

# Key Information Memorandum cum Application Form

## Reliance Dual Advantage Fixed Tenure Fund -XI Plan A

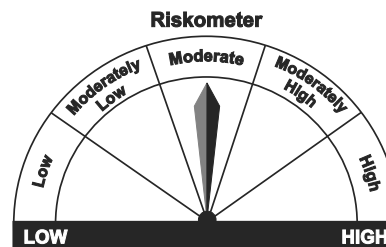
(A Close Ended Hybrid Scheme)

### PRODUCT LABEL

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

- Returns and growth over Long Term tenure of the Fund
- Limiting interest rate volatility by investment in debt, money market and G-sec instruments maturing on or before the date of maturity of the scheme

\*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 Moderate risk**

(Offer for Sale of Units at Rs.10/- per unit during the New Fund Offer period)

#### TRUSTEE

**Reliance Capital Trustee Co. Limited**

**Corporate Office:**

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

#### INVESTMENT MANAGER

**Corporate Office:**

**Reliance Nippon Life Asset Management Limited,**

(formerly Reliance Capital Asset Management Limited)

CIN : U65910MH1995PLC220793

Reliance Centre, 7th Floor South Wing,

Off Western Express Highway,

Santacruz (East), Mumbai - 400 055.

Tel No. - 022- 33031000,

Fax No. - 022- 33037662

#### CUSTODIAN

**Deutsche Bank A.G.**

Deutsche Bank House,

Hazarimal SomanilMarg

Fort, Mumbai 400 001, India

#### REGISTRAR

**Karvy Computershare Pvt. Ltd.**

Karvy Selenium Tower B, Plot number 31 & 32, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad - 500032, India

#### AUDITORS TO THE SCHEME

**Haribhakti & Co.LLP**

**Chartered Accountants**

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

Mumbai - 400 059, INDIA.

#### REGISTERED OFFICE

Reliance Nippon Life Asset Management Limited, (formerly Reliance Capital Asset Management Limited)/Reliance Capital Trustee Co. Limited

'H' Block, 1st Floor, Dhirubhai Ambani Knowledge City, Koparkhairne,

Navi Mumbai - 400 710, Maharashtra.

E-mail : customer\_care@reliancemutual.com

'Touchbase' [Customer Helpline] 3030 1111

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

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

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

Website: www.reliancemutual.com

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. **For further details of the scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document and Statement of Additional Information available free of cost at any of the Investor Service Centres or distributors or from the website [www.reliancemutual.com](http://www.reliancemutual.com)**

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM. This KIM is dated March 27, 2017.

#### Disclaimer:

"As required, a copy of this Scheme Information Document has been submitted to National Stock Exchange of India Limited (hereinafter referred to as NSE). NSE has given vide its letter NSE/LIST/102073 dated January 27, 2017 permission to the Mutual Fund to use the Exchange's name in this Scheme Information Document as one of the stock exchanges on which the Mutual Fund's units are proposed to be listed subject to, the Mutual Fund fulfilling the various criteria for listing. The Exchange has scrutinized this Scheme Information Document for its limited internal purpose of deciding on the matter of granting the aforesaid permission to the Mutual Fund. It is to be distinctly understood that the aforesaid permission given by NSE should not in any way be deemed or construed that the Scheme Information Document has been cleared or approved by NSE; nor does it in any manner warrant, certify or endorse the correctness or completeness of any of the contents of this Scheme Information Document; nor does it warrant that the Mutual Fund's units will be listed or will continue to be listed on the Exchange; nor does it take any responsibility for the financial or other soundness of the Mutual Fund, its sponsors, its management or any scheme of the Mutual Fund. Every person who desires to apply for or otherwise acquire any units of the 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 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.

Plan	Duration/ Tenure*	New Fund Offer Opens	New Fund Offer Closes
Reliance Dual Advantage Fixed Tenure Fund XI - Plan A	1167 days	April 10, 2017	April 24, 2017

\*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 Scheme seeks to generate returns and reduce interest rate volatility, through a portfolio of fixed income securities that are maturing on or before the maturity of the Scheme along with capital appreciation through equity exposure. However, there can be no assurance or guarantee that the investment objective of the Scheme will be achieved.

## ASSET ALLOCATION PATTERN OF THE SCHEME :

Instrument	Asset Allocation		Risk Profile
	Minimum	Maximum	
Government securities/ State Development Loans (SDLs) ,Debt Securities*	70%	95%	Low to Medium
Money Market Instruments**	0%	25%	Low to Medium
Equities & Equity related Instruments / Securities (including options premium)*	5% <sup>1</sup>	30%	Medium to High

\*Equity exposure can be taken either through purchase of Equity Shares / other Equity related instruments/ securities or through investments in Derivatives. Investments in Derivatives would be made as per applicable Regulatory guidelines including investments in Futures and Options. The option premium shall be for the purpose of exposure to long positions in options. Call options offer actual equity market exposure. In such cases, the total exposure related to option premium paid shall not exceed 20% of the net assets of the scheme. Moreover, the upper limit of (30%), for investments in Equities & Equity related Instruments/ Securities (including options premium, if any), shall be applicable only at the time of investment. If due to market movements the value of Equities & Equity related Instruments/ Securities (including options premium) appreciates resulting in breach of this limit, the fund manager may or may not rebalance the portfolio and may run with the ongoing exposure. However, if the fund manager sells the Equities & Equity related Instruments/ Securities (including options) before maturity of the Scheme, the reinvestment will be subject to the maximum limit on Equities & Equity related Instruments/ Securities (including options premium). Debt Derivatives like interest rate futures and swaps may be used to create synthetic fixed rate bond/ floating rate bonds. The cumulative gross exposure through repo transactions in corporate debt securities along with equity, debt and derivative positions should not exceed 100% of the net assets of the scheme. The gross exposure to derivatives in the equity segment shall be restricted as per the individual equity asset allocation tables mentioned above, however the same shall not exceed 30% of the net assets of the Scheme. Moreover, it may be noted that the Debt derivatives would be used only for hedging and portfolio rebalancing".

The maturity of the securities (as mentioned in the asset allocation) will be on or before the maturity of the scheme. The scheme may, in the mean time, take exposure in equity and equity related instruments based on market conditions with an endeavor to seek capital appreciation.

\*\* The fund will try and invest in debt instruments of tenor closely matching the tenor of the scheme to maximize returns for investors and minimize reinvestment risk. However, on a temporary basis, allocation could be made to Money Market Instruments pending final deployment and based on the availability & attractiveness of matching maturity assets. Money Market Instruments may also be used for temporary deployment pending equity allocation and towards the end of the scheme tenor for deploying cash against maturing assets

<sup>1</sup>The fund manager based on market conditions, may have a nil exposure in equities and equity related instruments. This would be done with the intent of capitalizing on the upside of equity returns and limit its downside. In case the Investment Manager is of the view that the risk-reward of investments in equity and equity related securities (including options premium & Equity Mutual Fund Units) is not in the best interest of the Unit holders at a given point in time, then the Investment Manager can deploy funds in Bank CDs (all not below the rating category AAA/A1+) / CBLOs/ T-Bills / Government Securities /State Development Loans / Reverse Repos / Repo / Liquid schemes.

The Scheme will invest in Securitised Debt which may be upto 25% of the net assets of the scheme. The scheme will be engaging in repo in corporate debt subject to the provisions of the Intended Portfolio Allocation Table.

The Scheme shall not invest in Foreign Securities or engage in Short Selling. However 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 short selling and borrowing and lending of securities and such other applicable guidelines as may be amended from time to time

The investment managers would have the flexibility to invest the debt component into floating rate debt securities in order to reduce the impact of rising interest rates in the economy. The scheme may invest in government securities, or securities which are supported by the Central or a State Government, up to the extent of its debt/ money market allocation. The equity component of the scheme will primarily focus on companies that have demonstrated characteristics such as market leadership, strong financials and quality management, and have the potential to create wealth for their shareholders by delivering steady performance through the ups and downs of the market. The scheme will not invest in debt securities that may have a coupon or payout linked to the performance of an equity/ equity index as an underlying (popularly known as 'equity related debentures'). Derivatives may be used to create synthetic fixed rate bond/ floating rate bonds. 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.

RNLAM will ensure that total exposure of the scheme in a particular sector (excluding investments in Bank CDs, short term deposits of scheduled commercial banks, CBLO, G-Secs, SDLs, T-Bills and AAA rated securities issued by Public Financial Institutions and Public Sector Banks and such other instruments if any, as may be specified by SEBI from time to time) shall not exceed 25% or such other percentage of the net assets of the scheme, as prescribed by SEBI from time to time, unless the scheme has specifically been exempted from the requirement by SEBI.

An additional exposure to financial services sector (over and above the limit of 25%) not exceeding 15% of the net assets of the scheme shall be allowed by way of increase in exposure to Housing Finance Companies (HFCs) rated AA and above and registered with National Housing Bank (NHB). However, such total investment/ exposure in HFCs shall not exceed 25% of the net assets of the scheme or such other percentage of the net assets of the scheme, as prescribed by SEBI from time to time.

Further, to clarify please note that all the above mentioned provisions and investments made in line with the above mentioned circumstances/variations are independent of this scenario.

Note : The sector classification shall be basis the data provided by Association of Mutual Fund in India

Please note the above sectoral limit is not applicable for equity and equity related securities.

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 fund manager will carry out rebalancing within 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."

The asset allocation tables given above should be read in conjunction with the detailed intended portfolio allocation tables and related conditions given for the scheme.

## WHERE WILL THE SCHEME INVEST?

- Under the Scheme, the investment managers would have the flexibility to invest the debt component into both fixed rate debt securities and floating rate debt securities in order to reduce the impact of rising interest rates in the economy.
- Derivatives (interest rate swaps and interest rate futures) may be used to create synthetic fixed rate bond/ floating rate bonds and to hedge the risk of changes in interest rates. The cumulative gross exposure through equity, debt and derivative positions should not exceed 100% of the net assets of the scheme. Subject to the limits as contained in Schedule VII to the SEBI (Mutual Funds) Regulations, 1996, the scheme reserves the right to invest its entire allocation in debt and money market securities in any one of the fixed income security classes. Investments in rated fixed income securities will be in securities rated by at least one recognized rating agency. Investments in unrated securities will be made with the approval of the Investment Committee of RNLAM, within the parameters laid down by the Board of Directors of the AMC & the Trustees.
- Money Market instruments includes commercial papers, commercial bills, treasury bills, Corporate Debt, Government Securities / State Development Loans having residual maturity up to one year, call or notice money certificate of deposit and any other like instruments as specified by the Reserve Bank of India from time to time. Short-term debt considerations for this Scheme includes maintaining an adequate float to meet anticipated levels of redemptions, expenses, and other liquidity needs.
- 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 RNLAM and RCTC. The significant features are as follows:

- 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.
- 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).
- 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.
- The Gross exposure of the scheme to repo transactions in corporate debt securities shall not be more than 10% of the net asset scheme. All investment restrictions stated above shall be applicable at the time of making investment
- Applicable haircut RBI in its circular dated November 09, 2010 had indicated the haircut to be applied for such transactions as follows:

S.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 remargining frequency (in case of longer tenor repots) 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.

- The scheme does not intend to make any investments in Foreign/ Overseas Securities.
- The scheme intends to invest its assets in fixed income securities of Government of India and /or State Government to the extent of SEBI prescribed limits. Such securities may be:
  - Supported by the ability to borrow from the Treasury or

- ii. Supported by Sovereign guarantee or the State Government or
  - iii. Supported by Government of India / State Government in some other way.  
The above will depend upon the nature of securities invested.
7. The schemes may also enter into repurchase and reverse repurchase obligations in all securities held by them as per the guidelines and regulations applicable to such transactions. It is the intention of the scheme to trade in the derivatives market as per the Regulations.
  8. Securitised debt, pass through obligations, various types of securitisation issuances including but not limited to Asset Backed Securitisation, Mortgage Backed Securitisation, single loan securitisation and other domestic securitisation instruments, as may be permitted by SEBI / RBI from time to time.
  9. The Scheme will invest in Equity and Equity related instruments of domestic companies / corporation including but not limited to convertible bonds and debentures and warrants carrying the right to obtain equity shares, Stock futures/index futures and other such permitted derivative instruments including options. The above-mentioned securities could be listed, unlisted, secured, unsecured, rated or unrated and may be acquired through initial public offerings, secondary market offerings, private placements, rights offers etc. To avoid duplication of portfolios and to reduce expenses, the Scheme may invest in any other schemes of the Fund to the extent permitted by the Regulations. In such an event, the AMC will not charge management fees on the amounts of the Schemes so invested, unless permitted by the Regulations. While it is the intention of the Scheme to maintain the maximum exposure guidelines provided in the table above, there may be instances when these percentages may be exceeded. Typically, this may occur while the Scheme is new and the corpus is small thereby causing diversification issues.
  10. Investments may be in listed or unlisted debt instruments, as permitted under SEBI Regulations. These would cover secondary market purchases, Initial Public Offers (IPOs), other public offers, placements, rights offers, etc., subject to SEBI Regulations.
  11. Investments in debentures, bonds and other fixed income securities will usually be in instruments, which have been assigned investment grade ratings by an approved rating agency. The instruments may be rated / unrated and listed / unlisted. In cases where the debt instrument is unrated, specific approval from the Investment Committee of RNLAM shall be obtained.
  12. The scheme may invest in liquid schemes that invest predominantly in money market instruments / securities launched by RNLAM
  13. The scheme will invest in the Equity Mutual Fund Units
  14. Any other domestic fixed income securities as permitted by SEBI from time to time  
The Scheme will comply with the relevant investment restrictions mentioned in Schedule VII of SEBI (Mutual Funds) Regulations, 1996.  
The final portfolio will depend on the availability and desirability of assets in terms of maturity profile, asset quality and yields. The portfolio formulation is a dynamic process and thus, an instrument which is attractive today may not be attractive tomorrow.

#### (i) CREDIT EVALUATION POLICY FOR INVESTMENTS IN DEBT SECURITIES

Credit evaluation is a continuous process. It applies not only for issuers where investments are being evaluated for the first time but also for those where we already have credit exposures.

In a detailed credit evaluation process, the following aspects are covered.

1. An in-depth review of the sector in which company operates. In this process, research team also measures the micro and macro risks associated with the sector and its possible impact on the overall business environment of the issuer. In addition, issuer's market position is evaluated vis-à-vis competition.
2. Issuer analysis involves both qualitative and quantitative aspects.
  - a. Qualitative analysis is related to quality of management, corporate governance, promoter background, parents support etc. Any synergy / cross dependence with any of the other promoter companies is also scrutinized.
  - b. Quantitative analysis is related with balance sheet management, profitability indicators, ratio analysis, capex programmes, growth plans, leverage and cash management policy etc.
3. The due diligence process involves both primary and secondary sources for research.
  - a. Secondary sources of information like publicly available data including annual reports and other public filings, rating and other research reports, industry research reports are studied in detail.
  - b. Primary research activities like direct interaction with the issuer at various levels, interaction with the rating agencies, the company's bankers, competitors in the industry and stock market participants (market intelligence), is given a very high weightage.
4. Both for plain vanilla transactions and especially for structured transactions, legal due diligence is an integral part of the overall risk evaluation policy. Depending on the scope and complexity of transactions both internal as well as external legal exercises are undertaken.

Based on the above analysis, the credit research team presents a case for investing / avoiding investments for any new issuer / structure. Post these discussions formal proposals are prepared for issuers / structures where limits are being sought.

The approval for such limits is sought, based on certain criterion that is laid out as part of the investment policy. Depending on the rating, tenor, and proposed exposures, approvals are taken at the Head of Fixed Income / Investment Committee / Board levels.

As mentioned earlier, credit evaluation is a continuous exercise. For all issuers / structures where we have current exposures regular evaluation is carried out on a

periodic basis. The periodicity of such evaluation depends on the exposure, credit comfort on the said issuer / structure and the overall credit environment.

Apart from regular credit updates both internally and at the Investment Committee levels, the board is also appraised on a periodic basis, on all the credit exposures, their performance and the credit department's views on them going forward.

#### (ii) LIST OF SECTORS WHERE RNLAM / RMF WOULD NOT BE INVESTING

The scheme will not invest in real estate sector and airline sector.

This negative sector exposure is applicable for fixed income securities.

#### (iii) TYPE OF INSTRUMENTS IN WHICH THE SCHEMES PROPOSE TO INVEST

For the type of instruments in which the schemes propose to invest is detailed in point no. D (where will the scheme invest - Point No. 1 to 13)

#### (iv) INTENDED PORTFOLIO ALLOCATION

As per SEBI Circular No IMD/ DF/12 /2011 dated August 1, 2011 on Indicative portfolio or yield in close ended debt oriented mutual fund, the intended allocation for Reliance Dual Advantage Fixed Tenure Fund XI - Plan Ais as mentioned below. The floors and ceilings within a range of 5% of the intended allocation (in %) against each sub asset class/credit rating as mentioned below:

Rating Instruments \ Credit	A1+	AAA	AA	A	BBB	N.A
CDs						
CPs						
Government securities / State Development Loans (SDLs)						15% - 20%
NCDs / Bonds			65% - 70%			
Securitised Debt						
*CBLO/Repo/Reverse Repos (including repo in corporate bonds)/ T-Bills/ Liquid Schemes						0 - 5%

N.A – Not applicable

\*Some of the instruments may also be rated.

Net long positions in Interest Rate Futures will be taken as exposure to Government securities / AAA NCDs.

Considering the long duration tenure of the Scheme the portfolio mix shall be predominantly in NCDs.

While some of the above-mentioned instruments may be rated, some others such as CBLO, Repo, etc, are not rated. Hence we have combined all these instruments under one category in the intended asset allocation and mentioned that the rating is not applicable to these instruments along with a foot note explaining that some instruments within the group may also be rated.

In addition to the above fixed income allocation, the scheme would also have investments in equity & equity related instruments (including options premium & Equity Mutual Fund Units) in the range of 5% -30% in line with the details mentioned as a part of the Asset Allocation Pattern of the said document.

In case the Investment Manager is of the view that the risk-reward of investments in equity and equity related securities ( including options premium) is not in the best interest of the Unit holders at a given point in time, then the Investment Manager can deploy funds in Bank CDs (all not below the rating category AAA/A1+) / CBLOs/ T-Bills / Government Securities / Reverse Repos (excluding repo in corporate bonds) / Repo (excluding repo in corporate bonds)/Liquid Schemes. The same will not form a part of the above intended portfolio allocation.

It may be noted that detailing of credit rating/instruments shall be made similar to the current format as indicated above.

There shall be no variations between intended portfolio allocation as may be issued at the time of launch and final portfolio except on account of the following:

1. The scheme shall endeavour to invest in instruments having credit rating as indicated above or higher.

As per SEBI circular CIR/MIRSD/4/2011 dated June 15, 2011, Modifier "+"(plus) or "-"(minus) can be used with the rating symbols as they reflect the comparative standing within the category. For eg: in case AA has been mentioned, it will include AA- as well as AA+. In case an instrument has more than one publicly available rating, the more conservative rating will be considered for the purpose of investment. If an instrument is rated A1+ it will be equivalent to AAA for the above matrix.

For external factors such as revision in credit rating of instruments, valuation of security, etc. It may be noted that

- All the investment rating etc will be considered at the time of making the investments only i.e at the time of deployment (for the purpose of comparison).
  - Post deployment in case of subsequent rating action in any securities which leads to negative deviation from the intended asset allocation ,the fund manager shall rebalance the portfolio within time period of 30 days to align it with the intended portfolio allocation provided such rebalancing does not adversely impact the interest of the investors.
2. In case desired maturity and credit quality CP/NCDs are not available or also on the basis of the risk reward analysis, the Scheme(s) may invest in Bank



CDs of highest rating (A1+ or equivalents)/ CBLOs/ Reverse Repos (excluding repo in corporate bonds) / T-Bills. Such deviation may continue till suitable instruments of desired credit quality are not available.

3. Further, the above allocation may vary during the tenure of the Scheme. Some of these instances are: (i) coupon inflow; (ii) the instrument is called or bought back by the issuer (iii) in anticipation of any adverse credit event (iv) cash flow/cash balance of less than Rs 5 Cr e.t.c. In case of such deviations, the Scheme may invest in Bank CDs (A1+ or equivalents) / CBLOs/ Reverse Repos (excluding repo in corporate bonds) / G-sec / T-Bills / Liquid schemes. Such deviation may continue till suitable instruments of desired credit quality are available. In case where cash is generated in the above instances and is deployed in short term deposits, such deployment will only be for temporary parking in line with SEBI regulations.
4. In case of individual securities maturity prior to the maturity date of the scheme / Plan and at the time of construction of the portfolio, investments may be made in cash and cash equivalents such as CBLO, Repo (excluding repo in corporate bonds), T-Bills, Liquid Schemes, CDs and short term bank Deposits
5. In case where investments in any Unrated Instruments is indicated and if they are not available, the Scheme(s) may invest in Bank CDs having credit rating indicated in the table above. The Scheme shall not invest more than 10% of its NAV in unrated debt instruments issued by a single issuer and the total investment in unrated instruments shall not exceed 25% of the NAV of the Scheme.
6. RNLAM will ensure that total exposure of the scheme in a particular sector (excluding investments in Bank CDs, short term deposits of scheduled commercial banks, CBLO, G-Secs, SDLs, T-Bills and AAA rated securities issued by Public Financial Institutions and Public Sector Banks and such other instruments if any, as may be specified by SEBI from time to time) shall not exceed 25% or such other percentage of the net assets of the scheme. An additional exposure to financial services sector (over and above the limit of 25%) not exceeding 15% of the net assets of the scheme shall be allowed by way of increase in exposure to Housing Finance Companies (HFCs) rated AA and above and registered with National Housing Bank (NHB). However, such total investment/ exposure in HFCs shall not exceed 25% of the net assets of the scheme or such other percentage of the net assets of the scheme, as prescribed by SEBI from time to time. Further, to clarify please note that all the above mentioned provisions and investments made in line with the above mentioned circumstances/variations are independent of this scenario. Please note the above sectoral limit is not applicable for equity and equity related securities.
7. The range as indicated in the intended portfolio allocation depending on the risk return profile of the portfolio and subject to the availability of the securities, the fund manager may increase the allocation for AAA rated securities, while ensuring range of other securities is proportionately adjusted.

It may be noted that the intended portfolio allocation will be determined at the time of launch of Scheme whereas the final portfolio for the purpose of determining deviations, if any, will be considered after 30 days from the allotment of Scheme. Basis the same, RNLAM will report in the next meeting of Board of Directors of Reliance Nippon Life Asset Management Limited, (formerly Reliance Capital Asset Management Limited) (RNLAM) and Reliance Capital Trustee Co Limited the publicized percentage allocation and final portfolio.

Barring the instances/scenario as mentioned above, in case of any deviation between the intended portfolio allocation and actual portfolio allocation the Fund Manager shall review and rebalance the portfolio within 30 days failing which such deviations would be recorded in the minutes of the Investment committee meeting to be placed before the Board of Director and Trustees. For unlisted / non traded securities, where sector classification does not exist, RNLAM will have the discretion to decide the classification as per their best judgment.

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 sponsors 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.

RNLAM will not charge any investment management and advisory fees for parking of funds in short term deposits of scheduled commercial banks.

#### WHAT ARE THE INVESTMENT STRATEGIES?

The fund management team will endeavor to maintain a consistent performance in the scheme by maintaining a balance between safety, liquidity and profitability aspects of various investments. The fund manager will try to achieve an optimal risk return balance for management of the fixed income portfolios.

The investments in debt instruments carry various risks like interest rate risk, liquidity risk,

default risk, purchasing power risk etc. While they cannot be done away with, they can be minimized by diversification and effective use of hedging techniques.

The fund management team will take an active view of the interest rate movement by keeping a close watch on various parameters of the Indian economy, as well as developments in global markets.

Investment views / decisions will be taken on the basis of the following parameters:

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

The equity portion of the scheme will invest in diversified portfolio of Equities & Equity Related Instruments (including options premium & Equity Mutual Fund Units) across market capitalisation. The fund manager may invest into equity & equity related instruments predominantly through long call options & Equity Mutual Fund Units

The funds will follow a bottom-up approach to stock-picking and choose companies across sectors. The Schemes will primarily focus on companies that have demonstrated characteristics such as market leadership, strong financials and quality management, and have the potential to create wealth for their shareholders by delivering steady performance through the ups and downs of the market. The Fund also expects to achieve the market linked appreciation (upside) by investing in premium of exchange traded options.

The Fund Manager may adopt different strategies considering the market scenario, and opportunities.

**Risk Mitigation Factors /Risk Control:** The Fund Management proposes to use analytic risk management tools like VAR / convexity/ modified duration for effective portfolio management.

#### 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:

##### i) Schemes investing in Bonds:

**Interest Rate Risk:** As with all debt securities, changes in interest rates will affect the Scheme's Net Asset Value as the prices of securities generally increase as interest rates decline and generally decrease as interest rates rise.

**Liquidity or Marketability Risk:** This refers to the ease at which a security can be sold at or near its true value.

**Credit Risk:** Credit risk or default risk refers to the risk which may arise due to default on the part of the issuer of the fixed income security (i.e. will be unable to make timely principal and interest payments on the security).

**Reinvestment Risk:** This risk refers to the interest rate levels at which cash flows received from the securities in the Scheme or from maturities in the Scheme are reinvested.

##### (ii) Risks associated with investing in Equities

Equity and Equity related instruments on account of its volatile nature are subject to price fluctuations on daily basis. This may have adverse impact on individual securities /sector and consequently on the NAV of Scheme.

The inability of the Scheme to make intended securities purchases and the inability to sell securities held in the schemes portfolio may result, at times, in potential losses to the scheme. Trading volumes, settlement periods and transfer procedures may restrict the liquidity of the investments. The AMC may invest in unlisted securities that offer attractive yields within the regulatory limit. This may however increase the risk of the portfolio as these unlisted securities are inherently illiquid in nature and carry larger liquidity risk as compared to the listed securities or those that offer other exit options to the investors.

Investments in equity and equity related securities involve high degree of risks and investors should not invest in the Scheme unless they can afford to take the risk of losing their investment.

##### (iii) Risks associated with Investing in Derivatives

- Derivatives require the maintenance of adequate controls to monitor the transactions entered into, the ability to assess the risk that a derivative adds to the portfolio and the ability to forecast price or interest rate movements correctly. There is a possibility that a loss may be sustained by the portfolio as a result of the failure of another party (usually referred to as the "counterparty") to comply with the terms of the derivatives contract. Other risks in using derivatives include the risk of mispricing or improper valuation of derivatives and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.
- Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor.
- The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments.

##### (iv) Risk Associated with Securitised Debt

As with any other debt instrument, the following risk factors have to be taken into consideration while investing in PTCs:

- a. Credit Risk  
Since most of the PTCs are drawn from a cherry picked pool of underlying assets, the risk of delay / default due to poor credit quality is low. Further most of the PTCs enjoy additional cashflow coverage in terms of subordination by another lower class of PTCs or in terms of excess cash collateralization.
- b. Liquidity Risk  
Historically the secondary market volume of securitised papers has been limited. This could limit the ability of the fund to resell them. Secondary market trades could be at a discount or premium depending upon the prevailing interest rates.
- c. Price Risk / Interest Rate Risk  
The price risk of these instruments shall be in line with the maturity / duration of such instruments. Domestic Securitised debt can have different underlying assets and these assets have different risk characteristics. These may be as

given in the following example:

Security 1 - Backed by receivables of personal loans originated by XYZ Bank  
Specific Risk Factors: Loss due to default and/or payment delay on Receivables, Premature Termination of Facility Agreements, Limited loss cover, Delinquency and Credit Risk,

Limited Liquidity and Price Risk, Originator/Collection Agent Risk, Bankruptcy of the Originator, Co-mingling of funds

Security 2 - Senior Series Pass Through Certificates backed by commercial vehicles and two-wheeler loan and loan receivables from ABC Bank Limited

**(v) Risk factors associated with repo transactions in corporate bonds -**

- The market for the aforesaid product is over the counter (OTC) and illiquid. Hence, repo obligations cannot be easily sold to other parties. If a counterparty fails, the scheme would have to take recourse to the collateral provided. If a counterparty fails to repay and the value of the collateral falls beyond the haircut, then the Scheme would be exposed to a loss of interest or principal
- Further, if the Scheme needs to take recourse to the debt securities provided as collateral, and the issuer of the debt securities makes a default, the scheme may lose the whole, or substantial portion of the amount. This risk is somewhat mitigated by the fact that only bonds which have credit rating of AA and above can be accepted as collateral for repo transactions.

**(vi) Other Scheme Specific Risk factors**

The liquidity of the Scheme's investments may be inherently restricted by trading volumes, settlement periods and transfer procedures. In the event of an inordinately large number of redemption requests, or of a re-structuring of the Scheme's investment portfolio, these periods may become significant. Please read the Sections of this Scheme Information Document entitled "Special Considerations" and "Right to Limit Redemptions" thereunder.

**(vii) Risks associated with Listing of Units**

Listing of the units of the fund does not necessarily guarantee their liquidity and there can be no assurance that an active secondary market for the units will develop or be maintained. Consequently, the Fund may quote below its face value / NAV.

There have been times in the past, when settlements have been unable to keep pace with the volume of securities transactions, making it difficult to conduct further transactions. Delays or other problems in settlement of transactions could result in temporary periods when the assets of the Scheme are not invested and no return is earned thereon.

The liquidity and valuation of the Scheme's investments due to its holdings of unlisted securities may be affected if they have to be sold prior to their target date of divestment

**(IX) Risk associated with a close ended scheme**

The tenor of the scheme shall be 167 days from the date of allotment. The investor invests in such schemes with an expectation of generating wealth over the tenor of the scheme. The fund manager also invests funds as per the stated strategy keeping the above tenor in mind. While this allows the fund manager to take relatively long term investment calls without worrying about redemptions mid-way, in such schemes, the unit holder cannot exit the scheme before the maturity of the scheme, irrespective of changes in market conditions and alternative investment opportunities. Secondly, the stated strategy of the scheme may not be realized, within the tenor of the scheme. Other risk factors pertaining to the close ended schemes have been added under relevant sections

**(ix) Risk associated with Securities Lending (only to the extent of investment in equity segment)**

Securities Lending is a lending of securities through an approved intermediary to a borrower under an agreement for a specified period with the condition that the borrower will return equivalent securities of the same type or class at the end of the specified period along with the corporate benefits accruing on the securities borrowed. In case the Scheme undertakes stock lending under the Regulations, it may, at times be exposed to counter party risk and other risks associated with the securities lending. Unitholders of the Scheme should note that there are risks inherent to securities lending, including the risk of failure of the other party, in this case the approved intermediary, to comply with the terms of the agreement entered into between the lender of securities i.e. the Scheme and the approved intermediary. Such failure can result in the possible loss of rights to the collateral put up by the borrower of the securities, the inability of the approved intermediary to return the securities deposited by the lender and the possible loss of any corporate benefits accruing to the lender from the securities deposited with the approved intermediary.

**Plans and Options**

The Scheme offers 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).

There is no assurance or guarantee as to the rate and frequency of dividend distribution. Dividend distribution is subject to availability of distributable surplus in the scheme. Trustees reserve the right to declare a Dividend during the interim period.

Investors are required to clearly indicate the plans/options in the application form of the respective Plan. 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.

Investor may note that following shall be applicable for default plan

Investors are required to clearly indicate the plans/options in the application form of the respective Plan. 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.

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 Plan	Not Mentioned	Direct Plan
6	Direct Plan	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 series.

**Applicable Net Asset Value**

**For Purchases including switch-ins:**

The Units of each Plan of the Scheme will not be available for subscriptions / switch-in after the closure of NFO Period.

**For Redemptions 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, investor will have an option to switch out the redemption proceeds into any other scheme of Reliance Mutual Fund at the time of NFO application or on the Maturity of the Scheme. However, switch out facility will not be available for units held in dematerialised mode.

The trustees 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.

At the time of maturity of the scheme, if it is perceived that the market outlook is positive and investment in the similar kind of instruments is likely to fetch better returns for the investors, then in the interest of the Investors, the AMC may decide to roll-over the scheme.

The rollover of the scheme shall be subject to compliance with the provisions of regulation 33 (4) of the SEBI (Mutual Funds) Regulations, 1996. For more details, please refer Scheme Information Document.

MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS	
PURCHASE	REPURCHASE (Redemption)
The Minimum investment amount for Reliance Dual Advantage Fixed Tenure Fund - XI Plan A under all Plans is Rs. 5,000 per option and in multiples of Re. 1 thereafter. Since each plan of the Scheme is a close ended, units can be subscribed for, only during the New Fund offer period.	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, investor will have an option to switch out the redemption proceeds into any other scheme of Reliance Mutual Fund at the time of NFO application or on the Maturity of the Scheme. However, switch out facility will not be available for units held in dematerialised mode. The trustees 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.

## 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.reliancemutual.com/investor-services/downloads/factsheets/>

### b. Portfolio Turnover Ratio : Not Applicable

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

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

## DESPATCH OF REPURCHASE (REDEMPTION) REQUEST:

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, investor will have an option to switch out the redemption proceeds into any other scheme of Reliance Mutual Fund at the time of NFO application or on the Maturity of the Scheme. However, switch out facility will not be available for units held in dematerialised mode.

The trustees 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 \

Units held by way of an Account Statement (Physical form) cannot be transferred. Units held in Demat form are transferable in accordance with the provisions of SEBI (Depositories and Participants) Regulations, as may be amended from time to time. Transfer can be made only in favour of transferees who are capable of holding units and having a Demat Account. The delivery instructions for transfer of units will have to be lodged with the DP in requisite form as may be required from time to time and transfer will be affected in accordance with such rules / regulations as may be in force governing transfer of securities in dematerialized mode

## BENCHMARK INDEX:

80% Crisil Composite Bond Fund Index & 20% Nifty 50

**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.

**NAME OF THE FUND MANAGER:** Mr. Sanjay H. Parekh (Managing the Scheme - From date of launch of the scheme) & Anju Chhajjer (Managing the Scheme - From date of launch of the scheme)

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

**PERFORMANCE OF THE SCHEME:** This scheme is a new scheme and does not have any performance track record

## EXPENSES OF THE SCHEME Plan A:

This section outlines the expenses that will be charged to the schemes.

### A. NEW FUND OFFER (NFO) EXPENSES

These expenses are incurred for the purpose of various activities related to the NFO

like sales and distribution fees paid marketing and advertising, registrar expenses, printing and stationary, bank charges etc. The NFO expenses shall be borne by the AMC.

## B. ANNUAL SCHEME RECURRING EXPENSES

Expense Ratio: 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.

### Expense Ratio

Particulars	For Growth Plan/ Dividend Plan
	% of Net Assets
Investment Management and Advisory Fees	Upto 2.25%
Trustee fee	
Audit fees	
Custodian fees	
RTA Fees	
Marketing & Selling expense incl. agent commission	
Cost related to investor communications	
Cost of fund transfer from location to location	
Cost of providing account statements and dividend redemption cheques and warrants	
Costs of statutory Advertisements	
Cost towards investor education & awareness (at least 2 bps)	
Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades resp.	
Service tax on expenses other than investment and advisory fees	
Service tax on brokerage and transaction cost	
Other Expenses #	
Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c) (i) and (6) (a)	Upto 2.25%
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 are 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 at least 10% of above mentioned distribution/commission expense which is charged in Regular Plan".

However, no Investment Management fees would be charged on RNLAM'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 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 2.25%;
- (ii) On the next Rs. 300 crore of the daily net assets 2.00%;
- (iii) On the next Rs. 300 crore of the daily net assets 1.75%;
- (iv) On the balance of the assets 1.50%;

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

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

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

Provided that if inflows from such cities is less than the higher of sub-clause (i) or subclause (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 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 Sponsors.

LOAD STRUCTURE	ENTRY LOAD	EXIT LOAD
Reliance Dual Advantage Fixed Tenure Fund - XI Plan A	Nil	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. Since the scheme shall be listed on any of the recognized Stock Exchange, exit load shall also be not applicable. Units issued on reinvestment of dividends shall not be subject to entry and exit load.

W.E.F. October 01, 2012, Exit Load If charged to the scheme shall be credited to the scheme immediately net of service tax, if any.

**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.

**DAILY NET ASSET VALUE (NAV) PUBLICATION:** The AMC will calculate and disclose the first NAVs of each plan 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](http://www.amfiindia.com) by 9.00 p.m. on the day of declaration of the NAV and also on their website. In case of any delay, the reasons for such delay would be explained to AMFI and SEBI by the next day. If the NAVs are not available before commencement of business hours on the following day due to any reason, Mutual Fund shall issue a press release providing reasons and explaining when the Mutual Fund would be able to publish the NAVs. The NAV shall be published at least in two daily newspapers every day. Since each Plan of the Scheme will be listed on NSE and/or any other recognized Stock Exchange, the listed price would be applicable on the respective Stock Exchange.

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

#### APPLICATION SUPPORTED BY BLOCKED AMOUNT (ASBA)

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](http://www.bseindia.com)), NSE ([www.nseindia.com](http://www.nseindia.com)) and SEBI ([www.sebi.gov.in](http://www.sebi.gov.in)).

#### FOR INVESTOR GRIEVANCES PLEASE CONTACT :

**Karvy Computershare Pvt. Ltd. :-** 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- 33031000, Fax No. - 022- 33037662

#### UNITHOLDERS' INFORMATION :

Accounts statement / transaction alert (on each transaction), Annual financial results, Half yearly portfolio disclosure and Monthly portfolio disclosure shall be provided to investors by post or published or in such other manner as per SEBI (Mutual Fund) Regulations, 1996 and as amended from time to time.

Date: March 27, 2017

RMF/R&T/APP/VER 1.0/09-03-10

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Corporate Office Address: Reliance Centre, 7th Floor, South Wing &amp; 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 Broker / Sub Agent ARN Code	*Employee Unique Identification Number	Sub Broker / Sub Agent Code
ARN - (ARN stamp here)			

\*Please sign alongside in case the EUIN is left blank/not provided.

I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.

SIGN HERE First / Sole Applicant / Guardian

SIGN HERE Second Applicant

SIGN HERE Third Applicant

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 (Mandatory to be filled if you have invested through a distributor)**

(Please tick (✓) any one) ☐ I am a First time investor across Mutual Funds

OR

☐ I am an existing investor in Mutual Funds

In case the subscription amount is ₹ 10,000 or more and your Distributor has opted to receive Transaction Charges, of ₹ 150 (new investor) &amp; ₹ 100 (existing investor) are deductible as applicable from the purchase/ subscription amount and payable to the Distributor. Units will be issued against the balance amount invested.

**2. EXISTING INVESTOR'S FOLIO NUMBER**

(If you have an existing folio number with KYC validated, please mention the number here and proceed to section 10. Mode of holding will be as per existing folio number.)

**3. GENERAL INFORMATION**

\*MODE OF HOLDING : ☐ Single ☐ Joint (Default) ☐ Any one or Survivor

**4. FIRST APPLICANT DETAILS**

NAME 

PAN / PEKRN<sup>^</sup> (First Applicant)  PAN / PEKRN<sup>^</sup> (Guardian) 

Name of Guardian if first applicant is minor / Contact Person for non individuals 

Guardian's Relationship With Minor <input type="radio"/> Father <input type="radio"/> Mother <input type="radio"/> Court Appointed Guardian	Date of Birth of 1st Applicant <div style="display: flex; justify-content: space-between;"> <div style="border: 1px solid black; width: 20px; height: 13px;"></div> <div style="border: 1px solid black; width: 20px; height: 13px;"></div> <div style="border: 1px solid black; width: 20px; height: 13px;"></div> <div style="border: 1px solid black; width: 20px; height: 13px;"></div> <div style="border: 1px solid black; width: 20px; height: 13px;"></div> <div style="border: 1px solid black; width: 20px; height: 13px;"></div> <div style="border: 1px solid black; width: 20px; height: 13px;"></div> <div style="border: 1px solid black; width: 20px; height: 13px;"></div> </div>	Proof of Date of Birth and Guardian's Relationship with Minor <input type="radio"/> Birth Certificate <input type="radio"/> Passport <input type="radio"/> Others <small>(please specify)</small>
--	---	--

**OCCUPATION\*\* :**
☐ Professional ☐ Agriculturist ☐ Housewife ☐ Retired ☐ Government Service/Public Sector  
☐ Business ☐ Forex Dealer ☐ Student ☐ Private Sector Service ☐ Others \_\_\_\_\_

**STATUS<sup>^</sup> :**
☐ 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\*\*\* ☐ Government Body ☐ Partnership Firm ☐ Others \_\_\_\_\_  
(\*\*\*as and when applicable)

**GROSS ANNUAL INCOME DETAILS\*\*\*** Please tick (✓) ☐ Below 1 Lac ☐ 1-5 Lacs ☐ 5-10 Lacs ☐ 10-25 Lacs ☐ 25 Lacs-1 Crore ☐ >1 Crore

**NET-WORTH\*\*\* in ₹** \_\_\_\_\_ (Net worth should not be older than 1 year) as on (Date)  (Mandatory for Non Individuals)

Are you a Politically Exposed Person (PEP)\*\* ☐ Yes ☐ No Are you related to a Politically Exposed Person (PEP) ☐ Yes ☐ No

**Are you involved / providing any of the mentioned services :** ☐ Foreign Exchange / Money Changer Services ☐ Gaming / Gambling / Lottery / Casino Services  
 (Applicable only for Non Individuals) ☐ Money Lending / Pawning ☐ None of the above

**Note:** In case First Applicant is Non Individual please attach FATCA, CRS & Ultimate Beneficial Ownership (UBO) Self Certification Form (Ref Ins No. 40)

\*\*In case First Applicant is Minor then details of Guardian will be required.

**5. SECOND APPLICANT DETAILS**

NAME  PAN / PEKRN<sup>^</sup>**OCCUPATION<sup>^</sup> :** ☐ Professional ☐ Agriculturist ☐ Housewife ☐ Retired ☐ Government Service/Public Sector **STATUS<sup>^</sup>:** ☐ NRI  
☐ Business ☐ Forex Dealer ☐ Student ☐ Private Sector Service ☐ Others \_\_\_\_\_ ☐ Resident Individual

**GROSS ANNUAL INCOME DETAILS<sup>^</sup>** Please tick (✓) ☐ Below 1 Lac ☐ 1-5 Lacs ☐ 5-10 Lacs ☐ 10-25 Lacs ☐ 25 Lacs-1 Crore ☐ >1 Crore

**NET-WORTH<sup>^</sup> in ₹** \_\_\_\_\_ (Net worth should not be older than 1 year) as on (Date) 

Are you a Politically Exposed Person (PEP)<sup>^</sup> ☐ Yes ☐ No Are you related to a Politically Exposed Person (PEP) ☐ Yes ☐ No

**6. THIRD APPLICANT DETAILS**

NAME  PAN / PEKRN<sup>^</sup>**OCCUPATION<sup>^</sup> :** ☐ Professional ☐ Agriculturist ☐ Housewife ☐ Retired ☐ Government Service/Public Sector **STATUS<sup>^</sup>:** ☐ NRI  
☐ Business ☐ Forex Dealer ☐ Student ☐ Private Sector Service ☐ Others \_\_\_\_\_ ☐ Resident Individual

**GROSS ANNUAL INCOME DETAILS<sup>^</sup>** Please tick (✓) ☐ Below 1 Lac ☐ 1-5 Lacs ☐ 5-10 Lacs ☐ 10-25 Lacs ☐ 25 Lacs-1 Crore ☐ >1 Crore

**NET-WORTH<sup>^</sup> in ₹** \_\_\_\_\_ (Net worth should not be older than 1 year) as on (Date) 

Are you a Politically Exposed Person (PEP)<sup>^</sup> ☐ Yes ☐ No Are you related to a Politically Exposed Person (PEP) ☐ Yes ☐ No

<sup>^</sup>Mandatory for all type of Investors. It is mandatory for investors to be KYC compliant through a Key Registered Agency (KRA) appointed by SEBI prior to investing in Reliance Mutual Fund. Refer instruction no.17,18 & 38

**ACKNOWLEDGEMENT**

Received Purchase Application from \_\_\_\_\_  
 for allotment of Units under 

☐ Reliance Dual Advantage Fixed Tenure Fund XI - Plan A - Regular Plan  
☐ Reliance Dual Advantage Fixed Tenure Fund XI - Plan A - Direct Plan

☐ Growth Option  
☐ Dividend Payout Option

Cheque / DD No. \_\_\_\_\_ Dated \_\_\_\_/\_\_\_\_/\_\_\_\_ Rs. \_\_\_\_\_  
 Drawn on Bank \_\_\_\_\_

**App. No.**
**Signature, Date & Stamp**

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

In case Country of Tax Residence is only India then details of Country of Birth & Nationality need not be provided. <sup>56</sup> In case Tax Identification Number is not available, kindly provide its functional equivalent \$

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

**## Correspondence Address** (P.O. Box is not sufficient)      **## Please note that your address details will be updated as per your KYC records with CVL / KRA**

**Overseas Address** (Mandatory for FIIs/NRIs/PIOs)

Email ID

[illegible]

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.

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

Bank Name	M a n d a t o r y																								
Account No.	M a n d a t o r y										A/c. Type (✓)		SB	Current	NRO	NRE	FCNR								
Branch Address											Branch City														
PIN						IFSC Code					For Credit via RTGS					9 Digit MICR Code*					For Credit via NEFT				

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.

**10. 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))

<b>Scheme</b> <input type="checkbox"/> Reliance Dual Advantage Fixed Tenure Fund XI - Plan A - Regular Plan <input type="checkbox"/> Reliance Dual Advantage Fixed Tenure Fund XI - Plan A - Direct Plan	<b>Option ( Please ✓ )</b> <input type="checkbox"/> Growth^* <input type="checkbox"/> Dividend Payout (For Product Labeling please refer last page of application form)
--	--

**Payment Details (Please issue cheque favouring scheme name)**

Mode of Payment    ☐ Cheque    ☐ DD    ☐ Funds Transfer    ☐ RTGS / NEFT

Investment Amount (Rs.) \_\_\_\_\_ | DD Charges (if applicable) (Rs.) \_\_\_\_\_ || Net Amount~ (Rs.) \_\_\_\_\_ | minus ||

Instrument No. \_\_\_\_\_ Dated | D | D | M | M | Y | Y | Y | Y | Drawn on Bank \_\_\_\_\_


Bank Branch \_\_\_\_\_ City \_\_\_\_\_

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

**11. 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**

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.



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 txn	SMS txn <space> last 6 digits of folio
Statement thru mail	SMS ESOA	SMS ESOA <space> last 6 digits of folio




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You can also follow us on

**\*\*SMS charges apply**

**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>National Securities Depository Limited</b>	Depository participant Name _____						<b>Central Depository Securities Limited</b>	Depository participant Name _____																		
	DP ID No.		I	N						Target ID No.																
	Beneficiary Account No.																									
Enclosures (Please tick any one box) :																										
						<input type="checkbox"/>	Client Master List (CML)						<input type="checkbox"/>	Transaction cum Holding Statement						<input type="checkbox"/>	Cancelled Delivery Instruction Slip (DIS)					

<input type="checkbox"/> <b>Partial Switch</b> Amount: Rs _____ or Units: _____	OR	<input type="checkbox"/> <b>Full Switch</b>
<b>From Scheme</b> _____ <b>Plan</b> _____ <b>Option</b> _____		
<b>To Scheme :</b> <div style="display: flex; justify-content: space-between;"> <div style="width: 60%;"> <input type="checkbox"/> Reliance Dual Advantage Fixed Tenure Fund XI - Plan A - Regular Plan  <input type="checkbox"/> Reliance Dual Advantage Fixed Tenure Fund XI - Plan A - Direct Plan         </div> <div style="width: 35%;"> <input type="checkbox"/> Growth Option  <input type="checkbox"/> Dividend Payout Option         </div> </div>		

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

☐ 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.**

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

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

Diagram illustrating the three types of applicants:

- First / Sole Applicant / Guardian
- Second Applicant
- Third Applicant

## CHECK LIST

**PLEASE ENSURE THAT:**

- ☐ Your Application Form is complete in all respect, Name, Address & contact details are mentioned in full, signed by all applicants.
- ☐ Bank Account Details are entered completely and correctly.
- ☐ Permanent Account Number (PAN) of all the applicants are mandatory. 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 Dual Advantage Fixed Tenure Fund", dated and duly signed.
- ☐ Application Number is mentioned on the reverse of the Cheque / DD.
- ☐ Documents as listed alongside are submitted along with the Application (as applicable to your specific case).

Documents	Companies	Trusts	Societies	Partnership Firms	Flis	Investments through Constituted Attorney
1. Resolution/Authorisation 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 Compliant	✓	✓	✓	✓	✓	✓

APP No.:

**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

\*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.

<b>SIGN HERE</b>	First / Sole Unit Holder / Guardian	Second Unit Holder	Third Unit Holder
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Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors assessment of various factors including the service rendered by the distributor.

**2. EXISTING UNIT HOLDER INFORMATION**

FOLIO NO.

**3. PARTICULARS OF APPLICANT**

Name of Sole / 1st applicant/Minor/Karta of HUF/ Non-Individual Mr. / Miss / Master / M/s.		Date of Birth **
<div style="border-bottom: 1px solid black; width: 100%;"></div>		<div style="border-bottom: 1px solid black; width: 100%;"></div>
Name of Parent / Guardian in case of Minor / or Contact Person for Non-Individual applicants <input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Miss		Relation with Minor/Designation
<div style="border-bottom: 1px solid black; width: 100%;"></div>		<div style="border-bottom: 1px solid black; width: 100%; text-align: center;">M A N D A T O R Y</div>
Name of 2nd applicant <input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Miss		Date of Birth
<div style="border-bottom: 1px solid black; width: 100%;"></div>		<div style="border-bottom: 1px solid black; width: 100%;"></div>
Name of 3rd applicant <input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Miss		Date of Birth
<div style="border-bottom: 1px solid black; width: 100%;"></div>		<div style="border-bottom: 1px solid black; width: 100%;"></div>

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

PAN/PEKRN 1st applicant		Attached <input type="checkbox"/> PAN Proof	Attached <input type="checkbox"/> KYC Acknowledgement Copy
PAN/PEKRN 2nd applicant		Attached <input type="checkbox"/> PAN Proof	Attached <input type="checkbox"/> KYC Acknowledgement Copy
PAN/PEKRN 3rd applicant		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 Rs. \_\_\_\_\_ 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. DECLARATION & SIGNATURE/S**

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

☐ I confirm that I am resident of India.

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

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**Acknowledgement Receipt of Auto Switch Application Form ( To be filled in by the Unit holder)**

<b>RELIANCE</b> <b>MUTUAL FUND</b>	Folio No.
Received from _____	
Auto Switch Rs. _____ OR _____ Units on _____	
From Scheme _____ Plan _____ Option _____	
to Scheme _____ Plan _____ Option _____	
APP No. : _____	
Stamp of receiving branch	
& Signature	



## 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.reliancecmutual.com](http://www.reliancecmutual.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. RNLAM 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) RNLAM 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 (EUIDN) 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.



## ACKNOWLEDGEMENT SLIP

**RELIANCE**

**MUTUAL  
FUND**

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

## INSTRUCTIONS TO HELP YOU COMPLETE THE MAIN APPLICATION FORM

- Please read the Key Information Memorandum and the Scheme Information Document of Reliance Dual Advantage Fixed Tenure Fund XI – Plan A 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.
- The application form must be filled in English in BLOCK letters using Black or Dark Blue Colored ink. Incomplete applications are liable to be rejected. Please refer to the checklist at the bottom of the application form to ensure that the requisite details and attachments have been provided. This will help in avoiding processing delays and / or rejection of your Application Form.
- The Applicants' name and address must be given in full (P.O. Box No. alone is not sufficient). In case of multiple applicants, all communication and payments towards dividend / redemption will be made in the name of / favoring first applicant only. If the first applicant is a minor, the name of the Guardian who will sign on behalf of the minor should be filled in the space provided. Please fill in your date of birth as this may be required for validating your identity for certain transactions/communication. Also, please provide Telephone No./E-mail Id. of the first applicant, so as to facilitate faster and efficient communication.
- The Minimum investment amount for Reliance Dual Advantage Fixed Tenure Fund XI – Plan A under all Plan is Rs. 5,000 per option and in multiples of Re. 1 thereafter.
- As per the SEBI guidelines, it is mandatory for investors to mention their bank account details in the application form. In the absence of the bank details the application form will be rejected. RCAM / RMF is also providing a facility to the investors to register multiple bank accounts. By registering multiple bank accounts, the investors can use any of the registered bank accounts to receive redemption / dividend proceeds. These account details will be used by the RCAM / RMF for verification of instrument used for subscription to ensure that third party payments are not used for mutual fund subscription, except as permitted. Investors are requested to avail the facility of registering multiple bank accounts by filling in the Application Form for Registration of Multiple Bank Accounts available at our DISC or on our website at [www.reliancecmutual.com](http://www.reliancecmutual.com)
- In case of non-individual applicants, i.e. HUF / Companies / AOP / BOI / Trusts / Societies / FIIs etc. the name, email-ID and telephone number of the contact person to whom the correspondence should be addressed to should be provided.
- 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 RCAM/RMF shall receive a confirmation by way of email and/or SMS within 5 Business Days from the date of receipt of transaction request will be sent to the Unit holders registered e-mail address and/or mobile number.  
Thereafter, a CAS shall be issued which shall enable a single consolidated view of all the investments of an investor in Mutual Funds (MF) and securities held in demat form with the Depositories. CAS shall contain details relating to all the transactions carried out by the investor across all schemes of all mutual funds during the month and holding at the end of the month including transaction charges paid to the distributor.  
The word 'transaction' shall include purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal plan, systematic transfer plan and bonus transactions. The following shall be applicable with respect to CAS, for unit holders having a Demat Account.
  - Investors having MF investments and holding securities in Demat account shall receive a single Consolidated Account Statement from the Depository.
  - Consolidation of account statement shall be done on the basis of PAN. In case of multiple holding, it shall be PAN of the first holder and pattern of holding. The CAS shall be generated on a monthly basis.
  - If there is any transaction in any of the Demat accounts of the investor or in any of his mutual fund folios depositories shall send the CAS within ten days from the month end. In case there is no transaction in any of the mutual fund folios and demat accounts then CAS with holding details shall be sent to the investor on half yearly basis.The unit holders who do not have Demat account shall receive the Consolidated Account Statements (CAS) for each calendar month on or before 10th of the immediately succeeding month to the Unit holder(s) in whose folio(s) transaction(s) has/have taken place during the month by physical/e-mail mode. For the purpose of sending CAS, common investors across mutual funds shall be identified by their Permanent Account Number (PAN).  
CAS shall not be received by the Unit holders for the folio(s) not updated with PAN details. The Unit holders are therefore requested to ensure that the folio(s) are updated with their PAN. For Micro SIP and Sikkim based investors whose PAN details are not mandatorily required to be updated Account Statement will be dispatched by RCAM/RMF for each calendar month on or before 10th of the immediately succeeding month.  
Further, CAS detailing holding of investment across all schemes of all mutual funds at the end of every six months (i.e. September/ March), shall be sent by mail/e-mail on or before 10th day of succeeding month as the case may be, to all such Unit holders in whose folios no transaction has taken place during that period. The half yearly consolidated account statement will be sent by e-mail to the Unit holders whose e-mail address is available, unless a specific request is made to receive in physical.  
In case of a specific request received from the Unit holders, RCAM / RMF will provide the account statement to the investors within 5 Business Days from the receipt of such request.  
The statement of holding of the beneficiary account holder for units held in demat will be sent by the respective DPs periodically.
- 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.
- 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.
- 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.
- In case Mode of Holding is not mentioned for Joint Holders, the default mode of holding would be Joint.
- If the investment is done on behalf of the minor then the minor shall be the sole holder in the folio /account. Joint holding will not be allowed in the folio/account opened on behalf of the minor.
- Guardian in the folio on behalf of the minor should either be a Natural guardian (i.e. father or mother) or a court appointed Guardian. Date of Birth of the minor is mandatory while opening the account / folio.
- 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.
- "If the Scheme name on the application form and on the payment instrument are different, the application may be processed and units allotted at applicable NAV of the scheme mentioned in the application / transaction slip duly signed by investor(s), given that the same constitutes a valid legal document between the investor and the AMC."
- In case the investment is done on behalf of the minor, the relationship/status of the guardian as father, mother or legal guardian and Date of birth of the minor shall be specified in the application form and following documents shall be submitted alongwith the application form as evidence:
  - Birth certificate of the minor, or
  - School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc., or
  - Passport of the minor, or
  - Any other suitable proof evidencing the date of birth of the minor.
  - In case of court appointed legal guardian, supporting documentary evidence shall be provided.
  - In case of natural guardian a document evidencing the relationship if the same is not available as part of the documents submitted as per point. i – iv above.
- Permanent Account Number (PAN)**  
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.reliancecmutual.com](http://www.reliancecmutual.com) for further details.
- Prevention of Money Laundering and Know Your Client (KYC)**  
In order to reduce hardship and help investors dealing with SEBI intermediaries, SEBI issued three circulars – MIRSD/SE/Cir-21/2011 dated October 05, 2011, MIRSD/Cir-23/2011 dated December 02, 2011 and MIRSD/Cir-26/2011 dated December 23, 2011 informing SEBI registered intermediaries as mentioned therein to follow, with effect from January 01, 2012, a uniform KYC compliance procedure for all the investors dealing with them on or after that date. SEBI also issued KYC Registration Agency ( "KRA") Regulations 2011 and the guidelines in pursuance of the said Regulations and for In-Person Verification ("IPV").  
All investors (individual and non- individual) are required for KYC compliance. However, applications should note that minors cannot apply for KYC compliance and any investment in the name of minors should be through a Guardian, who should be KYC compliant for the purpose of investing with a Mutual Fund. Also applicants/ unit holders intending, to apply for units currently holding units and operating their Mutual Fund folios through a Power of Attorney (PoA) must ensure that the issue of PoA and the holder of the PoA must mention their KYC compliance status at the time of investment. PoA holders are not permitted to apply for KYC compliance on behalf of the issuer of the PoA. Separate procedures are prescribed for change in name, address, and other KYC related details, should the applicant desire to change such information, POS will extend the services of effecting such changes.  
In line with the SEBI circular No. MIRSD/Cir-5/2012 dated April 13, 2012 and various other guidelines issued by SEBI on the procedural matters for KYC Compliances, the Investors are requested to note the following additional provisions shall be applicable for "KYC Compliances" with effect from December 1, 2012:
  - In case of an existing investor of RMF and who is already KYC Compliant under the erstwhile centralized KYC with CVL (CVLMF) then there will be no effect on subsequent Purchase/Additional Purchase (or ongoing SIPs/STPs,etc) in the existing folios/accounts which are KYC compliant. Existing Folio holder can also open a new folio with Reliance Mutual Fund with the erstwhile centralized KYC
  - 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 onetime submission of documentation.
  - Investors who have complied with KYC process before December 31, 2011 (KYC status with CVL-KRA as "MF – VERIFIED BY CVLMF") and not invested in the schemes of Reliance Mutual Fund i.e not opened a folio earlier, and wishes to invest on or after December 01, 2012, such investors will be required to submit 'missing/not available' KYC information and complete the IPV requirements.  
Updation of 'missing' / not available' KYC information along with IPV is currently a one-time 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.reliancecmutual.com](http://www.reliancecmutual.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 KRA's.
- 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.

## Instructions continued

- The applications (including Switches/transfers from other eligible Reliance Mutual Fund Schemes / Plans) will be accepted at all the Designated Investor Service Centers of Reliance Mutual Fund (i.e. Branches of Reliance Capital Asset Management Limited & Karvy Computershare Private Limited) mentioned in the KIM.
  - The Cheque/DD should be crossed/marked "Account payee" and drawn in favour of "Reliance Dual Advantage Fixed Tenure Fund"
- Reliance Mutual Fund will not accept Third Party Payments for subscriptions. When payment is made from a bank account other than that of the beneficiary investor, the same is referred to as a "Third Party Payment". In case of subscription with joint holders, the first holder is considered as the beneficiary investor.
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 outstated cheques/draft are not permitted. Application received with outstated 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 RCAM will endeavor to reject the application however in case the application gets accepted then the same will be processed as per the scheme name 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 an employer on behalf of the employee under Systematic Investment Plans through Payroll deductions or (iii) Custodian on behalf of an FII or a client. For the above mentioned cases KYC of the investor and the KYC of the person making the payment is mandatory irrespective of the amount. Additionally declaration by the person making the payment giving details of the bank account from which the payment is being made and the relationship with the beneficiary is also required to be submitted.
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, BoIs and partnership firms shall have no right to make any nomination.
  - (f) The nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, karta of HUF or power of attorney holder.
  - (g) On registration of nomination a suitable endorsement shall be made on the statement of account or in the form of a separate letter.
  - (h) The facility of nomination is available to a unitholder under SEBI (MFs) Regulations and guidelines issued by SEBI from time to time.
  - (i) Nomination in respect of units stands rescinded, upon the transfer of units.
  - (j) On cancellation of nominations, the nomination shall stand rescinded and RMF shall not be under any obligation to transfer the units in favour of the nominee
  - (k) Where a nomination in respect of any unit has been made, the units shall, on the death of the 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@reliancemutual.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 Dual Advantage Fixed Tenure Fund XI - Plan A subject to provisions mentioned in the Scheme Information Document of the Transferor Scheme. The units in the Transferee Scheme i.e. Reliance Dual Advantage Fixed Tenure Fund XI - Plan A 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 End 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 subscribing under Direct Plan of XYZ Fund will have to indicate the Scheme / Plan name in the application form as "XYZ Fund - Direct Plan". Investors should also indicate "Direct" in the ARN column. In case ARN code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, ARN code will be ignored and the application will be processed under Direct Plan. If the investor does not mention Direct against the scheme name and the ARN code is also not provided the default allotment would be made in the Direct Plan.
34. For Direct Investments, please mention "Direct" in the column "Broker / Agent Code".

## TRANSACTION CHARGES

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

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

Transaction charges shall not be deducted if:

- The amount per purchases /subscriptions is less than Rs. 10,000/-;
- The transaction pertains to other than purchases/ subscriptions relating to new inflows such as Switch/ STP/ /DTP/, etc.
- Purchases/Subscriptions made directly with the Fund through any mode (i.e. not through any distributor/agent).
- Subscription made through Exchange Platform irrespective of investment amount.

2) RCAM will endeavor to check if the investor is an existing or a new investor to Mutual Fund. In case the investor is found to be an existing investor then transaction charges of Rs 100 will be applicable else the investor declaration will be considered and transaction charges will be levied accordingly.

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

36. 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.

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, RCAM 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. Lumpsum Investments / Systematic Investments Plan (SIP) / Switch / would be considered for tracking the above exemption limit. Investors are requested to note that, in case where a lump sum investment is made during the financial year and subsequently a fresh SIP mandate request is given where the total investments for that financial year exceeds Rs. 50,000/-, such SIP application shall be rejected. In case where a SIP mandate is submitted during the financial year and subsequently a fresh lumpsum investment is being made provided where the total investments for that financial year exceeds Rs. 50,000, such lump sum application will be rejected. Redemptions if any, in the Micro Investment folio, shall not be considered for calculating the exemption limit for such financial year. Consolidation of folio shall be allowed only if the PEKRN in all folios is same along with other investor details. 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. However, Special features such as Systematic Investment Plan (including Micro SIP, SIP Insure) ; Systematic Transfer Plan & Systematic Withdrawal Plan will not be available in the scheme.

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.reliancecmutual.com](http://www.reliancecmutual.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 Capital Asset Management Limited ("RCAM"/ "AMC") are likely to be classified as a "Foreign Financial Institution" and in which case RMF and/ or RCAM would be required, from time to time, to (a) undertake the necessary due-diligence process; (b) identify US reportable accounts; (c) collect certain required information/ documentary evidence ("information") with respect to the residential status of the unit holders; and (d) directly or indirectly disclose/report/ submit such or other relevant information to the appropriate US and Indian authorities. Such information may include (without limitation) the unit holder's folio detail, identity of the unit holder, details of the beneficial owners and controlling persons etc. In this regard and in order to comply with the relevant provisions under FATCA, the unit holders would be required to fully cooperate & furnish the required information to the AMC, as and when deemed necessary by the latter in accordance with IGA and/ or relevant circulars or guidelines etc, which may be issued from time to time by SEBI/AMFI or any other relevant & appropriate authorities. The applications which do not provide the necessary information are liable to be rejected. The applicants/ unit holders/ prospective investors are advised to seek independent advice from their own financial & tax consultants with respect to the possible implications of FATCA on their investments in the scheme(s).

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

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

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

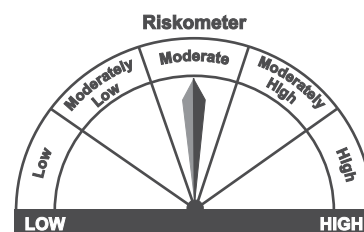
**Reliance Dual Advantage Fixed Tenure Fund XI – Plan A**

#### Product Label

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

- Returns and growth over long term tenure of the Fund
- Limiting interest rate volatility by investment in debt, money market and G-sec instruments maturing on or before the date of maturity of the scheme

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



Investors understand that their principle will be at Moderate risk



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			FOR OFFICE USE ONLY				
Name and AMFI Regn No	Sub Broker Name & ARN Code	*Employee Unique Identification Number	Sub Broker Name & Code	SCSB	SCSB IFSC Code	Syndicate Member Code	SL No.

\*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.

<b>SIGN HERE</b>	Sole / 1st applicant/ Authorised Signatory	2nd applicant/ Authorised Signatory	3rd applicant/ Authorised Signatory
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Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.

TRANSACTION CHARGES (Please tick any one of the below. Refer Instruction No. 14)	
<input type="checkbox"/> I AM A FIRST TIME INVESTOR IN MUTUAL FUNDS Rs. 150 will be deducted as transaction charge for per purchase of Rs. 10,000 and more	OR
<input type="checkbox"/> I AM AN EXISTING INVESTOR IN MUTUAL FUNDS Rs. 100 will be deducted as transaction charge for per purchase of Rs. 10,000 and more	

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

DEMAT ACCOUNT DETAILS	
National Securities Depository Limited Depository participant Name _____ DP ID No. _____ Beneficiary Account No. _____	Central Depository Securities Limited Depository participant Name _____ Target ID No. _____

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

Investor Category (Ref. Instruction No.10)																												
IND	<input type="checkbox"/>	NRI	<input type="checkbox"/>	HUF	<input type="checkbox"/>	CO	<input type="checkbox"/>	FI	<input type="checkbox"/>	MF	<input type="checkbox"/>	NIF	<input type="checkbox"/>	IF	<input type="checkbox"/>	IC	<input type="checkbox"/>	VC	<input type="checkbox"/>	FII	<input type="checkbox"/>	FIISA	<input type="checkbox"/>	EMP	<input type="checkbox"/>	DIR	<input type="checkbox"/>	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  (\*\*Date of Birth Mandatory only if Applicant is Minor)

Permanent Account Number (PAN) & KYC Compliant - Mandatory	
PAN / PEKRN of 1st applicant _____	Attached <input type="checkbox"/> Pan Proof Attached <input type="checkbox"/> KYC Acknowledgement Copy

Instrument Details: (Please refer respective SID/KIM for product labelling)	
<input type="checkbox"/> Reliance Dual Advantage Fixed Tenure Fund XI - Plan A - Regular Plan <input type="checkbox"/> Reliance Dual Advantage Fixed Tenure Fund XI - Plan A - Direct Plan	<input type="checkbox"/> Growth Option <input type="checkbox"/> Dividend Payout Option
Investment Amount Rs. _____	

DETAILS OF BANK ACCOUNT FOR BLOCKING OF FUNDS	
Bank Account No. _____	_____ M A N D A T O R Y _____
Bank Name & Branch where Account is held _____	_____ M A N D A T O R Y _____
	_____ M A N D A T O R Y _____
	_____ M A N D A T O R Y _____
Total Amount to be Blocked (Rupees in Figures) _____	
Rupees in Words _____	

Maturity Instruction	
<input type="checkbox"/> Switch to Scheme/Plan : _____	<input type="checkbox"/> 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 Dual Advantage Fixed Tenure Fund XI - Plan A subject to terms of the Statement of Additional Information (SAI), Scheme Information Document (SID), Key Information Memorandum (KIM) and subsequent amendments thereto. I/We have read, understood (before filling application form) and is/are bound by the details of the SAI, SID & KIM including details relating to various services including but not limited to Reliance Any Time Money Card. I/We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. I / We declare that the amount invested in the Scheme is through legitimate sources only and is not designed for the purpose of contravention or evasion of any Act / Regulations / Rules / Notifications / Directions or any other Applicable Laws enacted by the Government of India or any Statutory Authority. I accept and agree to be bound by the said Terms and Conditions including those excluding/ limiting the Reliance Nippon Life Asset Management Limited (formerly Reliance Capital Asset Management Limited) (RNLAM) liability. I understand that the RNLAM may, at its absolute discretion, discontinue any of the services completely or partially without any prior notice to me. I agree RNLAM can debit from my folio for the service charges as applicable from time to time. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I hereby declare that the above information is given by the undersigned and particulars given by me/us are correct and complete. Further, I agree that the transaction charge (if applicable) shall be deducted from the subscription amount and the said charges shall be paid to the distributors.	
<input type="checkbox"/> I confirm that I am resident of India. <input type="checkbox"/> I/We confirm that I am/We are Non-Resident of Indian Nationality/Origin and I/We hereby confirm that the funds for subscription have been remitted from abroad through normal banking channels or from funds in my/our Non-Resident External /Ordinary Account/FCNR Account. I/We undertake that all additional purchases made under this folio will also be from funds received from abroad through approved banking channels or from funds in my/ our NRE/FCNR Account.	

SIGNATURE OF BANK ACCOUNT HOLDERS	
_____	_____

ACKNOWLEDGEMENT		App. No.
Received from _____		
An application for allotment of Units under <input type="checkbox"/> Reliance Dual Advantage Fixed Tenure Fund XI - Plan A - Regular Plan <input type="checkbox"/> Growth Option <input type="checkbox"/> Reliance Dual Advantage Fixed Tenure Fund XI - Plan A - Direct Plan <input type="checkbox"/> Dividend Payout Option		
SCSB A/C Details		
Bank Account No. _____ Bank Name & Branch where Account is held _____		
Amount Blocked Rs.(in figures) _____		
Rs. (in words) _____		
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		SCSB Signature, Date & Stamp

## Instructions

- Investor needs to submit a duly filled ASBA Application Form to the SCSB with whom the bank account to be blocked is maintained.
- The Investor shall submit the ASBA Form for subscribing units of Mutual Fund scheme authorising SCSB to block the subscription money in a bank account.
- 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.
- 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.
- 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.
- 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.
- 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.
- ASBA facility extended to the investors shall operate in accordance with the SEBI Guidelines in force from time to time..
- RMF will endeavour to provide payment of Dividend / Redemption / Refund (if any) through ECS, NEFT, Cheque, Demand Draft or Direct Credit into investors bank account wherever possible.
- 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	FII	Foreign Institutional Investors
VC	Venture Capital Funds	NRI	Non Resident Individuals	DIR	Director
FIISA	FII or Sub-Account not a Corporate Individual	EMP	Eligible Employee		
OTHER					

\* HUF should apply only through karta

- 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.
- 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.

- For Direct Investments, please mention "Direct" in the column "Broker / Agent Information".

### 14. TRANSACTION CHARGES

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

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

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

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

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

- The amount per purchases /subscriptions is less than Rs. 10,000/-;
- The transaction pertains to other than purchases/ subscriptions relating to new inflows such as Switch/ STP/ /DTP/, etc.
- Purchases/Subscriptions made directly with the Fund through any mode (i.e. not through any distributor/agent).
- Subscription made through Exchange Platform irrespective of investment amount.

- RNLAM will endeavor to check if the investor is an existing or a new investor to Mutual Fund. In case the investor is found to be an existing investor then transaction charges of Rs 100 will be applicable else the investor declaration will be considered and transaction charges will be levied accordingly.

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

- 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.

## 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)

\*In case Tax Identification Number is not available, kindly provide its functional equivalent

In case TIN or its functional equivalent is not available, please provide Company Identification number or Global Entity Identification Number or GIIN, etc.

In case the Entity's Country of Incorporation / Tax residence is U.S. but Entity is not a Specified U.S. Person, mention Entity's exemption code here \_\_\_\_\_

Please refer to para 3(vii) Exemption code for U.S. persons under Part D of FATCA instructions & Definitions

### FATCA & CRS Declaration

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

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

1. We are a,  
 Financial institution<sup>3</sup> ☐  
 or  
 Direct reporting NFE<sup>4</sup> ☐  
 (please tick as appropriate)

**Global Intermediary Identification Number (GIIN)**  
**Note:** If you do not have a GIIN but you are sponsored by another entity, please provide your sponsor's GIIN above and indicate your sponsor's name below

Name of sponsoring entity \_\_\_\_\_  
 \_\_\_\_\_

**GIIN not available** (please tick as applicable) ☐ **Applied for**  
 If the entity is financial institution, ☐ Not required to apply for - please specify 2 digits sub-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 <i>publicly traded company</i> (that is, a company whose shares are regularly traded on an established securities market) <span style="float: right;">No <input type="checkbox"/></span>	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 <i>related entity</i> of a publicly traded company (a company whose shares are regularly traded on an established securities market) <span style="float: right;">No <input type="checkbox"/></span>	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 <i>active</i> <sup>1</sup> non-financial Entity (NFE) <span style="float: right;">No <input type="checkbox"/></span>	Yes <input type="checkbox"/> Nature of Business _____ Please specify the sub-category of Active NFE <input type="checkbox"/> (Mention code – refer 2c of Part D)
4.	Is the Entity a <i>passive</i> <sup>2</sup> NFE <span style="float: right;">No <input type="checkbox"/></span>	Yes <input type="checkbox"/> (If yes, please fill UBO declaration in the next section.) Nature of Business _____

# 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

(PAN, Aadhar, Passport, Election ID, Govt. ID, Driving Licence NREGA Job Card, Others)

City of Birth - Country of Birth

Occupation Type - Service, Business, Others

Nationality

Father's Name - Mandatory if PAN is not available

DOB - Date of Birth

Gender - Male, Female, Other

1. Name & PAN

City of Birth

Country of Birth

Occupation Type

Nationality

Father's Name

DOB

Gender

Male

☐

Female

☐

Others

☐

2. Name & PAN

City of Birth

Country of Birth

Occupation Type

Nationality

Father's Name

DOB

Gender

Male

☐

Female

☐

Others

☐

3. Name & PAN

City of Birth

Country of Birth

Occupation Type

Nationality

Father's Name

DOB

Gender

Male

☐

Female

☐

Others

☐

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

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

<sup>§</sup> In case Tax Identification Number is not available, kindly provide functional equivalent

## FATCA - CRS Terms and Conditions

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

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

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

<sup>§</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 hereby confirm that the information provided by me / us on this Form is true, correct, and complete. I / We also confirm that I / We have read and understood the FATCA & CRS Terms and Conditions below and hereby accept the same.

Date:     /     /     /

Name

Designation

Signature

Signature

Signature



## PART D FATCA Instructions & Definitions

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

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

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

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

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

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

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

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

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

**(ii) Passive NFE**

The term passive NFE means

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

or

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

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

**(iii) Passive income**

The term passive income includes income by way of :

(1) Dividends,

(2) Interest

(3) Income equivalent to interest,

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

(5) Annuities

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

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

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

(9) Net income from swaps

(10) Amounts received under cash value insurance contracts

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

(iv) *Controlling persons*

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

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

i. DBOD.AML.BC. No.71/14.01.001/20 12-13, issued on the 18th January, 2013 by the Reserve Bank of India; or

ii. CIR/MIRSD/2/2013, issued on the 24th January, 2013 by the Securities and Exchange Board of India; or

iii. IRDA/SDD/GDL/CIR/019/02/2013, issued on the 4th February, 2013 by the Insurance Regulatory and Development Authority.

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

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

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

(i) a corporation the stock of which is regularly traded on one or more established securities markets;

(ii) any corporation that is a member of the same expanded affiliated group, as defined in section 1471(e)(2) of the U.S. Internal Revenue Code, as a corporation described in clause (i);

(iii) the United States or any wholly owned agency or instrumentality thereof;

(iv) any State of the United States, any U.S. Territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing;

(v) any organization exempt from taxation under section 501(a) of the U.S. Internal Revenue Code or an individual retirement plan as defined in section 7701(a)(37) of the U.S. Internal Revenue Code;

(vi) any bank as defined in section 581 of the U.S. Internal Revenue Code;

(vii) any real estate investment trust as defined in section 856 of the U.S. Internal Revenue Code;

(viii) any regulated investment company as defined in section 851 of the U.S. Internal Revenue Code or any entity registered with the U.S. Securities and Exchange Commission under the Investment Company Act of 1940 (15 U.S.C. 80a-64);

(ix) any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code;

(x) any trust that is exempt from tax under section 664(c) of the U.S. Internal Revenue Code or that is described in section 4947(a)(1) of the U.S. Internal Revenue Code;

(xi) a dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any State;

(xii) a broker as defined in section 6045(c) of the U.S. Internal Revenue Code; or

(xiii) any tax-exempt trust under a plan that is described in section 403(b) or section 457(g) of the U.S. Internal Revenue Code.

(vi) *Direct reporting NFE*

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

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

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



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

**Agra:** Block No. 50, Anupam Plaza, Opp FCI, Sanjay Place, Agra - 282002. **Agartala:** 2nd Floor, OM Niwas, Netaji Chowmuhani, Agartala, Tripura West, 799001. **Ahmedabad:** 4th Floor, Megha House, Mithakhali, Law Garden Road, Ellis Bridge, Ahmedabad - 380006. **Ahmednagar:** Office No 101, 1st Floor, Gajanan Apartment, Opposite Zopadi Canteen, Savedi Road, Ahmednagar - 414001. **Ajmer:** 2nd Floor, India Heights, India Motor Circle, Kutchery Road, Ajmer - 305001. **Aligarh:** 1st Floor, B - 101, Center Point Market, Samad Road, Aligarh - 202001. **Allahabad:** 2nd floor, House No. 31/59, Shiv Mahima Complex, Civil Lines, Allahabad - 211001. **Alwar:** Office No 137, 1st Floor, Jai Complex, Plot No. 1, Road No. 2, Alwar - 301001. **Ambala:** Shanti Complex, 4307/12, 2nd Floor, Opp. Civil Hospital Jagadhari Road, Ambala - 133001. **Amravati:** Vimaco Towers, C Wing 4,5,6, Amravati - 444601. **Amritsar:** SF-1, 4th Floor, 10, Eminent Mall, The Mall, Amritsar - 143001. **Anand:** 2nd Floor, 204, Maruti Sharnam, Anand Vidhyanagar Road, Anand - 388001. **Asansol:** 4th Floor, Chatterjee Plaza, 69 (101) G T Road, Rambandhu Tala, Asansol - 713303. **Aurangabad:** C-8,2nd floor,Aurangabad, Business center,Adalat Road,Aurangabad - 431001. **Bangalore:** NG-1 & 1A, Ground Floor, Manipal Centre, 47, Dickenson Road, Bangalore - 560042. **Bardoli:** 1st Floor, Office No 68,69,70, Mudit Palace, Station Road, Bardoli - 394601. **Bareilly:** 1st Floor, 54, Civil Lines, Ayub Khan Chauraha, Bareilly - 243001. **Belgaum:** 1st Floor, Shree Krishna Towers, RPD Cross No 14, Khandapur Road, Tilakwadi, Belgaum - 560009. **Bharuch:** Bluechip, 1st Floor, Shevashram Road, Panch Batti, Bharuch - 392001. **Bhatinda:** Jindal Complex, 2nd Floor, G T Road, Bathinda - 151001. **Bhavnagar:** 3rd Floor, Corporate House, Plot No. 11B, Waghawadi Road, Bhavnagar - 364004. **Bhilai:** 2nd Floor, Priyadarshani Panisar, above dominos pizza, Nehru Nagar, Near Railway Crossing, Bhilai - 490020. **Bhilwara:** 1st Floor, B Block, Shop No 21, S K Plaza, Pur road, Bhilwara - 311001. **Bhopal:** 133, Kay Kay Business Center, 1st floor, Above Citibank, Zone 1 - MP Nagar, Bhopal - 462011. **Bhubaneswar:** 2nd Floor, Near Kalsi Petrol Pump, 5 - Janpath Karvil Nagar, Bhubaneswar - 751001. **Bhuj:** 1st Floor, Office No 105, Krishna Chambers, "B", Station Road, Above SBI, Bhuj - 370001. **Bikaner:** 1st Floor, Shop No 26 & 27, Silver Square, Rani Bazar, Bikaner - 334001. **Bilaspur:** 1st Floor, Krishna, Sonchhatra Complex, Shiv Talkies - Tarbahar Road, Near RNT Square, Bilaspur - 495004. **Bokaro:** GB-20, City Center, Sector - 4, Bokaro - 827004. **Calicut:** 6/1002M, 4th Floor, City Mall, Kannur Road (Opp Y.M.C.A), Calicut - 673001. **Chandigarh:** 1st Floor, SCO No. 449-450, Sector 35-C, Chandigarh - 160034. **Chennai:** 2nd Floor, No.50, N.B Road (North Boag Road), T. Nagar, Chennai - 600017. **Chennai:** Shop No. 3, Ground Floor, Anu Arcade, No. 1, 15th Cross Street, Shashtri Nagar, Adyar, Chennai - 600020. **Chennai:** No. 338/7, First Floor, New Sunshine Apartment, Second Avenue, Anna Nagar, Chennai - 600040. **Cochin:** 3rd Floor, Chicago Plaza, Rajaji Road, Ernakulam, Cochin - 682035. **Coimbatore:** Ahuja Towers, 2nd Floor, 42/15, T.V.Swamy Road (West), R.S. Puram, Coimbatore - 641002. **Cuttack:** 3rd Floor, City Mart, B.K.Road, Cuttack - 753001. **Dadar:** Ground Floor, Shop No 2, "Angelique", Next to Bank of Maharashtra, Gokhale Road North, Dadar (West), Mumbai 400028. **Dehradun:** 2nd Floor, NCR Corporate Plaza, New Cantt Road, Dehradun - 248001. **Dhanbad:** 4th Floor, Shree Laxmi Complex, Bank Mode, Dhanbad - 826001. **Dindigul:** 2/2, 1st Floor, Surya Tower, Above ICICI Bank, Salai Road, Dindigul - 624001. **Durgapur:** Plot No 848, City Centre, Near Rose Valley Hotel, 2nd Floor, Durgapur - 713216. **Faridabad:** Reliance General Insurance, SCO 2nd Floor, Near HDFC Bank, Sector -16, Faridabad - 121002. **Firozabad:** 1st Floor, Plot No 9/1, Raniwala Market, Agra Road, Above UCO Bank, Firozabad - 283203. **Gandhinagar:** Office No 302, Meghmalhar, Sector 11, Ch Road, Gandhinagar - 382017. **Ghaziabad:** Reliance Life Insurance, J-3, 2nd Floor, Krishna Plaza, Raj Nagar, Ghaziabad - 201001. **Gorakhpur:** 4th Floor, Cross Road Mall, Bank Road, Gorakhpur - 273001. **Guntur:** Pranavam Plaza, Door No. 5-35-69, 4/9, Brodipet, Guntur - 522002. **Gurgaon:** Palm Court Building, 7th Floor, Sector 14, Gurgaon - 122001. **Guwahati:** 2E, 2nd Floor, Dihang Arcade, ABC, Rajiv Bhavan, G S Road, Guwahati - 781005. **Gwalior:** 3rd Floor, Alaknanda Tower, City Centre, Gwalior - 474002. **Haldwani:** 2nd Floor, Block B, Durga City Centre, Haldwani - 263139. **Himmatnagar:** Office No 1, Ground Floor, Rajkamal Chambers, Near LIC, Highway Road, Polo Ground, Vistar, Himmatnagar - 383001. **Hissar:** SCO - 187, 1st Floor, Red Square Market, Hissar - 125001. **Howrah:** Jai Mata Di Tower, 4th Floor, 21, Dobson Road, Howrah - 711101. **Hubli:** No. 6, Upper Ground Floor, Aalishan, Travellers Bungalow Road, Deshpande Nagar, Hubli - 580029. **Hyderabad:** Second Floor, Gowra Klassic, 1-11-252/6&7/A&B, behind Shoppers Stop, Begumpet - 500016. **Ichalkaranji:** 2nd Floor, Suyog Chambers, Ward No 16, H No 1545, Ichalkaranji - Kolhapur Main Road, Near Central Bus Stand, Ichalkaranji - 416115. **Indore:** 303 & 304, D M Towers, 21/1 Race Course Road, Near Janjirwala Square, Indore - 452001. **Jabalpur:** 1st Floor, Raj Leela Tower, 1276 Wight Town, Allahabad Bank, Jabalpur - 482001. **Jaipur:** 1st Floor, Ambition Tower, Above SBBJ Kohinoor Branch, D-46, Agrasen Circle, Subhash Marg, C Scheme, Jaipur - 302001. **Jalandhar:** 2nd Floor, Shanti Tower, SCO No.37, PUDA Complex, Opposite Tehsil Complex, Jalandhar - 144001. **Jalgaon:** Ground Floor, Shop No 3, Laxmi Plaza, Gujarathi Lane, Visanji Nagar, Jalgaon - 425001. **Jammu:** Banu Plaza, B-2, 206, South Block, Railway Head, Jammu - 180001. **Jamnagar:** Shop no. 2, 3, 4 & 5, Ground Floor, Shilp, Indira Nagar, Jamnagar - 361140. **Jamshedpur:** Office No. 310, 3rd Floor, Yashkamal Complex, Bistupur, Jamshedpur - 831001. **Janakpuri:** Ground Floor, Shop No 31, B Block, Community Centre, Janakpuri - 110058. **Jayanagar:** 118/1, First Floor, Venkat Elegance, 6th C Main Road, 4th Block, Jayanagar, Bangalore - 560011. **Jhansi:** 1st Floor, DP Complex, Elite, Sipri Road, Jhansi - 284001. **Jodhpur:** Dhir Jhanka, 3rd Floor, Illrd B Road, Sardarpura, Jodhpur - 342003. **Junagarh:** Shop No 10, Rajji Nagar, Shopping Complex, Opposite Moti Palace, Junagarh - 362001. **Kalyan:** Shop No 4, Gr Floor, Santoshi Mata road, Mahavir Complex, Kalyan (W) - 421301. **Kalyani:** 1st Floor, B-8/25 (CA), Nadia, Kalyani - 741235. **Kangra:** Ground Floor, Shop No 3018, War No 9, Above SBI, Kangra - 177103. **Kanpur:** 6th Floor, Office No-3, Kanak Chambers, 14/113, Civil Lines, Kanpur - 208001. **Kharagpur:** Atwal Real Estate, M S Towers, O T Road, INDA, Kharagpur - 721305. **Kolhapur:** 1st Floor, Office No 101,102, Haripriya Plaza, Rajaram Road, Rajarampuri, Kolhapur - 416001. **Karnataka:** Reliance Mutual Fund, NO.164/3/4, (Beside Sri Kannikaparameswari Co-Operative Bank), First Floor, 3rd Main Road, P J Extension, Davangere, Karnataka - 577002. **Kolkata:** Unit no. 10,11 & 12, 5th floor, FMC Fortuna, A J C Bose, Kolkata - 700020. **Kolkata:** 14B, 18, British Indian Street, GF Shop No. 14, Kolkata - 700001. **Kolkata:** B D 25, Salt Lake, Sector - 1, Kolkata - 700064. **Kota:** 1st Floor, Office No 1 & 2, Mehta Complex, Near Grain Market, 26, Jhalawar Road, Kota - 324007. **Kottayam:** Shop No. IV 278,1st Floor, Vetteel Estate, Kanjikkuzhy, Kottayam - 686004. **Lucknow:** Ground Floor, Aslam Agha Complex, 5, Park Road, Thapper House, Hazaratganj, Lucknow - 226001. **Ludhiana:** 1st Floor, SCO 10-11, Feroze Gandhi Market, Ludhiana - 141001. **Madurai:** 1st Floor, Suriya Towers, 272, 273, Goods Shed Street, Madurai - 625001. **Malleswaram:** Door No.89 (Old no.36), Ground Floor, 3rd Cross, Sampige Road, Malleswaram, Bangalore - 560003. **Mangalore:** UGI - 3 & 4, Upper Ground Floor, "Maximus Commercial Complex," Light House Hill Road, Mangalore - 575001. **Margao:** Shop No. 3, Mira Building, Pajifond, Near Jain Mandir, Margao, Goa - 403601. **Meerut:** Ground Floor, G-14, Rama Plaza, Bachha Park, WK Road, Meerut - 250001. **Mehsana:** Reliance Mutual Fund, Jaydev Complex, 1st Floor, Near SBBJ Bank, Opposite P B Pump, Mehsana - 384002. **Moradabad:** Reliance Mutual fund, 8/8/49A, Near Raj Mahal Hotel, Civil lines, Moradabad, UP, Pin - 244001. **Mumbai:** Office No 304, Kshitij Building, 3rd Floor, Veera Desai Road, Opposite Andheri Sports Complex, Andheri (W), Mumbai - 400053. **Mumbai:** Office No 101, 1st Floor, Bhoomi Saraswathi, Ganjawala Lane Chamunda Circle, Borivali (W), Mumbai - 400092. **Mumbai:** Office No. 203 & 204, 2nd Floor, Rupa Plaza, Jawahar Road, New BMC Office, Ghatkopar (E), Mumbai - 400077. **Mumbai:** Mittal Chambers, 228, Ground Floor, Nariman Point, Mumbai - 400021. **Muzaffarnagar:** 1st Floor, 139, Sarvat Gate North, Ansari Road, Muzaffarnagar - 251002. **Mysore:** Shop No. 1, Ground Floor, Mahindra Arcade, Saraswathipuram, 2nd Main Road, Mysore - 570009. **Nanded:** Office No 10, 1st Floor, Sanman Prestige, Near Zilla Parishad, Nanded - 431601. **Nagpur:** Office No 101, 1st Floor, Ramdaspath, behind SBI Bank, Thapar Inclave 2, Nagpur - 440010. **Nashik:** Office No 1, Bedmutha's Navkar Height, New Pandit Colony, Sharanpur Road, Nashik - 422005. **Navsari:** Shop No 301, 3rd Floor, Landmark Mall, Sayaji Library, Navsari - 396445. **New Delhi:** 801 - 806, 810 - 812, 8th Floor, Prakashdeep Building, 7, Tolstoy Marg, New Delhi - 110001. **Noida:** Unit no. 101, 1st Floor, Chokhani Square, Plot No. P4, Sector -18, Noida - 201301. **Panaji:** 1st Floor, Block "D", Office No F17, F18, F19 & F20, Alfran Plaza, Mahatma Gandhi Road, Panjim - 403001. **Panipat:** 1st Floor, Royal II, 1181, G T Road, Opposite Railway Road, Panipat - 132103. **Pathankot:** 2nd Floor, Choudhary Collections, SCO 11, Near ICICI Bank, Patel Chowk, Pathankot - 145001. **Patiala:** S.C.O. 44, 1st Floor, New Leela Bhawan Market, Patiala - 147001. **Patna:** C - 5, 1st Floor, Twin Tower Hathwa, South Gandhi Maidan, Patna - 800001, Bihar. **Pune:** 5th Floor, Guru Krupa, 1179/4, Smruti, Modern College Road, Dnyaneshwar Paduka Chowk, Off FC Road, Pune - 411005. **Raipur:** 1st floor, D M Plaza, Chhotta Para, Fire Brigade chowk, Raipur - 492001. **Rajahmundry:** Door No : 6-8-7, First Floor, Upstairs of HDFC Bank, T-Nagar, Nidamarthi Vari Veedhi, Rajahmundry - 533101. **Rajasthan:** Shop No 6, Gali No 4, Nagpal Colony, opposite Bihani petrol pump, Sri Ganganagar, Rajasthan - 335001. **Rajkot:** 2nd Floor, Plus Point, Opp Haribhai Hall, Dr. Yagnik Road, Rajkot - 360001. **Ranchi:** Office No. 317, 3rd Floor, "Panchwati Plaza", Kutchery Road, Ranchi - 834001. **Rohtak:** 2nd Floor, Ashoka Plaza, Delhi Road, Rohtak - 124001. **Rourkela:** 4th Floor, Triveni Complex, Madhusudan Marg, Rourkela - 769001. **Sagar:** 1st Floor, 10 Civil Lines, Yadav Complex, Sagar - 470002. **Saharanpur:** 1st Floor, Mission market, court road, Saharanpur - 247001. **Salem:** 2nd Floor, Kandaswarna Mega Mall, Survey No. 186/2E, Alagapuram, Opp Saradha College, Fairlands, Salem - 636016. **Sangli:** Ground Floor, Office No G 4, Siddhivinayak Forum Opp. Zilla Parishad, Miraj Road, Sangli - 416416. **Satara:** Ground Floor, Sai Plaza, Near Powai Naka, Satara - 415001. **Shillong:** First Floor, Crescens Bldg, M G Road, Shillong - 793001. **Shimla:** Fourth Floor, Bella Vella, The Mall, Shimla - 171001. **Siliguri:** Gitanjali Complex, 1st Floor, Sevoke Road, Siliguri - 734001. **Solapur:** 1st Floor, Office No 6, City Pride, 162, CTS No 8397, Railway Lines, Solapur - 413002. **Sreerampore:** 2nd Floor, 35, N. S. Avenue, Sreerampore, Hooghly - 712201. **Surat:** No.118, 1st Floor, Jolly Plaza, Opp. Athwagate Police Chowki, Athwagate Circle, Surat - 395001. **Thane:** Shop No 4, Ground Floor, Satyam Apartment, M G Road, Near Naupada Police Station, Thane - 400602. **Thrissur:** 4th floor, Pathayapura Building, Round South, Thrissur - 680001. **Tinsukia:** Albs Commercial Complex, 2nd Floor S R Lohia Road, above ICICI Bank, Tinsukia - 786125. **Tirupati:** 1st Floor, 20-1-200A, Maruthi Nagar, Korlagunta, Tirumala By Pass Road, Tirupati - 517501. **Trichy:** Ground Floor, Plot No. D-27, Door No. D-27, 7thCross (East), Thillainagar, Tiruchirappalli - 620018. **Trivandrum:** 1st flir, Uthradam, Panavila Junction, Trivandrum - 695001. **Udaipur:** 1st Floor, Ridhi Sidhi Complex, Madhuban, Udaipur - 313001. **Ujjain:** Office No 304, Shape Arcade, Kalidas Marg, 116, Freeganj, Ujjain - 456001. **Vadodara:** Office No 304, 3rd Floor, KP Infinity Complex, Opposite Inox, Race Course, Vadodara - 390007. **Valsad:** Office No 103, 1st Floor, Amar Chamber, Station Raod, Valsad - 396001. **Vapi:** 1st Floor, Royal Fortune, 102 b/b,102b/c, Daman Chala Road, Opp Upasna School, Vapi - 396191. **Varanasi:** unit no. 2, 1st floor, Arihant Complex, Sigra, Varanasi - 221010. **Vasco:** Shop No. S-1, Our Lady of Mercies Building, Opp. K.T.C Bus Stand, Mundvel, Vasco Da Gama, Goa - 403802. **Vashi:** Shop no. 20, Ground floor, Devrta Building, Plot no. 83, Sector 17, Vashi, Navi Mumbai - 400705. **Vijayawada:** 3rd floor, Surya tower, Above Icon showroom, M G Road, Labbipet, Vijayawada - 520010. **Visakhapatnam:** First Floor, Somu Naidu Enclave, Dwaraka Nagar, 3rd Lane, Vishakhapatnam - 530016. **Warangal:** 2nd Floor, ABK Mall, 15 & 16, Ram Nagar, Hanamkonda, Warangal - 506002.

**KARVY COMPUTERSHARE PRIVATE LIMITED**

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

Floor, 165, Civil Lines, Opp. Hotel Bareilly Palace, Near Rly Station Road, Bareilly - 243001. **Berhampore (WB):** Thakur Market Complex, 72, Naya Sarak Road, Gorabazar, PO. Berhampore DIST. Murshidabad, **Baroda:** SB - 4 & 5, Mangaldeep Complex, Opposite Mesonic Hall, Productivity Road, Alkapuri, Vadodara - 390007. **Begusarai:** Hotel Diamond Surrbi Complex, Near I.O.C Township Gate, Kapasiya Chowk, Begusarai - 851117. **Belgaum:** CTS No 3939/ A2 A1, Above Raymonds Show Room, Beside Harsha Appliances Club Road, Belgum - 590001. **Bellary:** No.1 Khb Colony, Gandhinagar, Bellary - 583101. **Berhampur (OR):** Ramlingam Tank Road, Berhampur - 760002. **Betul:** 107, Hotel Utkarsh, Awasthi Complex, J H College Road, Civil Lines, Beetul - 460001. **Bhagalpur:** 2nd Floor, Chandralok Complex, 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, Waghawadi Road, Bhavnagar - 364001. **Bhilai:** Shop No-1, First Floor Plot NO-1, Old Sada Office Block Commercial Complex, Near HDFC Atm, Nehru Nagar- East. **Bhilwara:** 27-28, 1st Floor, Hira-Panna Complex Pur Road, Bhilwara - 311001. **Bhopal:** Kay Kay Busniss Centre 133, Zone I, M P Nagar, Bhopal - 462011. **Bhubaneswar:** Plot No - 104 / 105 (P), Jaydev Vihar, Besides Hotel Pal Heights, Bhubaneswar - 751013. **Bikaner:** 2Nd Floor, Plot No 70 & 71, Panchshati Circle, Sardul Gunj Scheme, Bikaner - 334003. **Bilaspur:** Shop No 201/202, V. R. Plaza, Link Road, Bilaspur - 495001. **Bokaro:** B-1, 1St Floor, Near Sona Chandi Jewellers, City Centre, Sector - 4, Bokaro Steel City - 827004. **Burdwan:** 63 G T Road, Birhata, Halder Complex, 1St Floor, Burdwan - 713101. **Calicut:** Sowbhagya Shopping Complex, Areyadathupalam Mavoor Road, Calicut - 673004. **Chandigarh:** Sco-371-372; First Floor; Above Hdfc Bank; Sector 35B Chandigarh - 160022. **Chandrapur:** Shop No.5, Office No.2, 1St Floor, Routs Raghuvanshi Complex, Beside Azad Garden, Main Road, Chandrapur - 442402. **Chennai:** Flat No F11, First Floor, Akshya Plaza, (Erstwhile Harris Road), Opp Chief City Metropolitan Court, 108, Adhithanar Salai, Egmore. **Chinsura:** JC Ghosh Sarani, Near Bus Stand, Chinsura - 712101. **Cochin:** Building Nos. 39, Ali Arcade, 1st floor, Near Atlantis Junction, Kizhvana Road, Panampili Nagar, Cochin - 682036. **Coimbatore:** 1057/1058, Janya Enclave, Avanashi Road, Coimbatore - 641018. **Cuttack:** Dargha Bazar, Opp. Dargha Bazar Police Station, Kuxibazar, Cuttack - 753001. **Darbhanga:** Janya Complex, 2nd Floor, above furniture planet, Donar chowk, Darbanga - 846003. **Davangere:** 15/9, Sobaga Complex, 1St Floor, 2Nd Main Road, P J Extension, Davangere - 577002. **Dehradun:** Kaulagarh Road, Near Sirmour Marg, Above Reliance Webworld, Dehradun - 248001. **Deoria:** 1St Floor, Shanti Niketan Opp. Zila Panchayat, Civil Lines, Deoria - 274001. **Dewas:** 27 Rmo House, Station Road, Dewas - 455001. **Dhanbad:** 208, New Market, 2Nd Floor, Katras Road, Bank More, Dhanbad - 826001. **Dharwad:** G7 & 8, Sri Banashankari Avenue Ramnagar, Opp Nttfbp 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, Edaravari Street Near Dr. Prabhavathi Hospital, R. R. Pet, Eluru - 534002. **Erode:** No. 4, KMY Salai, Veerappan Traders Complex, Opp: Erode Bus Stand, Sathy Road, Erode - 638003. **Faridabad:** A-2B, 1st Floor, Nehru Ground, Neelam Bata Road, Net, Faridabad - 121001. **Ferozpur:** 2nd Floor, Malwal Road, Opp. H.M. School, Ferozpur City - 152002. **Gandhidham:** Office No. 203, Second Floor, Bhagwati Chamber, Plot No. 8 Sector - 1/A, Kutch Kala Road, Gandhidham - 370201. **Gandhinagar:** Plot No. 945/2, Sector - 7/C, Gandhinagar - 382007. **Gaya:** 1St Floor, Lal Bhawan, Tower Chowk, Near Kiran Cinema, Gaya - 823001. **Ghaziabad:** 1st Floor, C-7, Lohia Nagar, Ghaziabad - 201001. **Ghaziapur:** Shubhra Hotel Complex, 2nd Floor, Mahaubagh, Ghazipur - 233001. **Gonda:** Shree Markit, Sahabgunj, Near Nuramal Mandir, Station Road, Gonda - 271001. **Goarakhpur:** Above V.I.P. House Ajdacent, A.D. Girls Inter College, Bank Road, Goarakpur - 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 Bank, Main Road, Ranipur, More, Haridwar - 249401. **Hassan:** St. Anthony's Complex Ground Floor, H N Pura Road, Hassan - 573201. **Hissar:** Sco 71, 1st Floor, Red Square Market, Hissar - 125001. **Hoshiarpur:** 1st Floor, The Mall Tower, Opp Kapila Hospital, Sutheri Road, Near Maharaj Palace, Hoshiarpur - 146001. **Hubli:** 22 & 23, 3rd Floor Eureka Junction, T B Road, Hubli - 580029. **Hyderabad:** 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. Raod, Near Rupasree Cinema Hall, Beside Kalamandir, Po & Dist, Jalapiguri - 735101. **Jammu:** 29 D/C, Near Service Selection Commission Office, Gandhi Nagar, Jammu - 180004. **Jamnagar:** 108, Madhav Plaza, Opp SBI Bank, Near Lal Bangalov, Jamnagar - 361001. **Jamshedpur:** Kanchan Tower, 3Rd Floor, Chhaganlal Dayalji @ Sons 3-S B Shop Area, ( Near Traffic Signal ) Main Road, Bistupur, Jamshedpur - 831001. **Jaunpur:** 119, R N Complex, 2nd Floor, Near Jay Ceej Crossing, Ummarpur, Jaunpur - 222002. **Jhansi:** 371/01, Narayan Plaza, Gwalior Road, Near Jeevan Shah Chauraha, Jhansi - 284001. **Jodhpur:** 203, Modi Arcade, Chupasni Road, Jodhpur - 342001. **Junagadh:** 124/125, Punit Shopping Center, Ranavati Chowk, Junagadh, Gujarat - 362001. **Kannur:** 2nd Floor, Prabhat Complex, Fort Road, Kannur - 670001. **Kanpur:** 15/46, Ground Floor, Opp: Muir Mills, Civil Lines, Kanpur - 208001. **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 Kunjipura road, Karnal -132001. **Karur:** No. 6, Old No.1304, Thiru-Vi-Ka Road, Near G. R. Kalyan Mahal, Karur - 639001. **Kharagpur:** Malancha Road, Beside Uti Bank, Kharagpur - 721304. **Kolhapur:** 605/1/4 E Ward, Near Sultane Chambers, Shahupuri, 2nd Lane, Kolhapur - 416001. **Kolkata:** 166A, Rashbehari Avenue, 2nd Floor, Near Adi Dhakerhwari Bastralaya OPP- Fortis Hospital, Kolkata - 700029. **Kollam:** Ground floor, Vigneshwara Bhavan, Below Reliance Web World, Kadapakkada Kollam - 691008. **Korba:** 1St Floor, 35 Indira Complex, T P nagar, Korba (C.G.) - 495677. **Kota:** H.No. 29, First Floor, Near Lala Lajpat Rai Circle Shopping Centre, Kota - 324007. **Kottayam:** 1St Floor, Csi Ascension Church Complex, Kottayam - 686001. **Kurnool:** Shop No. 43, 1St Floor, S V Complex, Railway Station Road, Kurnool - 518 004. **Lucknow:** Usha Sadan, 24, Prem Nagar, Ashok Marg, Lucknow - 226001. **Ludhiana:** SCO - 136, First Floor, Above Airtel Show Room, Feroze Gandhi Market, Ludhiana - 141001. **Madurai:** Rakesh Towers, 30-C, Bye Pass Road, Ist Floor, Opp Nagappa Motors, Madurai - 625010. **Malappuram:** First Floor, Cholakkal Building, Near A U P School, Up Hill, Malappuram - 676505. **Malda:** Sahistul Under Ward No-6, English Bazar Municipality, No-1 Govt Colony, Malda - 732101. **Mangalore:** Ground Floor, Mahendra Arcade Kodial Bail, Mangalore - 575003. **Mandi:** House No.149/11, School Bazar, City, Mandi - 175001. **Margao:** 2Nd Floor, Dalal Commercial Complex, Opp: Hari Mandir, Pajifond, Margao - Goa - 403601. **Mathura:** AMBEY Crown, IInd Floor, In Front Of BSA College, Gaushala Road, Mathura - 281001. **Meerut:** 1St Floor, Medi Centre Complex, Opp. Icici Bank, Hapur Road, Meerut - 250002. **Mehsana:** Ul - 47, Appolo Enclave, Opp Simandhar Temple, Modhera Char Rasta Highway, Mehsana - 384002. **Mirzapur:** Girja Sadan, Dankin Gunj, Mirzapur - 231001. **Moga:** Near Dharamshala Brat Ghar, Civil Line, Dutt Road, Moga - 142001. **Moradabad:** Om Arcade, Parker Road, Above Syndicate Bank, Tari Khana Chowk, Moradabad - 244001. **Morena:** Moti Palace, Near Ramjanki Mandir, Jiwaji Ganj, Morena - 476001. **Mumbai:** Office number: 01/04 24/B, Raja Bahadur Compound, Ambalal Doshi Marg, Behind Bombay Stock Exchange, Fort, Mumbai - 400001. **Muzaffarpur:** 1St Floor, Uma Market, Near Thana Gumti, Motijheel, Muzaffarpur, Bihar - 842001. **Mysore:** L - 350 , Silver Tower, Clock Tower, Ashoka Road, Mysore - 570001. **Nadiad:** 105 Gf City Point, Near Paras Cinema, Nadiad - 387001. **Nagarkol:** 3A, South Car street, Parfan Complex, Nr The Laxmi Villas Bank, Nagarcoil - 629001. **Nagpur:** Plot No.2/1, House No. 102/1, Mangaldeep Apartment, Mata Mandir Road, Opp. Khandelwal Jewellers, Dharampeth, Nagpur - 440010. **Namakkal:** 105/2, Arun Towers, Paramathi Street, Namakkal - 637001. **Nanded:** Shop No. 4, First Floor, Opp. Bank Of India Santkrupa Market, Gurudwara Road, Nanded - 431602. **Nasik:** S-12, Second Floor, Suyojit Sankul, Sharanpur Road, Nasik - 422002. **Navsari:** 1St Floor, Chinmay Arcade Opp. Sattapir, Tower Road, Navsari - 396445. **Nellore:** 207, Il Floor, Kaizen Heights-16/2/30, 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 Icici Bank, Patna - 800001. **Pollachi:** S S Complex, New Scheme Road, Pollachi - 642002. **Pondicherry:** First Floor No.7, Thiayagaraja Street, Pondicherry - 605001. **Proddatur:** Beside SBI ATM, Near Syndicate bank, Araveti Complex, Mydukur Road, Kadapa Dist, Proddatur - 516360. **Pudukottai:** Sundaram Masilamani Towers, Ts No. 5476 - 5479, Pm Road, Old Tirumayam Salai, Near Anna Statue, Jublie Arts, Pudukottai - 622001. **Pune:** Shop No. 16, 17 & 18, Ground Floor, Sreenath Plaza, Dyaneshwar Paduka Chowk, F C Road, Pune - 411004. **Raipur:** Room No. TF 31, 3 RD FLOOR, Millennium Plaza, Behind Indian Coffee House, G E Road, Raipur - 492001. **Rajahmundry:** Dr.No: 6-1-4, first floor, Rangachary street, Tnagar, Rajahmundry - 533101. **Rajapalayam:** Professional Couriers Building, 40/C (1), Hospital Road, Rajapalayam - 626117. **Rajkot:** 104, Siddhi Vinayak Complex, Dr Yagnik Road, Opp Ramkrishna Ashram, Rajkot - 360001. **Ranchi:** Room No. 307, 3Rd Floor, Commerce Towers, Beside Mahabir Towers Main Road, Ranchi - 834001. **Ratlam:** 1 Nagpal Bhavan, Freeganj Road, Tobatti, Ratlam - 457001. **Renukoot:** Shop No. 18, Near Complex Birla Market, Renukoot - 231217. **Rewa:** 1st Floor, Angoori Building, Besides Allahabad Bank Trans University Road, Civil Lines, Rewa - 485001. **Rohtak:** 1St Floor, Ashoka Plaza, Delhi Road, Rohtak - 124001. **Roorkee:** Shree Ashadeep Complex, 16 Civil Lines, Near Income Tax Office, Roorkee, Uttaranchal - 247667. **Rourkela:** 1St Floor, Sandhu Complex, Kanchery Road, Udit Nagar, Rourkela - 769012. **Sagar:** Above Poshak garments, 5 Civil Lines, Opposite Income Tax Office, Sagar - 470002. **Saharanpur:** 18 Mission Market, Court Road, Saharanpur - 247001. **Salem:** Door No: 40, Brindavan Road, Near Perumal Koil, Fairlands, Salem - 636016. **Sambalpur:** Quality Mission, 1St Floor Above Bata Shop / Preeti Auto Combine, Nayapara, Sambalpur - 768001. **Satna:** 1St Floor, Gopal Complex, Near Busstand Rewa Road, Satna (M.P.) - 485001. **Shaktinagar:** 1st/A-375, V V Colony Dist. Sonebhadra, Shaktinagar - 231222. **Shillong:** Mani Bhawan, Thana Road, Lower Police Bazar, Shillong - 793001. **Shimla:** Triveni Building, By Pas Chowk, Khallini, Shimla - 171002. **Shimoga:** Uday Ravi Complex, LLR Road, Durgi Gudi, Shimoga - 577201. **Shivpuri:** 1ST Floor, M.P.R.P. Building, Near Bank of India, Shivpuri - 473 551. **Sikar:** 1St Floor, Super Towers, Behind Ram Mandir, Station Road, Sikar - 332001. **Silchar:** 1St Floor, Chowchakra Complex, N N Dutta Road, Premtala, **Silchar** - 788001. **Siliguri:** Nanak Complex, Near Church Road, Sevoke Road, Siliguri - 734001. **Sitapur:** 12/12-A, Surya Complex, Arya Nagar, Opp. Mal Godam, Sitapur - 261001. **Sivakasi:** 363, Thiruthangal Road, Opp: Tneb, Sivakasi - 626123. **Solan:** Sahni Bhawan, Adjacent Anand Cinema Complex, The Mall, Solan - 173212. **Solapur:** Siddeshwar Securities, No 6, Vaman Road, Vijaypur Road, Vaman Nagar, Solapur - 413004. **Sonepat:** 205, R Model Town, Above Central Bank Of India, Sonepat - 131001. **Sri Ganganagar:** 35-E-Block, Opp. Sheetla Mata Vatikla, Sri Ganga Nagar - 335001. **Srikakulam:** 4-1-28/1. Venkateshwara Colony, Day & Night Junction, Srikakulam - 532001. **Sultanpur:** Rama Shankar Complex Civil Lines, Faizabad Road, Sultanpur - 228001. **Surat:** G-6 Empire State Building, Near Parag House, Udhna Darwaja Ring Road, Surat - 395002. **Thanjavur:** Nalliah Complex, No.70, Srinivasam Pillai Road, Thanjavur - 613001. **Thodupuzha:** First Floor, 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 - 157502. **Tirupur:** First Floor, 224 A, S Selvakumar Departmental Stores, Ist Floor, Kamaraj Road, Opp To Cotton Market Complex, Tirupur - 641604. **Tiruvalla:** 2nd Floor, Erinjery Complex, Near Kotak Securites, Ramanchira, Tiruvalla - 689107. **Trichur:** 2'Nd Floor, Brother'S Complex, Near Dhana Laxmi Bank Head Office, Naikkalan 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: Rajaji Park, Palayamkottai Road, Tuticorin - 628003. **Udaipur:** 201-202, Madhav Chambers, Opp. G.P.O, Chetak Circle, Madhuban, Udaipur - 313001. **Ujjain:** 101, Aastha Tower, 13/1, Dhanwantri Marg, Free Gunj, Ujjain - 456010. **Valsad:** Shop No 2, Phiroza Corner Opp Next Showroom, Tithal Road, Valsad - 396001. **Vapi:** Shop No 5, Pihkajhi Residence Opp Dcb Bank, Vapi Silvasa Road, Vapi - 396195. **Varanasi:** D-64/132, KA 1 St Floor, Anant Complex, Siga, Varanasi - 221010. **Vellore:** No.1, M.N.R. Arcade, Officer'S Line, Krishna Nagar, Vellore - 632001. **Vijayanagaram:** "Soubhagya", 19-6-13/1, Il nd Floor, Near Sbi Fort Branch, Vijayanagaram - 535002. **Vijayawada:** 39-10-7 Opp Municipal Water Tank, Labbipet, Vijayawada - 520010. **Visakhapatnam:** 47-14-5/1 Eswar Paradise Dwaraka Nagar, Main Road, Visakhapatnam - 530016. **Warangal:** 5-6-95, 1st floor, opp: B.Ed collage, Lashkar Bazar, Chandra