lockin period.  
5) Unit holders can cancel DTP facility by providing a written notice to the DISC at least 7 calendar days (excluding date of submission) prior to the due date of the next transfer date. The information need to be mentioned while submitting a cancellation request for DTP are (a) Name of the unit holder (b) Folio Number (c) Transferor Scheme (d) Transferee Scheme (e) Cancellation effective date.  
6) DTP will be automatically terminated if all the units are liquidated or withdrawn from the Transferor Scheme or pledged or upon receipt of intimation of death of the unit holder.  
7) Unit holders should clearly mention from and to which Scheme / option he / she wish to transfer their Dividend. Please note that if no Transferee Scheme is mentioned or in case of an ambiguity, the application is liable to be rejected.  
8) 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.  
9) Unit holders are advised to read the Statement of Additional Information (SAI), Scheme Information Document (SID) and Key Information Memorandum (KIM) of the respective Transferor & Transferee Scheme(s) available at all the Designated Investor Service Centers (DISC), brokers / distributors and on our website www.reliance mutual.com carefully before investing.
42. **Implementation of the Prevention of Money-laundering (Maintenance of Records) Second Amendment Rules, 2017 with respect to seeding of Aadhaar number:**  
Investors are requested to note the following requirements in relation to submission of Aadhaar number and other prescribed details to Reliance Mutual Fund (RMF) / Reliance Nippon Life Asset Management Limited ("the AMC") / Karvy Computershare Private Limited (Karvy) its Registrar and Transfer Agent:  
i. Where the investor is an individual, who is eligible to be enrolled for Aadhaar number, the investor is required to submit the Aadhaar number issued by UIDAI. If such an individual investor is not eligible to be enrolled for Aadhaar number, and in case the Permanent Account Number (PAN) is not submitted, the investor shall submit the PAN or one certified copy of an officially valid document containing details of his identity and address and one recent photograph along with such other details as may be required by the Mutual Fund. The investor is required to submit PAN as defined in the Income Tax Rules, 1962.  
ii. Where the investor is a non-individual, Aadhaar numbers and PANs (as defined in Income-tax Rules, 1962) of managers, officers or employees or persons holding an attorney to transact on the investor's behalf is required to be submitted, apart from the constitution documents. In case PAN is not submitted, an officially valid document is required to be submitted. If a person holding an authority to transact on behalf of such an entity is not eligible to be enrolled for Aadhaar and does not submit the PAN, certified copy of an officially valid document containing details of identity, address, photograph and such other documents as prescribed is required to be submitted.  
It may be noted that the requirement of submitting Form 60 as prescribed in the aforesaid notification is not applicable for investment in mutual fund units. For more details kindly refer SAI and FAQs on our website www.reliance mutual.com
43. **Product Label :** Investors are requested to review product label for the scheme which is provided below at the time of investments.

**Reliance Capital Builder Fund IV - Series D**

**Product Label**

<p><b>This product is suitable for investors who are seeking*</b></p> <ul style="list-style-type: none"> <li>• long term capital growth</li> <li>• Investment in diversified portfolio of equity &amp; equity-related instruments with small exposure to fixed income securities</li> </ul> <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>	 <p><b>Riskometer</b></p> <p>Low    Moderately Low    Moderate    Moderately High    High</p>
<p>Investors understand that their principal will be at Moderately High risk</p>	



Reliance Centre, 7th Floor, South Wing & 5th Floor, North Wing, Near Prabhat Colony, Santacruz (East), Mumbai - 400 055.

**Please refer complete details on all pages and scheme description / details while applying.**

**App. No.**

**BROKER / AGENT INFORMATION**

Name & Broker Code / ARN	Sub Broker / Sub Agent ARN Code	*Employee Unique Identification Number	Sub Broker / Sub Agent Code	RIA Code**	SCSB
ARN- (ARN stamp here)	ARN-				SCSB IFSC Code
<p>*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.</p> <p>** I/We, have invested in the Scheme(s) of your Mutual Fund under Direct Plan. I/We hereby give you my/our consent to share/provide the transactions data feed/ portfolio holdings/ NAV etc. in respect of my/our investments under Direct Plan of all Schemes Managed by you, to the above mentioned Mutual Fund Distributor / SEBI-Registered Investment Adviser.</p>					Syndicate Member Code
<b>SIGN HERE</b>	First / Sole Applicant / Guardian / Authorised Signatory	Second Applicant / Authorised Signatory	Third Applicant / Authorised Signatory		SL No.

Upfront commission shall be paid directly by the investor to the AMFI registered distributor based on the investor's assessment of various factors including the service rendered by the distributor.

**TRANSACTION CHARGES (Please tick any one of the below. Refer Instruction No. 14)**

<input type="checkbox"/> <b>I AM A FIRST TIME INVESTOR IN MUTUAL FUNDS</b>	<b>OR</b>	<input type="checkbox"/> <b>I AM AN EXISTING INVESTOR IN MUTUAL FUNDS</b>
₹ 150 will be deducted as transaction charge for per purchase of ₹ 10,000 and more		₹ 100 will be deducted as transaction charge for per purchase of ₹ 10,000 and more

ASBA facility is available only for investor subscribing for units in Dematerialised form.

**DEMAT ACCOUNT DETAILS**

<b>National Securities Depository Limited</b>	Depository Participant Name _____ DP ID No. _____ Beneficiary Account No. _____	<b>Central Depository Securities Limited</b>	Depository Participant Name _____ Target ID No. _____
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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  IC  VC  FII  FIISA  EMP  DIR  OTHERS \_\_\_\_\_

Name of Sole / 1st applicant/Minor/Karta of HUF/Non-Individual Mr. / Miss / Master / M/s.

Date of Birth\*\*

\_\_\_\_\_ | D | D | M | M | Y | Y | Y | Y |

Relation with Minor/Designation **M A N D A T O R Y**

(\*\*Date of Birth Mandatory only if Applicant is Minor)

**Permanent Account Number (PAN) & KYC Compliant - Mandatory**

PAN / PEKRN of 1st applicant \_\_\_\_\_ Attached  Pan Proof Attached  KYC Acknowledgement Copy

**Instrument Details: (Please refer respective SID/KIM for product labelling)**

<input type="checkbox"/> Reliance Capital Builder Fund IV - Series D - Regular Plan	<input type="checkbox"/> Growth Option	Investment Amount ₹
<input type="checkbox"/> Reliance Capital Builder Fund IV - Series D - Direct Plan	<input type="checkbox"/> Dividend Payout Option	

**DETAILS OF BANK ACCOUNT FOR BLOCKING OF FUNDS**

Bank Account No. \_\_\_\_\_

Bank Name & Branch where Account is held \_\_\_\_\_

Total Amount to be Blocked (Rupees in Figures) \_\_\_\_\_

Rupees in Words \_\_\_\_\_

**Maturity Instruction**

Switch to Scheme/Plan : \_\_\_\_\_  Proceeds to be dispatched / Credit to Bank A/c (as may be applicable.) (Default)

As a default mechanism, the Scheme shall be fully redeemed on the date of maturity and redemption proceeds shall be dispatched to / credited in the bank account of the unitholders within 10 Business Days from the date of redemption or repurchase.

**DECLARATION & SIGNATURE/S**

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

I confirm that I am resident of India.  I/We confirm that I am/We are Non-Resident of Indian Nationality/Origin and I/We hereby confirm that the funds for subscription have been remitted from abroad through normal banking channels or from funds in my/our Non-Resident External /Ordinary Account/FCNR Account. I/We undertake that all additional purchases made under this folio will also be from funds received from abroad through approved banking channels or from funds in my/our NRE/FCNR Account.

**SIGNATURE OF BANK ACCOUNT HOLDERS**

<b>SIGN HERE</b>	First / Sole Applicant / Guardian / Authorised Signatory	Second Applicant / Authorised Signatory	Third Applicant / Authorised Signatory
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**ACKNOWLEDGEMENT**

Received from \_\_\_\_\_

An application for allotment of Units under  Reliance Capital Builder Fund IV - Series D - Regular Plan  Growth Option  
 Reliance Capital Builder Fund IV - Series D - Direct Plan  Dividend Payout Option

SCSB A/C Details  
Bank Account No. \_\_\_\_\_ Bank Name & Branch where Account is held \_\_\_\_\_  
Amount Blocked ₹ (in figures) \_\_\_\_\_

₹ (in words) \_\_\_\_\_

**App. No.**

**SCSB Signature, Date & Stamp**

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 Form to 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 authorizing 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 remain blocked in the Bank Account till the allotment of units under the scheme or 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 endeavor 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*	CO	Bodies Corporate
FI	Banks & Financial Institutions	MF	Mutual Funds	IC	Insurance Companies
NIF	National Investment Fund	IF	Insurance Funds	FI	Foreign Institutional Investors
VC	Venture Capital Funds	NRI	Non Resident Individuals	DIR	Director
FIISA	FI or Sub-Account not a Corporate Individual	EMP	Eligible 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. In case of any ambiguity, the application will be liable to be 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 are required to clearly indicate the plans/options in the application form of the scheme.  
Investor may note that following shall be applicable for default plan

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

In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load. Similarly, in the absence of clear indication as to the choice of option (Growth or Dividend Payout), by default, the units will be allotted under the Growth Option of the default / selected plan of the scheme.

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 Nippon Life Asset Management Limited (formerly Reliance Capital Asset Management Limited) (RNLAM)/ RMF shall deduct a Transaction Charge on per purchase / subscription of ₹ 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 ₹ 150/- shall be levied for per purchase / subscription of ₹ 10,000 and above; and**

**For the existing investor a transaction charge of ₹ 100/- shall be levied for per purchase / subscription of ₹ 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 ₹ 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 ₹ 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) RNLAM will endeavor to check if the investor is an existing or a new investor to Mutual Fund. In case the investor is found to be an existing investor then transaction charges of ₹ 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 ₹ 100 will be deducted for investment of ₹ 10000 and above.

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

### 16. Dividend Transfer Plan (DTP) facility

- 1) All the unit holders in the Dividend Plans/Direct Plan – Dividend Plan can transfer their dividend to any other open ended Scheme of RMF by availing such facility.
- 2) The Dividend declared in the Transferor scheme will be automatically invested into the Transferee Scheme at the applicable NAV and accordingly the equivalent units will be allotted in the Transferee Scheme. The units will be allotted in the Transferee Scheme subject to the terms and conditions mentioned in the SID of Transferee Scheme after deduction of applicable statutory levy, if any
- 3) The provision of "Minimum Application Amount" specified in the SID of the opted Transferee Scheme will not be applicable for availing DTP facility.
- 4) This facility will not be available for units which are under any Lien/Pledged or any lock-in period.
- 5) Unit holders can cancel DTP facility by providing a written notice to the DISC at least 7 calendar days (excluding date of submission) prior to the due date of the next transfer date. The information need to be mentioned while submitting a cancellation request for DTP are (a) Name of the unit holder (b) Folio Number (c) Transferor Scheme (d) Transferee Scheme (e) Cancellation effective date.
- 6) DTP will be automatically terminated if all the units are liquidated or withdrawn from the Transferor Scheme or pledged or upon receipt of intimation of death of the unit holder.
- 7) Unit holders should clearly mention from and to which Scheme / option he / she wish to transfer their Dividend. Please note that if no Transferee Scheme is mentioned or in case of an ambiguity, the application is liable to be rejected.
- 8) 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.
- 9) Unit holders are advised to read the Statement of Additional Information (SAI), Scheme Information Document (SID) and Key Information Memorandum (KIM) of the respective Transferor & Transferee Scheme(s) available at all the Designated Investor Service Centers (DISC), brokers / distributors and on our website www.reliance mutual.com carefully before investing.

APP No.:

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

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

**Please tick the applicable tax resident declaration-**

1. Is "Entity" a tax resident of any country other than India  Yes  No   
(If yes, please provide country/ies in which the entity is a resident for tax purposes and the associated Tax ID number below.)

Country	Tax Identification Number %	Identification Type (TIN or Other, please specify)

<sup>3</sup>Incase Tax Identification Number is not available, kindly provide its functional equivalent<sup>3</sup>  
In case TIN or its functional equivalent is not available, please provide Company Identification number or Global Entity Identification Number or GIN, etc.

Incase the Entity's Country of Incorporation / Tax residence is U. S. but entity is not a Specified U. S. Person, mention Entity's exemption code here \_\_\_\_\_  
Please refer to para 3(vii) Exemption code for U. S. persons under Part D of FATCA instructions & Definitions

### FATCA & CRS Declaration

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

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

1. We are a,  **Global Intermediary Identification Number (GIIN)**  
 Financial institution <sup>3</sup>  *Note: If you do not have a GIIN but you are sponsored by another entity, please provide your sponsor's GIIN above and indicate your sponsor's name below*  
 or   
 Direct reporting NFE<sup>4</sup>   
 (Please tick as appropriate)  Name of sponsoring entity \_\_\_\_\_  
 \_\_\_\_\_  
**GIIN not available** (Please tick as applicable)  **Applied for**  
 If the entity is financial institution,  Not required to apply for- please specify 2 digits sub- category <sup>10</sup> \_\_\_\_\_  
 Not obtained – Non-participating FI

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

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

<sup>1</sup>Refer 2 of Part D | <sup>2</sup>Refer 3(iii) of Part D | <sup>3</sup>Refer 1(i) | <sup>4</sup>Refer 3(vi) of Part D

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

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

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

To include US, where controlling person is a US citizen or green cardholder

\*Incase Tax Identification Number is not available, kindly provide functional equivalent

### FATCA - CRS Terms and Conditions

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

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

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

<sup>5</sup>It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

### Part C : Certification

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

Date:     /     /

Name

Designation

Signature

<b>SIGN HERE</b>	First / Sole Applicant / Guardian/ Authorised Signatory	Second Applicant/ Authorised Signatory	Third Applicant/ Authorised Signatory
	<input type="text"/>	<input type="text"/>	<input type="text"/>



## PART D FATCA Instructions & Definitions

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

- 1 (i)** Financial Institution (FI)- The term FI means any financial institution that is a Depository Institution, Custodial Institution, Investment Entity or Specified Insurance company, as defined.
- 1 (ii)** Depository institution: is an entity that accepts deposits in the ordinary course of banking or similar business.
- 1 (iii)** Custodial institution is an entity that holds as a substantial portion of its business, holds financial assets for the account of others and where its income attributable to holding financial assets and related financial services equals or exceeds 20 percent of the entity's gross income during the shorter of-
- (i) The three financial years preceding the year in which determination is made; or
- (ii) The period during which the entity has been in existence, whichever is less.
- 1 (iv)** Investment entity is any entity:
- (a) That primarily conducts a business or operates for or on behalf of a customer for any of the following activities or operations for or on behalf of a customer
- (i) Trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading; or Individual and collective portfolio management; or
- (ii) Investing, administering or managing funds, money or financial asset or money on behalf of other persons;
- or
- (b) The gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity described above. An entity is treated as primarily conducting as a business one or more of the 3 activities described above, or an entity's gross income is primarily attributable to investing, reinvesting, or trading in financial assets of the entity's gross income attributable to the relevant act equals or exceeds 50 percent of the entity's gross income during the shorter of:
- (i) The three-year period ending on 31 March of the year preceding the year in which the determination is made; or
- (ii) The period during which the entity has been in existence. The term "Investment Entity" does not include an entity that is an active non-financial entity as per codes 04, 05, 06 and 07-refer point (2c.)
- 1 (v)** Specified Insurance Company: Entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.

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

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

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

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

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

**3. Other definitions***(i) Related entity*

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

*(ii) Passive NFE*

The term passive NFE means

- (i) any non-financial entity which is not an active non - financial entity;
- or
- (ii) an investment entity defined in clause (iv) (b) of these instructions
- (iii) a with holding foreign partnership or with holding foreign trust;

*(iii) Passive income*

The term passive income includes income by way of :

- (1) Dividends,
- (2) Interest
- (3) Income equivalent to interest,
- (4) Rents and royalties, other than rents and royalties derived in the active conduct of a business conducted, at least in part, by employees of the NFE
- (5) Annuities
- (6) The excess of gains over losses from the sale or exchange of financial assets that gives rise to passive income
- (7) The excess of gains over losses from transactions (including futures, forwards, options and similar transactions) in any financial assets,
- (8) The excess of foreign currency gains over foreign currency losses
- (9) Net income from swaps
- (10) Amounts received under cash value insurance contracts

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

*(iv) Controlling persons*

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

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

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

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

*(A) Controlling Person Type:*

Code	Sub-category
01	Cp of legal person-ownership
02	Cp of legal person-othermeans
03	Cp of legal person-senior managing official
04	Cp of legal arrangement -trust-settlor
05	CP of legal arrangement-trust-trustee
06	Cp of legal arrangement-trust-protector
07	CP of legal arrangement-trust-beneficiary
08	CP of legal arrangement-trust-other
09	Cp of legal arrangement-Other-settlor equivalent
10	CP of legal arrangement-Other-trustee equivalent
11	CP of legal arrangement-Other-protector equivalent
12	Cp of legal arrangement-Other-beneficiary equivalent
13	CP of legal arrangement-Other-other equivalent
14	Unknown

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

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

*(vi) Direct reporting NFE*

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

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

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





Ghantaghar, Radha Rani Sinha Road, Bhagalpur - 812001. **Bharuch:** 147-148, Aditya Complex Near Kasak Circle Bharuch - 392002. **Bhatinda:** #2047- A, 2nd Floor, Above Max New York Life Insurance, The Mall Road, Bhatinda - 151001. **Bhavnagar:** Surabhi Mall 301, 3rd Floor, Waghwadi Road, Bhavnagar - 364001. **Bhilai:** Shop No-1, First Floor Plot NO-1, Old Sada Office Block Commercial Complex, Near HDFC ATM, Nehru Nagar- East. **Bhilwara:** 27-28, 1st Floor, Hira-Panna Complex Pur Road, Bhilwara - 311001. **Bhopal:** Kay Kay Busniess Centre 133, Zone I, M P Nagar, Bhopal - 462011. **Bhubaneswar:** Plot No - 104 / 105 (P), Jaydev Vihar, Besides Hotel Pal Heights, Bhubaneswar - 751013. **Bikaner:** 2Nd Floor, Plot No 70 & 71, Panchshati Circle, Sardul Gunj Scheme, Bikaner - 334003. **Bilaspur:** Shop No 201/202, V. R. Plaza, Link Road, Bilaspur - 495001. **Bokaro:** B-1, 1st Floor, Near Sona Chandi Jewellers, City Centre, Sector - 4, Bokaro Steel City - 827004. **Burdwan:** 63 G T Road, Birhata, Halder Complex, 1st Floor, Burdwan - 713101. **Calicut:** Sowbhagya Shopping Complex, Areyadathupalam Mavoor Road, Calicut - 673004. **Chandigarh:** Sco-371-372; First Floor; Above Hdfc Bank; Sector 35B Chandigarh - 160022. **Chandrapur:** Shop No.5, Office No.2, 1st Floor, Routs Raghuvanshi Complex, Beside Azod Garden, Main Road, Chandrapur - 442402. **Chennai:** Flat No F11, First Floor, Akshya Plaza, (Erstwhile Harris Road), Opp Chief City Metropolitan Court, 108, Adhithanar Salai, Egmore. **Chinsura:** JC Ghosh Sarani, Near Bus Stand, Chinsura - 712101. **Cochin:** Building Nos. 39, Ali Arcade, 1st floor, Near Atlantis Junction, Kizhvana Road, Panampili Nagar, Cochin - 682036. **Coimbatore:** 1057/1058, Jaya Enclave, Avanashi Road, Coimbatore - 641018. **Cuttack:** Dargha Bazar, Opp. Dargha Bazar Police Station, Buxibazar, Cuttack - 753001. **Darbhanga:** Jaya Complex, 2nd Floor, above furniture planet, Donar chowk, Darbanga - 846003. **Davangere:** 15/9, Sobagu Complex, 1st Floor, 2nd Main Road, P J Extension, Davangere - 577002. **Dehradun:** Kaulagarh Road, Near Sirmour Marg, Above Reliance Webworld, Dehradun - 248001. **Deoria:** 1st Floor, Shanti Niketan Ang. Zila Panchayat, Civil Lines, Deoria - 274001. **Dewas:** 27 Rmo House, Station Road, Dewas - 455001. **Dhanbad:** 208, New Market, 2Nd Floor, Katras Road, Bank More, Dhanbad - 826001. **Dharwad:** G7 & 8, Sri Banashankari Avenue Ramnagar, Opp Nifpb Road, Dharwad - 580001. **Dhule:** Ashoka Estate, Shop No. 14/A, Upper Ground Floor, Sakri Road, Opp. Santoshi Mata Mandir, Dhule - 424001. **Dindigul:** No.9, Old No. 4/B, New Agraharam, Palani Road, Dindigul - 624001. **Durgapur:** MWAV-16 Bengal Ambuja, 2nd Floor, City Centre, Durgapur - 713216. **Eluru:** D. No: 23B - 5 - 93 / 1, Savithri Complex, Eadaravari Street Near Dr. Prabhavathi Hospital, R. R. Pet, Eluru - 534002. **Erode:** No. 4, KMY Salai, Veerappan Traders Complex, Opp: Erode Bus Stand, Sathy Road, Erode - 638003. **Faridabad:** A-2B, 1st Floor, Nehru Ground, Neelam Bata Road, Nit, Faridabad - 121001. **Ferozpur:** 2nd Floor, Malwal Road, Vee. H.M. School, Ferozpur City -152002. **Gandhidham:** Office No. 203, Second Floor, Bhagwati Chamber, Plot No. 8 Sector - 1/A, Kutch Kala Road, Gandhidham - 370201. **Gandhinagar:** Plot No. 945/2, Sector - 7/C, Gandhinagar - 382007. **Gaya:** 1st Floor, Lal Bhawan, Tower Chowk, Near Kiran Cinema, Gaya - 823001. **Ghaziabad:** 1st Floor, C-7, Lohia Nagar, Ghaziabad - 201001. **Ghazipur:** Shubhra Hotel Complex, 2nd Floor, Mahaubagh, Ghazipur - 233001. **Gonda:** Shree Markit, Sahabgunj, Near Nuramal Mandir, Station Road, Gonda - 271001. **Gorakhpur:** Above V.I.P. House Ajdacent, A.D. Girls Inter College, Bank Road, Gorakhpur - 273001. **Gulbarga:** CTS No. 2913, First Floor, Asian Tower Next To Hotel Aditya, Jagat Station Main Road, Gulbarga - 585105. **Guntur:** D No 6-10-27 10/1, Sri Nilayam, Arundelpet, Guntur - 522002. **Gurgaon:** Shop No. 18, Ground Floor, Sector - 14, Opp. AKD Tower, Near Huda Office, Gurgaon - 122001. **Guwahati:** 1st Floor, Bajrangbali Building, Near Bora Service Station, GS Road, Guwahati - 781007. **Gwalior:** Shindi Ki Chawani, Nadi Gate Pul, MLB Road, Gwalior - 474001. **Haldwani:** Above Kapilaz Sweet House, Opp LIC Building, Pilikothi Haldwani - 263139. **Haridwar:** 8, Govind Puri, Opp. LIC - 2, Above Vijay Park, Main Road, Ranipur, More, Haridwar - 249401. **Hassan:** St. Anthony's Complex Ground Floor, H N Pura Road, Hassan - 573201. **Hissar:** Sco 71, 1st Floor, Red Square Market, Hissar - 125001. **Hoshiarpur:** 1st Floor, The Mall Tower, Opp Kapila Hospital, Sutheri Road, Near Maharaj Palace, Hoshiarpur - 146001. **Hubli:** 22 & 23, 3rd Floor Eureka Junction, T B Road, Hubli - 580029. **Hyderabad:** Karvy Selenium, Tower B, Plot Nos. 31 & 32, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad - 500032. **Indore:** G - 7, Royal Ratan Building, M. G Road, Opp. Kotak Mahindra Bank. Indore - 452010. **Jabalpur:** 43, Naya Bazar, opposite shyam talkies, Jabalpur (M.P.) - 482001. **Jaipur:** S-16 A, 3rd Floor, Land Mark, Opposite Jaipur Club, Mahavir Marg, C- Scheme, Jaipur - 302001. **Jalandhar:** Lower Ground Floor, Office No : 3, Arora Prime Tower, Plot No : 28, G T Road, Jalandhar - 144 004. **Jalgaon:** 148 Navi Peth, Opp. Vijaya Bank Near. Bharat Dudhalay, Jalgaon - 425001. **Jalpaiguri:** D.B.C. Road, Near Rupasree Cinema Hall, Beside Kalamandir, Po & Dist, Jalapiguri - 735101. **Jammu:** 29 D/C, Near Service Selection Commission Office, Gandhi Nagar, Jammu - 180004. **Jamnagar:** 108, Madhav Plaza, Opp SBI Bank, Near Lal Bangalow, Jamnagar - 361001. **Jamshedpur:** Kanchan Tower, 3rd Floor, Chhaganlal Dayalji @ Sons 3-5 B Shop Area, ( Near Traffic Signal ) Main Road, Bistupur, Jamshedpur - 831001. **Jaunpur:** 119, R N Complex, 2nd Floor, Near Jay Ceej Crossing, Ummarpur, Jaunpur - 222002. **Jhansi:** 371/01, Narayan Plaza, Gwalior Road, Near Jeevan Shah Chauraha, Jhansi - 284001. **Jodhpur:** 203, Modi Arcade, Chupasni Road, Jodhpur - 342001. **Junagadh:** 124/125, Punil Shopping Center, Ranavat Chowk, Junagadh, Gujarat - 362001. **Kannur:** 2nd Floor, Prabhat Complex, Fort Road, Kannur - 670001. **Kanpur:** 15/46, Ground Floor, Opp: Muir Mills, Civil Lines, Kanpur - 208001. **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 Kunjpora road, Karnal -132001. **Karur:** No. 6, Old No.1304, Thiru-Vi-Ka Road, Near G. R. Kalyan Mahal, Karur - 639001. **Kharagpur:** Malancha Road, Beside Uti Bank, Kharagpur - 721304. **Kolkata:** 605/1/4 E Ward, Near Sultane Chambers, Shahupuri, 2nd Lane, Kolhapur - 416001. **Kolkata:** 166A, Rashbehari Avenue, 2nd Floor, Near Adi Dhakerhwari Bastralaya OPP- Fortis Hospital, Kolkata - 700029. **Kollam:** Ground floor, Vigneshwara Bhavan, Below Reliance Web World, Kadappakkada Kollam - 691008. **Korba:** 1st Floor, 35 Indira Complex, T P nagar, Korba (C.G.) - 495677. **Kota:** H.No. 29, First Floor, Near Lala Lajpat Rai Circle Shopping Centre, Kota - 324007. **Kottayam:** 1st Floor, Csi Ascension Church Complex, Kottayam - 686001. **Kurnool:** Shop No. 43, 1st Floor, S V Complex, Railway Station Road, Kurnool - 518 004. **Lucknow:** Usha Sadan, 24, Prem Nagar, Ashok Marg, Lucknow - 226001. **Ludhiana:** SCO - 136, First Floor, Above Airtel Show Room, Feroze Gandhi Market, Ludhiana - 141001. **Madurai:** Rakesh Towers, 30-C, Bye Pass Road, 1st Floor, Opp Nagappa Motors, Madurai - 625010. **Malappuram:** First Floor, Cholokkal Building, Near A U P School, Uph Hill, Malappuram - 676505. **Malda:** Sahistuli Under Ward No-6, English Bazar Municipality, No-1 Govt Colony, Malda - 732101. **Mangalore:** Ground Floor, Mahendra Arcade Kodial Bail, Mangalore - 575003. **Mandi:** House No.149/11, School Bazar, City, Mandi - 175001. **Margao:** 2Nd Floor, Dalal Commercial Complex, Opp: Hari Mandir, Pajifond, Margao - Goa - 403601. **Mathura:** AMBEY Crown, IInd Floor, In Front Of BSA College, Gaushala Road, Mathura - 281001. **Meerut:** 1st Floor, Medi Centre Complex, Opp. Ici Bank, Hapur Road, Meerut - 250002. **Mehsana:** Ul - 47, Appolo Enclave, Opp Simandhar Temple, Modhera Char Rasta Highway, Mehnsana - 384002. **Mirzapur:** Girja Sadan, Dankin Gunj, Mirzapur - 231001. **Moga:** Near Dharamshala Brat Ghar, Civil Line, Duff Road, Moga - 142001. **Moradabad:** Om Arcade, Parker Road, Above Syndicate Bank, Tari Khana Chowk, Moradabad - 244001. **Mumbai:** Moti Palace, Near Ramjanki Mandir, Jiwaaji Ganj, Morena - 476001. **Mumbai:** office number: 01/04 24/B, Raja Bahadur Compound, Ambalal Doshi Marg, Behind Bombay Stock Exchange, Fort, Mumbai - 400001. **Muzaffarpur:** 1st Floor, Uma Market, Near Thana Gumti, Motijheel, Muzaffarpur, Bihar - 842001. **Mysoore:** L - 350, Silver Tower, Clock Tower, Ashoka Road, Mysore - 570001. **Nadiad:** 105 Gf City Point, Near Paras Cinema, Nadiad - 387001. **Nagarkoil:** 3A, South Car street, Parfan Complex, Nr The Laxmi Villas Bank, Nagarkoil - 629001. **Nagpur:** Plot No.2/1, House No. 102/1, Mangaldeep Apartment, Mata Mandir Road, Opp. Khandelwal Jewellers, Dharampet, Nagpur - 440010. **Namakkal:** 105/2, Arun Towers, Paramathi Street, Namakkal - 637001. **Nanded:** Shop No. 4, First Floor, Opp. Bank Of India Sanikrupa Market, Gurudwara Road, Nanded - 431602. **Nasik:** S-12, Second Floor, Suyojit Sankul, Sharanpur Road, Nasik - 422002. **Navarsari:** 1st Floor, Chinmay Arcade Opp. Sattapir, Tower Road, Navsari - 396445. **Nellore:** 207, II Floor, Kaizen Heights, 16/2/230, Sunday Market Pogathota, Nellore - 524001. **New Delhi:** 305, 3rd Floor, New Delhi House, Bara Khamba Road, Connaught Place, New Delhi - 110001. **Nizamabad:** H No. 4-9-55, 1st Floor, Uppala Rameshwara Complex, Jawahar Road, Nizamabad - 503001. **Noida:** 307, Jaipuria Plaza, D 68 A, 2nd Floor, Opp Delhi Public School, Sector 26, Noida - 201301. **Palghat:** 12/310, (No.20 & 21), Metro Complex, Head Post Office Road, Sultanpet, Palghat - 678001. **Panipat:** 1st Floor, Krishna Tower, Near Hdfc Bank, Opp. Railway Road, G T Road, Panipat - 132103. **Panjim:** City Business Centre, Coelho Pereira Building, Room Nos.18,19 & 20, Dada Vaidya Road, Panjim - 403001. **Pathankot:** I Floor, 9A, Improvement Trust Building, Near HDFC Bank, Patel Chowk, Pathankot - 145001. **Patiala:** Sco 27 D, Chhoti Baradari, Patiala - 147001. **Patna:** 3A, 3rd Floor Anand Tower, Exhibition Road, Opp Ici Bank, Patna - 800001. **Pollachi:** S S Complex, New Scheme Road, Pollachi - 642002. **Pondicherry:** First Floor No.7, Thiyaagaraja Street, Pondicherry - 605001. **Proddatur:** Beside SBI ATM, Near Syndicate bank, Araveli Complex, Mydukur Road, Kadappa Dist, Proddatur - 516360. **Pudukottai:** Sundaram Masilamani Towers, Ts No. 5476 - 5479, Pm Road, Old Tirumayam Salai, Near Anna Statue, Jublie Arts, Pudukottai - 622001. **Pune:** Shop No. 16, 17 & 18, Ground Floor, Sreenath Plaza, Dyaneshtar Paduka Chowk, F C Road, Pune - 411004. **Raipur:** Room No. TF 31, 3 RD FLOOR, Millennium Plaza, Behind Indian Coffee House, G E Road, Raipur - 492001. **Rajahmundry:** Dr.No: 6-1-4, first floor, Rangachary street, Tnagar, Rajahmundry - 533101. **Rajapalayam:** Professional Couriers Building, 40/C (I), Hospital Road, Rajapalayam - 626117. **Rajkot:** 104, Siddhi Vinayak Complex, Dr Yagnik Road, Opp Ramkrishna Ashram, Rajkot - 360001. **Ranchi:** Room No. 307, 3rd Floor, Commerce Towers, Beside Mahabir Towers Main Road, Ranchi - 834001. **Ratlam:** 1 Nagpal Bhavan, Freeganj Road, Tobatti, Ratlam - 457001. **Renukoot:** Shop No. 18, Near Complex Birla Market, Renukoot - 231217. **Rewa:** 1st Floor, Angoori Building, Besides Allahabad Bank Trans University Road, Civil Lines, Rewa - 485001. **Rohatak:** 1st Floor, Ashoka Plaza, Delhi Road, Rohitak - 124001. **Roorkee:** Shree Ashadeep Complex, 16 Civil Lines, Near Income Tax Office, Roorkee, Uttaranchal - 247667. **Rourkela:** 1st Floor, Sandhu Complex, Kanchery Road, Uditi Nagar, Rourkela - 769012. **Sagar:** Above Poshak garments, 5 Civil Lines, Opposite Income Tax Office, Sagar - 470002. **Saharanpur:** 18 Mission Market, Court Road, Saharanpur - 247001. **Salem:** Door No: 40, Brindavan Road, Near Perumal Koil, Fairlands, Salem - 636016. **Sambalpur:** Quality Massion, 1st Floor Above Bata Shop / Preetii Auto Combine, Nayapara, Sambalpur - 768001. **Satna:** 1st Floor, Gopal Complex, Near Busstand Rewa Road, Satna (M.P.) - 485001. **Shaktinagar:** 1st/A-375, V V Colony Dist. Sonebhadra, Shaktinagar - 231222. **Shillong:** Mani Bhawan, Thana Road, Lower Police Bazar, Shillong - 793001. **Shimla:** Triveni Building, By Pas Chowk, Khallini, Shimla - 171002. **Shimoga:** Uday Ravi Complex, LLR Road, Durgi Gudi, Shimoga - 577201. **Shivpuri:** 1st Floor, M.P.R.P. Building, Near Bank of India, Shivpuri - 473 551. **Sikar:** 1st Floor, Super Towers, Behind Ram Mandir, Station Road, Sikar - 332001. **Silchar:** 1st Floor, Chowchakra Complex, N N Dutta Road, Premtala, Silchar - 788001. **Siliguri:** Nanak Complex, Near Church Road, Sevoke Road, Siliguri - 734001. **Sitapur:** 12/12-A, Surya Complex, Arya Nagar, Opp. Mal Godam, Sitapur - 261001. **Sivkasi:** 363, Thiruthangal Road, Opp: Tneb, Sivkasi - 626123. **Solan:** Sahni Bhawan, Adjaacent Anand Cinema Complex, The Mall, Solan - 173212. **Solapur:** Siddeshwar Securities, No 6, Vaman Road, Vijaypur Road, Vaman Nagar, Solapur - 413004. **Sonepat:** 205, R Model Town, Above Central Bank Of India, Sonepat - 131001. **Sri Ganganagar:** 35-E-Block, Opp. Sheelta Mata Vatika, Sri Ganga Nagar - 335001. **Srikakulam:** 4-1-28/1, Venkateshwara Colony, Day & Night Junction, Srikakulam - 532001. **Sultanpur:** Rama Shankar Complex Civil Lines, Faizabad Road, Sultanpur - 228001. **Surat:** G-6 Empire Site Building, Near Parag House, Udhna Darwaja Ring Road, Surat - 395002. **Thanjavur:** Nalliah Complex, No.70, Srinivasam Pillai Road, Thanjavur - 613001. **Thodupuzha:** First Floor, Pulimoottil Pioneer Pala Road, Thodupuzha - 685584. **Tirunelveli:** Jeney Building, 55/18, S N Road, Near Arvind Eye Hospital, Tirunelveli - 627001. **Tirupathi:** Plot No.16 (south part), First Floor, R C Road, Tirupati - 517502. **Tirupur:** First Floor, 224 A, S Selvakumar Departmental Stores, 1st Floor, Kamaraj Road, Opp To Cotton Market Complex, Tirupur - 641604. **Tiruvalla:** 2nd Floor, Erijeri Complex, Near Kotak Securities, Ramanchira, Tiruvalla - 689107. **Trichur:** 2'Nd Floor, Brother'S Complex, Near Dhana Laxmi Bank Head Office, Naikkanal Junction, Trichur - 680001. **Trichy:** Sri krishna Arcade, 1st Floor, 60 Thennur High Road, Trichy - 620017. **Trivandrum:** 2Nd Floor, Akshaya Towers, Above Jetairways, Sasthamangalam, Trivandrum - 695010. **Tuticorin:** 4 B, A34, A37, Mangalmal, Mani Nagar, Opp: Rajoji Park, Palayamkottai Road, Tuticorin - 628003. **Udaipur:** 201-202, Madhav Chambers, Opp. G.P.O, Chetak Circle, Madhuban, Udaipur - 313001. **Ujjain:** 101, Aashta Tower, 13/1, Dhanwantri Marg, Free Gunj, Ujjain - 456010. **Valsad:** Shop No 2, Phiroza Corner Opp Nello Showroom, Tithal Road, Valsad - 396001. **Vapi:** Shop No 5, Phikhaji Residency Opp Dcb Bank, Vapi Silvassa Road, Vapi - 396195. **Varanasi:** D-64/132, KA 1st Floor, Anant Complex, Sigra, Varanasi - 221010. **Vellore:** No.1, M.N.R. Arcade, Officer'S Line, Krishna Nagar, Vellore - 632001. **Vijayanagar:** "Soubhagya", 19-6-13/1, II nd Floor, Near Sbi Fort Branch, Vijayanagar - 535002. **Vijayawada:** 39-10-7 Opp Municipal Water Tank, Labbipet, Vijayawada - 520010. **Visakhapatnam:** 47-14-5/1 Eswar Paradise Dwaraka Nagar, Main Road, Visakhapatnam - 530016. **Warangal:** 5-6-95, 1st floor, opp: B.Ed collage, Lashkar Bazar, Chandra Complex, Hanmakonda, Warangal - 506001. **Yamunanagar:** Jagdhari Road, Above Uco Bank, Near D.A.V. Grils College, Yamuna Nagar -135001.