

COMMON APPLICATION FORM FOR RELIANCE SIP INSURE

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

1. DISTRIBUTOR / BROKER INFORMATION (Refer Instruction No. I.7)		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.	Sole / 1 st applicant/ Authorised Signatory
Name & Broker Code / ARN	Sub Broker / Sub Agent Code		
2. TRANSACTION CHARGES (Please tick any one of the below. Refer Instruction No. IV.5)		Rs. 150 will be deducted as transaction charge for per purchase of Rs. 10,000 and more	2 nd applicant/ Authorised Signatory
<input type="checkbox"/> I AM A FIRST TIME INVESTOR IN MUTUAL FUNDS	<input type="checkbox"/> I AM AN EXISTING INVESTOR IN MUTUAL FUNDS		
Rs. 150 will be deducted as transaction charge for per purchase of Rs. 10,000 and more		OR	Rs. 100 will be deducted as transaction charge for per purchase of Rs. 10,000 and more
3. RELATIONSHIP WITH THE DISTRIBUTOR (Please tick any one of the option. Refer Instruction No. I.8)		3 rd applicant/ Authorised Signatory	
<input type="checkbox"/> Advisory <input type="checkbox"/> Execution Only			
4. NATURE OF THE TRANSACTION (Please tick any one of the option. Refer Instruction No. I.8)			
<input type="checkbox"/> Advisory <input type="checkbox"/> Execution Only			
5. EXISTING UNIT HOLDER INFORMATION (For existing investors please fill in your Folio number, name & proceed to Investment & Payment Details.)			

FOLIO NO. []

6. APPLICANT INFORMATION	
APPLICATION FOR	<input type="checkbox"/> Zero Balance Folio <input type="checkbox"/> Invest Now
MODE OF HOLDING	<input type="checkbox"/> Single <input type="checkbox"/> Joint <input type="checkbox"/> Any One or Survivor(s) (Default Joint)
OCCUPATION	<input type="checkbox"/> Business <input type="checkbox"/> Professional <input type="checkbox"/> Service <input type="checkbox"/> Retired <input type="checkbox"/> Student <input type="checkbox"/> Current/Former MP/MLA/MLC/Head of State <input type="checkbox"/> Retired <input type="checkbox"/> Civil Servant <input type="checkbox"/> Politician <input type="checkbox"/> Forex Dealer <input type="checkbox"/> House wife <input type="checkbox"/> Senior Executive of State owned corporation <input type="checkbox"/> Political Party Official <input type="checkbox"/> Others _____
STATUS	<input type="checkbox"/> Resi Individual <input type="checkbox"/> NRI Repatriable <input type="checkbox"/> NRI Non-Repatriable <input type="checkbox"/> Others _____

Name of First / Sole applicant Mr. Ms.
[]

1st holder PAN* PAN Proof Enclosed Date of Birth* [D D M M Y Y Y Y]
[M a n d a t o r y] [Are you KYC Compliant Please (✓) Yes or No] (*Mandatory if opted for ATM card)

Name of Second Applicant Mr. Ms.
[]

2nd holder PAN* PAN Proof Enclosed Date of Birth [D D M M Y Y Y Y]
[M a n d a t o r y] [Are you KYC Compliant Please (✓) Yes or No]

Name of Third Applicant Mr. Ms.
[]

3rd holder PAN* PAN Proof Enclosed Date of Birth [D D M M Y Y Y Y]
[M a n d a t o r y] [Are you KYC Compliant Please (✓) Yes or No]

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

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

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

Add 1 []
Add 2 []
City [] (Country) [] PIN* []

CONTACT DETAILS OF SOLE/FIRST APPLICANT (Mobile No or Email Id is mandatory. Refer Instruction No. VI)

Tel. No. STD Code [] Office [] Residence [] Mobile no. (For Receiving SMS Alert) []
Email ID [] For receiving email alerts

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.

I WISH TO APPLY FOR INVEST EASY FOR INDIVIDUALS I have read & understood and accept the Terms & Conditions attached

ACKNOWLEDGMENT

Received from [] an application for allotment of
Units under Reliance [] as per details below. APP No.:

Cheque / DD No. [] Dated [] Rs. []
drawn on []

Signature, Date & Stamp
of receiving office

7. BANK ACCOUNT DETAILS MANDATORY (For Redemption/Dividend/Any Refund Payout)

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

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

PIN _____ IFSC Code h o r C r e d i t v i a N E F T 9 Digit MICR Code* M a n d a t o r y

8. INVESTMENT & PAYMENT DETAILS (Separate Application Form is required for investment in each plan/Option. PAYMENT BY CASH IS NOT PERMITTED)

Scheme	Plan	Option	Net Cheque / DD Amount Rs.	Cheque / DD No. & Date	Bank / Branch

9. SIP ENROLLMENT DETAILS

SIP Date: 2 10 18 28 (Select any one SIP Date) Frequency : Monthly (Minimum Tenor 3 Years)

REGULAR Enrollment Period: From: M M Y Y To: M M Y Y PERPETUAL Enrollment Period: From: M M Y Y To: 1 2 9 9

SIP Amount Rs. _____ (Minimum Rs.1000/-)

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

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

12. NOMINATION (Mandatory)

Nominee's Name Mr. Ms. _____ Date of Birth* D D M M Y Y Y Y

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

Address of Nominee / Guardian _____

City _____ PIN _____

Specimen Signature of Nominee/Minor Nominee's Guardian _____

11. Declaration of Good Health

Have you ever been treated from any disorder of the heart or circulatory system, chest pain, high blood pressure, stroke, asthma, tuberculosis or other lung disorder, cancer, tumor of any kind, diabetes mellitus, any blood disorder, hepatitis or other liver disorder, genito-urinary or kidney disorder, mental or nervous disorder, musculoskeletal disorders, HIV infection or a positive HIV antibody ("AIDS") test. Yes No

Are you undergoing or have been told to undergo any investigations, medical treatment and / or surgery. Yes No

Do you participate or intend to participate in any dangerous sports such as motor racing, scuba diving, parachuting, or flying except as a paying passenger on a commercial flight. Yes No

"If any or all of the above declarations is ticked YES then life insurance cover shall not be provided."

I also confirm that in the last five years no proposal for life insurance has ever been declined, postponed, withdrawn or accepted at an increased premium. I confirm that I am aware of the terms & conditions of the Insurance Cover under Reliance SIP Insure Facility and understand that each SIP member under this Group Term Life Cover will be allowed a maximum of Rs. 10 lacs as life cover. To ensure the same I confirm that the aggregate of life cover facilities availed under all the Mutual fund schemes offered by RCAM under Reliance SIP Insure would not exceed the aforesaid figure. Insurance cover once refused by Reliance Life Insurance Company Limited to any SIP Investor of Reliance SIP Insure will not be accepted for part or full cover in the future. Currently I am in good physical and mental health. I also confirm that I have read this health declaration form and was interpreted to me in full at the time of signing this declaration.

Date of Birth	____/____/____	Signature of the Life Assured	Date:	____/____/____
Gender:	<input type="checkbox"/> Male <input type="checkbox"/> Female		Place:	

If the declaration is negative, please provide details:

12. DECLARATION

I/We would like to invest in Reliance _____ subject to terms of the Statement of Additional Information (SAI) and Scheme Information Document (SID) and subsequent amendments thereto. I/We have read, understood (before filing application form) and is/are bound to the details of the SAI and SID including details relating to various services including but not limited to ATM/ Debit Card. I/We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. I accept and agree to be bound by the said Terms and Conditions including those excluding/ limiting the Reliance Capital Asset Managements Limited (RCAM) liability. I understand that the RCAM may, at its absolute discretion, discontinue any of the services completely or partially without any prior notice to me. I agree RCAM 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. **Applicable for NRI Investors:** 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 _____ (Name of the investor) as the beneficial owner under the Reliance Group Term Plan issued by Reliance Life Insurance Company Limited do hereby nominate Reliance Capital Asset Management Limited, a company formed under the Companies Act, 1956 having corporate office at One Indiabulls Centre, Tower 1, 11th & 12th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg Elphinstone Road, Mumbai-400 013 (Including its assignees, executors and administrator)

I understand that the sum insured (i.e the claim proceeds) under the Reliance SIP Insure facility shall be utilized to invest in the same scheme(s) under the same distributor code in which I have invested, in the name of my nominee as per terms and conditions stated in Reliance SIP Insure Facility, as may be amended from time to time except in the case of Reliance Tax Saver (ELSS) Fund where the claim proceeds in a lumpsum in cash will be paid to my nominee.

To enable the same, the cheque representing the claim proceeds is being sent to RCAM (by Reliance Life Insurance Company Ltd) purely for facilitating the settlement of the claim towards securing my outstanding SIP installments as on the date of death, to the exclusion of claims of all my legal heirs, in terms of priority.

Signature Sole / 1st applicant _____ Signature 2nd applicant _____ Signature 3rd applicant _____

Documents to be enclosed: SIP Enrolment for Autodebit/ECS Mandate & Two Pan Copies (Self Attested by the Investor)

ACKNOWLEDGMENT SLIP (To be filled in by the Applicant)

One Indiabulls Centre, Tower 1, 11th & 12th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai-400 013

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



SIP ENROLMENT cum AUTO DEBIT/ECS MANDATE FORM

(Please refer list of Autodebit banks in Terms & Conditions Point No.10 Overleaf) TO BE FILLED IN CAPITAL LETTERS. PLEASE () WHEREVER APPLICABLE

DISTRIBUTOR / BROKER INFORMATION

Name & Broker Code / ARN	Sub Broker / Sub Agent Code
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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.

RELATIONSHIP WITH THE DISTRIBUTOR (Please tick any one of the option. Refer Instruction No. 24) Advisory Execution Only

NATURE OF THE TRANSACTION (Please tick any one of the option. Refer Instruction No. 24) Advisory Execution Only

APPLICANT DETAILS

Folio No.	
Name of Sole/1st holder	PAN No. MANDATORY <input type="checkbox"/> KYC Acknowledgement Copy

INITIAL INVESTMENT DETAILS (Refer Instruction No.12)

Cheque/ DD No. _____ Cheque/ DD Date _____ DD Charge Rs. _____ Cheque/ DD Net Amount Rs. _____

Bank Name: _____ Branch: _____ City: _____

SCHEME NAME _____ Plan _____ Option _____

SIP DETAILS

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

SIP AMOUNT _____ (in figures) _____ (in words)

REGULAR PERPETUAL (Default)

Enrollment Period: From: [M][M][Y][Y] To: [M][M][Y][Y] (Refer Instruction No.13) Enrollment Period: From: [M][M][Y][Y] To: [1][2][9][9]

BANK ACCOUNT DETAILS

1st/Sole Accountholder Name as in Bank Records _____

2nd Accountholder Name as in Bank Records _____

3rd Accountholder Name as in Bank Records _____

A/c. Type ✓ SB Current NRO NRE FCNR

Bank Name [M][a][n][d][a][t][o][r][y]

Account No. [M][a][n][d][a][t][o][r][y] (Core Banking Account Number)

Branch _____ City _____

Address _____

PIN _____ 9 Digit MICR Code _____ IFSC Code _____

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

Mandatory Enclosures:

Blank cancelled cheque Copy of cheque

DECLARATION

I/We wish to inform you that I/We have registered with Reliance Mutual Fund through their authorised Service Provider(s) and representative for my/our payment to the above mentioned beneficiary by debit to my/our above mentioned bank account. For this purpose I/We hereby approve to raise a debit to my/our above mentioned account with your branch. I/We hereby authorize you to honor all such requests received through to debit my/our account with the amount requested, for due remittance of the proceeds to the beneficiary. I/We undertake to keep sufficient funds in the funding account on the date of execution of standing instruction. I hereby declare that the particulars given above are correct and complete. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I would not hold the Mutual Fund or the responsible. If the date of debit to my/our account happens to be a non business day as per the Mutual Fund or a Bank holiday, execution of the transaction will happen next working day and allotment of units will happen as per the Terms and Conditions listed in the Document of the Mutual Fund. The above mentioned Bank shall not be liable for, nor be in default by reason of, any failure or delay in completion of this service, where such failure or delay is caused, in whole or in part, by any acts of God, civil war, civil commotion, riot, strike, mutiny, revolution, fire, flood, fog, war, lightning, earthquake, change of Government policies, Unavailability of Bank's computer system, force majeure events, or any other cause of peril which is beyond the above mentioned Banks reasonable control and which has the effect of preventing the performance this service by the above mentioned Bank. I/We shall not dispute or challenge any debit, raised under this mandate, on any ground whatsoever. I/We shall not have any claim against the Bank in respect of the amount so debited pursuant to the mandate submitted by me/us. I/We shall keep the Bank and, jointly and or severally indemnified from time to time, against all claims, actions, suits, for any loss, damage, costs, charges and expenses incurred by the Bank and, by reason of their acting upon the instructions issued by the above named authorized signatories/beneficiaries. This request for debit mandate is valid and may be revoked only through a written letter withdrawing the mandate signed by the authorized signatories/beneficiaries and acknowledged at your counters and giving reasonable notice to effect such withdrawal.

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

SIGNATURE/S AS PER RELIANCE MUTUAL FUND (MANDATORY)

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

SIGNATURE/S AS PER BANK RECORDS (MANDATORY)

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

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

Recorded on _____	Scheme Code _____
Recorded by _____	Credit Account Number _____
Bank use Mandate Ref. No. _____	Customer Ref. No. _____

INSTRUCTIONS cum TERMS AND CONDITIONS

SIP payment through Auto Debit via Standing Instruction and Electronic Clearing Service (Debit Clearing) of the Reserve Bank of India (RBI)

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

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

- (1) Auto Debit facility is offered only to the investors maintaining their bank accounts with Bank of Baroda/ Bank of India/ Punjab National Bank/ Kotak Mahindra Bank/ING Vysya Bank/ Citibank NA/HDFC Bank/ ICICI Bank/ AXIS Bank/ HSBBC/ IDBI Bank/ State Bank of India. The above list is subject to change from time to time. The list may undergo changes from time to time.
 - (2) Electronic Clearing System (ECS) facility will be available in the selected cities. A city where ECS facility is available presently is mentioned above. The list may be modified/ updated/ changed/ removed at any time in future entirely at the discretion of Reliance Capital Asset Management Limited (RCAM) without assigning any reasons or prior notice. If any city is removed, SIP instructions for investors in such cities via ECS (Debit) route will be discontinued without prior notice. In such a case, the RCAM at its sole discretion may accept Post Dated Cheques (PDCs) from the investors for the balance period.
 - (3) The bank account provided for ECS should participate in local MICR clearing. In case MICR code is not provided or incorrect code is mentioned on the application form, the application for SIP will be liable to be rejected.
 - (4) The investor agrees to abide by the terms and conditions of ECS/Auto Debit facility of Reserve Bank of India/Banks. Reliance Mutual Fund (RMF) / RCAM, its registrars and other service providers shall not be held responsible or will not be liable for any damages and will not compensate for any loss, damage etc. incurred to the investor. The investor assumes the entire risk of using this facility and takes full responsibility. Investor will not hold RMF / RCAM, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles of Auto Debit /ECS / local holidays.
 - (5) Please read the Key Information Memorandum, Statement of Additional Information (SAI) and Scheme Information Document (SID) of respective Scheme(s) carefully before investing.
 - (6) Investors are required to submit following documents atleast 21 working days before the first SIP installment date for Auto Debit & ECS Clearing:
 - (a) Common Application Form with SIP Enrolment & Auto Debit/ECS Mandate Form.
 - (b) The initial investment amount cheque should be issued from the same bank account which is to be debited under ECS/Auto Debit for ECS installments
 - (c) A photo copy/cancelled cheque from ECS Debit Account (as mentioned on the application form should be submitted along with other requirements).
- New Investors are required to submit the following documents:**
- (a) Common Application Form with SIP Enrolment & Auto Debit/ECS Mandate Form.
 - (b) The initial investment amount cheque should be issued from the same bank account which is to be debited under ECS/Auto Debit for ECS installments
 - (c) A photo copy/cancelled cheque from ECS Debit Account (as mentioned on the application form should be submitted along with other requirements).
- Existing Investors are required to submit SIP Enrolment cum Auto Debit/ECS Mandate Form.**
- (7) An investor can opt for Monthly Clearing, SIP Auto debit / ECS facility is available only on specific dates of the month i.e. 2nd or 10th or 18th or 28th. An investor shall have the option of choosing for 1 or more than 1 SIP in the same scheme and in the same month SIP debit dates shall be 2nd, 10th, 18th or 28th. However more than one SIP debit date is not allowed. To register multiple SIPs in the same scheme /same month, please submit separate Auto Debit and ECS Mandate Form.
 - (8) Investors can also start a SIP directly without any initial investment. In this option the Investors can submit the application for SIP on any working day but the subsequent installment date of SIP shall be 2nd / 10th / 18th / 28th with a minimum gap of at least 21 working days between the submission of application form and the 1st SIP, as may be specified by RCAM from time to time.
 - (9) Minimum application amount for Monthly SIP Option is Rs. 1,000/- each and in multiples of Re. 1/- thereafter.
 - (10) SIP Insure is available to investors in the following schemes of Reliance Mutual Fund. ● Reliance Growth Fund – Retail Plan ● Reliance Vision Fund – Retail Plan ● Reliance Equity Opportunities Fund – Retail Plan ● Reliance Equity Fund – Retail Plan ● Reliance Equity Advantage Fund – Retail Plan ● Reliance Regular Savings Fund – Equity option ● Reliance Regular Savings Fund – Balanced option ● Reliance Banking Fund – Retail Plan ● Reliance Pharma Fund ● Reliance Media & Entertainment Fund ● Reliance Diversified Power Sector Fund – Retail Plan ● Reliance Natural Resources Fund – Retail Plan ● Reliance Tax Saver (ELSS) Fund ● Reliance Quant Plus Fund – Retail Plan ● Reliance Long Term Equity Fund ● Reliance Infrastructure Fund – Retail Plan ● Reliance Small Cap Fund. The above list is subject to change from time to time. Please contact the nearest Designated Investor Service Centre (DISC) of RMF or Karvy Computershare Pvt Ltd for updated list.
 - (11) The provisions mentioned in the respective SID regarding Applicable NAV, Risk Factors, Load etc. shall be applicable. The provision for "Minimum Application Amount" as specified in the respective SID will not be applicable for SIP Investments.
 - (12) Allotment of units would be subject to realisation of credit.
 - (13) If the date of the subsequent SIP installment is a non-transaction day for the scheme, then the units shall be allotted on the next / following transaction day.
 - (14) The Unit holders can choose to opt out from the SIP at any point of time by submitting a written request to the nearest DISC. Such request for discontinuation should be received at least 15 days prior to the next due date of the SIP. On receipt of such a request, the SIP will be discontinued for the respective scheme(s).
 - (15) For Direct Investment Please Mention "Direct in the Column "Name & Broker Code/ARN
 - (16) The ECS Mandate Form along with common Application Form in all respects should be submitted at any of the Designated Investor Service Centre (DISCs) of RCAM or Karvy Computershare Pvt. Ltd.
 - (17) Existing unit holders should note that unit holders' details and mode of holding (single, jointly, anyone or survivor) will be as per the existing Account.
 - (18) RCAM reserves the right to reject any application without assigning any reason thereof. RCAM in consultation with Trustees reserves the right to withdraw these offerings, modify the procedure, frequency, dates, load structure in accordance with the SEBI Regulations and any such change will be applicable only to units transacted pursuant to such change on a prospective basis.
 - (19) In accordance with the requirements specified by the SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009 no entry load will be charged with effect from August 1, 2009. Exit Load as applicable in the respective Scheme at the time of enrolment of SIP will be applicable.
 - (20) **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 SIP; A Micro SIP is a Systematic Investment Plan, where the aggregate of SIP installments in a rolling 12 month period or in a financial year i.e. April-March does not exceed Rs 50,000/- . Micro SIP benefit is available to individuals, NRIs, Minors and Sole Proprietors only. HUFs, PIOs and any other entities/ persons etc. are not eligible to avail the Micro SIP facility. The AMC will reject the application where they find that documents are deficient or where the installment total will exceed Rs 50,000/- per year. Barring investors availing the Micro SIP facility, other investors are supposed to furnish a certified copy of the PAN card with the application form. Eligible Micro SIP investors are required to submit any one of the following photo identification document as a proof of identification in lieu of PAN: 1. Voter Identity Card; 2. Driving License; 3. Government / Defense identification card; 4. Passport; 5. Photo Ration Card; 6. Photo Debit Card; 7. Employee ID cards issued by companies registered with Registrar of Companies; 8. Photo Identification issued by Bank Managers of Scheduled Commercial Banks / Gazetted Officer / Elected Representatives to the Legislative Assembly / Parliament; 9. ID card issued to employees of Scheduled Commercial / State / District Co-operative Banks; 10. Senior Citizen / Freedom Fighter ID card issued by Government; 11. Cards issued by Universities / deemed Universities or institutes under statutes like ICAI, ICWA, ICSI; 12. Permanent Retirement Account No (PRAN) card issued to New Pension System (NPS) subscribers by CRA (NSDL); and 13. Any other photo ID card issued by Central Government / State Governments /Municipal authorities / Government organizations like ESIC / EPFO.
*Investors residing in the state of Sikkim are exempt from the mandatory requirement of PAN proof submission, provided that sufficient documentary evidence shall have to be submitted to Reliance Mutual Fund for verifying that they are residents of State of Sikkim.
Applications not complying with the above requirement may not be accepted/ processed. Additionally, in the event of any Application Form being subsequently rejected for mismatch / non-verification of applicant's PAN details with the details on the website of the Income Tax Department, the investment transaction will be cancelled and the amount may be redeemed at the applicable NAV, subject to payment of exit load, if any.

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

(21) Prevention of Money Laundering and Know Your Client (KYC)

As per the AMFI guidelines, on and from January 1, 2011, it will be mandatory for all individual investors* to provide attested / certified copy of "Know Your Customer Acknowledgement ("KYC Acknowledgement") issued by CDSL Ventures Limited (CVL) for all fresh investment transactions, including additional purchases, switches and transactions under fresh SIP/STP facilities registered from above date, irrespective of the value of such transactions. It may be further noted that for the purpose of above KYC compliance, the KYC Acknowledgement should be provided by (i) in case of application in joint names, by each joint applicant (ii) in case of application in name of a minor, by such minor's parent / guardian signing the application; and (iii) in case of application made under a power of attorney, by both the investor as well as the power of attorney holder. Investors exempted from submission of KYC acknowledgement: 1. Investors residing in state of Sikkim: In lieu of KYC acknowledgement, investors residing in the State of Sikkim should provide proof of identification and proof of address (as per specified documents list) (if proof of identification also includes address, a separate address proof is not necessary). Proof of address should contain address in the State of Sikkim. The address mentioned in the application form should be the same as in the address proof. Such documentary proofs should be self-attested or attested by the distributor / any competent authority. 2. Micro SIP: Submission of KYC acknowledgement is not mandatory in case of investments as Micro SIPs. However, for such cases the proof of identification and proof of address (as specified in the above documents list) (if the proof of identification also includes address the separate address proof is not necessary) may be submitted along with the application as part of the regulatory requirement. Such documentary proofs should be self-attested or attested by the distributor/ any competent authority. The KYC status will be validated with the records of the Central Agency before allotment units. Reliance Mutual Fund will not be held responsible and /or liable for rejection of KYC Form, if any, by the Central Agency. Applications for subscriptions without a valid KYC compliance may be rejected. Where it is not possible to verify the KYC compliance status of the investor at the time of allotment of units, the Trustee / AMC shall verify the KYC compliance status of the investor within a reasonable time after the allotment of units. In the event of non compliance of KYC requirements, the Trustee / AMC reserves the right to freeze the folio of the investor(s) and effect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load, if any.

(22) Communication for the investors . :

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

The investor(s) may request for a physical account statement by writing or calling RMF's Investor Service Center/ Registrar & Transfer Agent. In case of specific request received from the investor(s), RMF shall endeavor to provide the account statement to the investor(s) within 5 working days from the receipt of such request.

With effect from October 1, 2011, in accordance with SEBI Circular No. Cir/ IMD/ DF/16/ 2011 dated September 8, 2011, the investor whose transaction has been accepted by the RCAM/RMF shall receive the following:

- (i) On acceptance of the application, a confirmation by way of email and/or SMS within 5 Business Days from the date of receipt of transaction request will be sent to the Unit holders registered e-mail address and/or mobile number.
- (ii) Thereafter, a Consolidated Account Statement (CAS) shall be issued for each calendar month on or before 10th of the immediately succeeding month to the Unit holder(s) in whose folio(s) transaction(s) has/have taken place during the month by physical/e-mail mode.
CAS shall contain details relating to all the transactions carried out by the investor across all schemes of all mutual funds during the month and holding at the end of the month including transaction charges paid to the distributor.
The word 'transaction' shall include purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal plan, systematic transfer plan and bonus transactions.
- (iii) For the purpose of sending CAS, common investors across mutual funds shall be identified by their Permanent Account Number (PAN). In case of a specific request received from the Unit holders, RCAM / RMF will provide the account statement to the investors within 5 Business Days from the receipt of such request. In the event the account has more than one registered holder, the first named Unit holder shall receive the CAS/account statement.

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

Further, CAS detailing holding of investment across all schemes of all mutual funds at the end of every six months (i.e. September/ March), shall be sent by mail/e-mail on or before 10th day of succeeding month as the case may be, to all such Unit holders in whose folios no transaction has taken place during that period. The half yearly consolidated account statement will be sent by e-mail to the Unit holders whose e-mail address is available, unless a specific request is made to receive in physical.

- (23) **Transaction charges:** In accordance with SEBI Circular No. IMD/ DF/13/ 2011 dated August 22, 2011, with effect from November 1, 2011, Reliance Capital Asset Management Limited (RCAM)/ RMF shall deduct a Transaction Charge on per purchase / subscription of Rs. 10,000/- and above, as may be received from new investors (an investor who invests for the first time in any mutual fund schemes) and existing investors. 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.

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

Transaction charges shall not be deducted if:

- (a) The amount per purchases /subscriptions is less than Rs. 10,000/-;
 - (b) The transaction pertains to other than purchases/ subscriptions relating to new inflows such as Switch/ STP/ /DTP, etc.
 - (c) Purchases/ Subscriptions made directly with the Fund through any mode (i.e. not through any distributor/agent).
 - (d) Subscription made through Exchange Platform irrespective of investment amount
- (24) As per SEBI Circular Cir/ IMD/ DF/13/ 2011 dated 22nd August 2011 the relationship of the investor with the distributor & the nature of transaction undertaken by the investor under a particular distributor code shall be categorized as :

1) **Advisory** - where a distributor represents to offer advice while distributing the product, it will be subject to the principle of 'appropriateness' of products to that customer category. Appropriateness is defined as selling only that product categorization that is identified as best suited for investors within a defined upper ceiling of risk appetite. No exception shall be made.

2) **Execution Only** - in case of transactions that are not booked as 'advisory', it shall still require:

- i. The distributor has information to believe that the transaction is not appropriate for the customer, a written communication be made to the investor regarding the unsuitability of the product. The communication shall have to be duly acknowledged and accepted by investor.
- ii. A customer confirmation to the effect that the transaction is 'execution only' notwithstanding the advice of in-appropriateness from that distributor be obtained prior to the execution of the transaction.
- iii. The charges for such transaction shall be paid in line with the applicable regulations as specified by SEBI / AMFI from time to time.

INSTRUCTIONS TO HELP YOU COMPLETE THE MAIN APPLICATION FORM

I GENERAL INSTRUCTION

1. Please read the Key Information Memorandum (KIM), Statement of Additional Information (SAI) and the Scheme Information Document (SID) carefully before investing. All applicants are deemed to have read, understood and accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the Application Form and tendering payment.
2. The application form must be filled in English in BLOCK letters using Black or Dark Blue colored ink. Incomplete applications are liable to be rejected. Please ensure that the requisite details and documents have been provided. This will help in avoiding processing delays and / or rejection of your Application Form. All subscription application forms should be submitted only at the designated Investor Service Center of Reliance Mutual Fund.
3. The Applicant's name and address must be given in full (P.O. Box No. alone is not sufficient). In case of multiple applicants, all communication and payments towards redemption will be made in the name of / favoring first applicant only. Also, please provide Telephone No./E-mail Id. of the first applicant, so as to facilitate faster and efficient communication.
4. All applicants must sign the form, (quoting existing Folio no, if any). Thumb impressions must be attested by a Judicial Magistrate/Notary Public under his/her official seal.
5. Please note that if no Plan is ticked / indicated in the Application form, the units will, by default, be allotted under the Growth Plan of the Scheme. Similarly, Growth Option of the Growth Plan and Dividend Reinvestment Option of the Dividend Plan shall be the default sub-options.
6. In case of Mode of Holding is not mentioned for Joint Holder's the default mode of holding would be Joint.
7. If you have invested through a distributor kindly specify the Name and ARN Code of the distributor else for Direct Investment please Mention "Direct" in the Column "Name & Broker Code/ARN". In case nothing is specified then by default the Broker Code will be treated as Direct. Transaction charges of Rs 100 (existing investor) or Rs 150 (new investor) will be deducted for investment of Rs 10000 and above for investments being made through distributors having valid ARN and opted in for transaction charges. The units will be allotted to the investor on the net subscription amount. In case of investment through SIP with total amount aggregating to Rs 10000 and above, the transaction charge will be recovered in 4 installments.
8. As per SEBI Circular Cir/ IMD/ DF/13/ 2011 dated 22nd August 2011 the relationship of the investor with the distributor & the nature of transaction undertaken by the investor under a particular distributor code shall be categorized as:
 - 1) Advisory - where a distributor represents to offer advice while distributing the product, it will be subject to the principle of 'appropriateness' of products to that customer category. Appropriateness is defined as selling only that product categorization that is identified as best suited for investors within a defined upper ceiling of risk appetite. No exception shall be made.
 - 2) Execution Only - in case of transactions that are not booked as 'advisory', it shall still require:
 - i.) The distributor has information to believe that the transaction is not appropriate for the customer, a written communication be made to the investor regarding the unsuitability of the product. The communication shall have to be duly acknowledged and accepted by investor.
 - ii.) A customer confirmation to the effect that the transaction is 'execution only' notwithstanding the advice of in-appropriateness from that distributor be obtained prior to the execution of the transaction.
 - iii.) The charges for such transaction shall be paid in line with the applicable regulations as specified by SEBI / AMFI from time to time.

II. APPLICANT'S INFORMATION

Applicant/s needs to ensure that all mandatory fields are filled up in the forms submitted.

(1) 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 SIP: A Micro SIP is a Systematic Investment Plan, where the aggregate of SIP installments in a rolling 12 month period or in a financial year i.e. April-March does not exceed Rs 50,000/- . Micro SIP benefit is available to individuals, NRI's, Minors and Sole Proprietors only. HUF's, PIO's and any other entities/ persons etc. are not eligible to avail the Micro SIP facility. The AMC will reject the application where they find that documents are deficient or where the installment total will exceed Rs 50,000/- per year. Barring investors availing the Micro SIP facility, other investors are supposed to furnish a certified copy of the PAN card with the application form. Eligible Micro SIP investors are required to submit any one of the following photo identification document as a proof of identification in lieu of PAN: 1. Voter Identity Card; 2. Driving License; 3. Government / Defense identification card; 4. Passport; 5. Photo Ration Card; 6. Photo Debit Card; 7. Employee ID cards issued by companies registered with Registrar of Companies; 8. Photo Identification issued by Bank Managers of Scheduled Commercial Banks / Gazetted Officer / Elected Representatives to the Legislative Assembly / Parliament; 9. ID card issued to employees of Scheduled Commercial / State / District Co-operative Banks; 10. Senior Citizen / Freedom Fighter ID card issued by Government; 11. Cards issued by Universities / deemed Universities or institutes under statutes like ICAI, ICWA, ICSI; 12. Permanent Retirement Account No (PRAN) card issued to New Pension System (NPS) subscribers by CRA (NSDL); and 13. Any other photo ID card issued by Central Government / State Governments / Municipal authorities / Government organizations like ESIC / EPFO.

*Investors residing in the state of Sikkim are exempt from the mandatory requirement of PAN proof submission, provided that sufficient documentary evidence shall have to be submitted to Reliance Mutual Fund for verifying that they are residents of State of Sikkim.

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/ Kany/ Distributors or visit our website www.reliancemutual.com for further details.

(2) Prevention of Money Laundering and Know Your Client (KYC)

As per the AMFI guidelines, on and from January 1, 2011, it will be mandatory for all individual investors* to provide attested / certified copy of 'Know Your Customer' Acknowledgement ("KYC Acknowledgement") issued by CDSL Ventures Limited (CVL) for all fresh investment transactions, including additional purchases, switches and transactions under fresh SIP/STP facilities registered from above date, irrespective of the value of such transactions. It may be further noted that for the purpose of above KYC compliance, the KYC Acknowledgement should be provided by (i) in case of application in joint names, by each joint applicant (ii) in case of application in name of a minor, by such minor's parent / guardian signing the application; and (iii) in case of application made under a power of attorney, by both the investor as well as the power of attorney holder. Investors exempted from submission of KYC acknowledgement: 1. Investors residing in state of Sikkim: In lieu of KYC acknowledgement, investors residing in the State of Sikkim should provide proof of identification and proof of address (as per specified documents list) (if proof of identification also includes address, a separate address proof is not necessary). Proof of address should contain address in the State of Sikkim. The address mentioned in the application form should be the same as in the address proof. Such documentary proofs should be self-attested or attested by the distributor / any competent authority. 2. Micro SIP: Submission of KYC acknowledgement is not mandatory in case of investments as Micro SIPs. However, for such cases the proof of identification and proof of address (as specified in the above documents list) (if the proof of identification also includes address the separate address proof is not necessary) may be submitted along with the application as part of the regulatory requirement. Such documentary proofs should be self attested or attested by the distributor/ any competent authority. The KYC status will be validated with the records of the Central Agency before allotting units. Reliance Mutual Fund will not be held responsible and /or liable for rejection of KYC Form, if any, by the Central Agency. Applications for subscriptions without a valid KYC compliance may be rejected. Where it is not possible to verify the KYC compliance status of the investor at the time of allotment of units, the Trustee / AMC shall verify the KYC compliance status of the investor within a reasonable time after the allotment of units. In the event of non compliance of KYC requirements, the Trustee / AMC reserves the right to freeze the folio of the investor(s) and effect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load, if any.

3. In case of NRI investors the Account Statements / Redemption Cheques / Other correspondence will be sent to the mailing address mentioned.
4. All applications are accepted subject to detailed scrutiny and verification. Applications which are not complete in all respects are liable for rejection, either at the collection point itself or subsequently after detail scrutiny/verification at the back office of the registrars.
5. The first SIP cheque /draft could be of any Business day but subsequent cheques or ECS /Auto Debit Transactions should be dated 2nd, 10th, 18th or 28th and there should be minimum gap at least 21 Business Days between 1st SIP and the 2nd SIP or as specified by RCAM from time to time. In case the criteria are not met the SIP would start on the same date from the next month. Investors should check the same at the Designated Investor Service Centre of Reliance Mutual Fund before investing. If the date on the cheque/draft/ECS/Auto Debit Transactions is a non - Business Day for the scheme, then the units shall be allotted on the next Business Day.

III. BANK DETAILS

1. As per the SEBI guidelines, it is mandatory for investors to mention their bank account details in the application form. In the absence of the bank details the application form will be rejected.
2. Purchase Application requests should necessarily mention the pay-in bank account details i.e bank name, bank account number, bank branch used for issuing the payments to the fund. The first unit holder has to ensure that the subscription payment has to be made through his own bank account or through any of the bank account wherein he is one of the joint bank account holder. If this is not evidenced on the payment cheque/funds transfer/RTGS/NEFT request, demand draft etc given by the investor at the time of subscription then unit holder should attach necessary supporting documents as required by the fund like bank certificate, bank passbook copy, bank statement etc to prove that the funds are from a bank account held by the first unit holder only. If the documents are not submitted with the application the fund reserves the right to reject the application or call for additional details. In specific exceptional situations where Third Party payment is permitted like i.e (i) Payment by parents/ grandparents/ related persons on behalf of the minor (other than the registered guardian) in consideration of natural love and affection or as gift for value not exceeding Rs 50000 for each purchase (ii) Payment by 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.
3. Direct Credit of Redemption / Dividend Proceeds / Refund if any - RMF will endeavor to provide direct / electronic credit for dividend / redemption payments into the investors bank account directly. In case the direct credit is not affected by the unitholder's banker for any reason then RMF reserves the right to 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.
4. RMF offers facility to register multiple bank accounts in the folio and designate one of the bank account as "Default Bank account". Default bank account will be used for all dividend and redemption payouts unless investor specifies one of the existing registered bank account in the redemption request for receiving redemption proceeds. A new non - registered bank account specified in the redemption request for receiving redemption proceeds will not be considered and the redemption proceeds will by default be credited into the default Bank account. The investor will have to initially get the non registered bank account registered in the folio and then apply for the redemption request. Also if no registered bank account is mentioned at the time of redemption then by default the redemption proceeds will be credited into the default Bank account.

IV. INVESTMENT & PAYMENT DETAILS

1. Payment should be made by crossed cheques, /Demand Draft/payorder, favouring the scheme name: **Equity Schemes:** "Reliance Growth Fund" OR "Reliance Vision Fund" OR "Reliance Equity Opportunities Fund" OR "Reliance Equity Advantage Fund" OR "Reliance Quant Plus Fund" OR "Reliance Banking Fund" OR "Reliance Pharma Fund" OR "Reliance Media and Entertainment Fund" OR "Reliance Diversified Power Sector Fund" OR "Reliance Tax Saver (ELSS) Fund" OR "Reliance Equity Fund" OR "Reliance Natural Resources Fund" OR "Reliance Regular Savings Fund - Equity Option" OR "Reliance Regular Savings Fund - Balanced Option" OR "Reliance Long Term

Equity Fund" OR "Reliance Infrastructure Fund" OR "Reliance Small Cap Fund" and marked "Account Payee" payable locally in the city where the application is submitted. Post dated or outstation cheques/draft are not permitted. Application received with outstation cheque/demand draft shall be rejected.

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

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

2. Please mention the application serial no. on the reverse of the cheque/demand draft tendered with the application.

3. In case the payment is made through Indian Rupee draft purchased abroad or from FCNR or NRE A/c, an Account Debit Certificate from the Bank issuing the draft, confirming the debit should be submitted. For subscription made by NRE / FCNR Account cheques, the application forms must be accompanied with a photocopy of the cheque or Account Debit Letter / Certificate from the bankers.

4. Declaration of Good Health

Good Health declaration in the application form is mandatory & needs to be filled up completely else the SIP Insure application form will be rejected.

5. **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. 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.

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

Transaction charges shall not be deducted if:

- (a) The amount per purchases /subscriptions is less than Rs. 10,000/-;
 - (b) The transaction pertains to other than purchases/ subscriptions relating to new inflows such as Switch/ STP/ /DTP/, etc.
 - (c) Purchases/Subscriptions made directly with the Fund through any mode (i.e. not through any distributor/agent).
 - (d) Subscription made through Exchange Platform irrespective of investment amount.
- 2) RCAM will endeavor to check if the investor is an existing or a new investor to Mutual Fund. In case the investor is found to be an existing investor then transaction charges of Rs 100 will be applicable else the investor declaration under Pt 2 of the application form will be considered and transaction charges will be levied accordingly.
- 3) If the investor has not ticked / not signed the declaration under Pt 2 of the application form 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.

V. NOMINATION

1. 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.
2. Only one 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.
3. Nomination of an NRI is subject to requirements, if any, prescribed by RBI and SEBI from time to time.
4. Nomination can be changed at any time during the currency of the investment by the same persons who have made the nominations.
5. 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.
6. On registration of nomination a suitable endorsement shall be made on the statement of account or in the form of a separate letter.
7. The facility of nomination is available to a unitholder under SEBI (MFs) Regulations and guidelines issued by SEBI from time to time.
8. Nomination in respect of units stands rescinded, upon the transfer of units.
9. 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
10. Where a nomination in respect of any unit has been made, the units shall, on the death of the unitholder(s), vest in the nominee and on compliance of necessary formalities the nominee shall be issued a SOA in respect of the units so vested subject to any charge or encumbrance over the said units. Nominee would be able to hold the units provided he is otherwise eligible to become a unitholder of the scheme.
11. 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.

12. Transmission made by the AMC as aforesaid, shall be a full discharge to the AMC from all liabilities in respect of the said units.

13. 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.

14. 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.

VI. Communication for the investors. :

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

The investor(s) may request for a physical account statement by writing or calling RMF's Investor Service Center/ Registrar & Transfer Agent. In case of specific request received from the investor(s), RMF shall endeavor to provide the account statement to the investor(s) within 5 working days from the receipt of such request.

With effect from October 1, 2011, in accordance with SEBI Circular No. Cir/ IMD/ DF/16/ 2011 dated September 8, 2011, the investor whose transaction has been accepted by the RCAM/RMF shall receive the following:

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

(ii) Thereafter, a Consolidated Account Statement (CAS) shall be issued for each calendar month on or before 10th of the immediately succeeding month to the Unit holder(s) in whose folio(s) transaction(s) has/have taken place during the month by physical/e-mail mode.

CAS shall contain details relating to all the transactions carried out by the investor across all schemes of all mutual funds during the month and holding at the end of the month including transaction charges paid to the distributor.

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

(iii) For the purpose of sending CAS, common investors across mutual funds shall be identified by their Permanent Account Number (PAN). In case of a specific request received from the Unit holders, RCAM / RMF will provide the account statement to the investors within 5 Business Days from the receipt of such request. In the event the account has more than one registered holder, the first named Unit holder shall receive the CAS/account statement. CAS shall not be received by the Unit holders for the folio(s) not updated with PAN details. The Unit holders are therefore requested to ensure that the folio(s) are updated with their PAN. For Micro SIP and Sikkim based investors whose PAN details are not mandatorily required to be updated Account Statement will be dispatched by RCAM/RMF for each calendar month on or before 10th of the immediately succeeding month.

Further, CAS detailing holding of investment across all schemes of all mutual funds at the end of every six months (i.e. September/ March), shall be sent by mail/e-mail on or before 10th day of succeeding month as the case may be, to all such Unit holders in whose folios no transaction has taken place during that period. The half yearly consolidated account statement will be sent by e-mail to the Unit holders whose e-mail address is available, unless a specific request is made to receive in physical.

(iv) Investor has to Mandatorily provide either Email ID or Mobile Number.

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

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

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

VIII. Benefits

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

INSTRUCTIONS cum TERMS AND CONDITIONS FOR RELIANCE SIP INSURE FACILITY

(I) Eligibility

1. All individual investors enrolling for investments via SIP and opting for 'Reliance SIP Insure'
2. Only individual investors whose completed age is between 18 years & 45 years (inclusive of both) at the time of investment.
3. In case of multiple holders in the any scheme, only the first unit holder will be eligible for the insurance cover.
4. An investor shall have the option of choosing for one or more than one SIP in the same scheme in the same plan and in the same month however on different SIP debit dates.

Documents to be submitted: It is mandatory for each investor to sign and submit the following documents under this facility;

- a. Application Form
- b. ECS/ Direct Debit Form
- c. Declaration of Good Health (forms part of Application Form)
- d. Authorization Mandate (forms part of Application Form)

Grant of insurance cover is based on the information given in the Declaration of Good Health. If you do not comply with your duty to disclose all information correctly and accurately, Reliance Life Insurance Company Limited may cancel the insurance or reduce the claim amount payable. In the event of any adverse declaration in the Declaration of Good Health, the insurer reserves the right to call for further evidence of health and insurability. "Subject to Conditions.

Terms & Conditions for availing Life Insurance Cover on SIP investments

(II) Age Limit

1. Only individual investors whose completed age is between 18 years & 45 years (inclusive of both) at the time of investment.
2. Cover ceasing age is restricted to 55 years.

Charges of Insurance Cover: The insurance cover comes at no extra cost to the investors who are registered/ willing to invest through Reliance SIP Insure in designated schemes that offer this facility.

(III) Commencement of Insurance Cover

The Insurance cover shall commence after "waiting period" of 90 days from the commencement of SIP installments. However the waiting period will not be applicable in respect of accidental deaths.

(IV) Amount of Life Insurance Cover Available

Under Reliance SIP Insure, the investors are provided life insurance cover without any extra cost under a Group Term Insurance scheme.

The Life Insurance Cover under 'SIP Insure' facility is as per the following clause

- a) An amount equivalent to the aggregate balance of unpaid SIP installments, subject to a maximum of Rs. 10 lakhs per investor across all schemes / plans and folios will be invested in the Nominee's* account

The amount of life insurance cover shall be invested in the Nominee's account in the same scheme** under which the deceased investor has enrolled for SIP Insure at the applicable price based on the closing NAV on the date on which the cheque for insurance claim settlement is received by the AMC from the insurance company, subject to completion of requisite procedure for transmission of units in favour of the nominee.

** Not applicable for Reliance Tax Saver (ELSS) Fund. Investors are requested to note that there will be a lock - in period of 3 years for each SIP Insure installment under 'Reliance Tax Saver (ELSS) Fund' as per the Government Notification of 2005 and in the event of demise of the unitholder, the nominee would be able to withdraw the investment amount only after the completion of one year from the date of allotment of the units or anytime thereafter without any exit load. The insurance amount as per the above sum assured clause under revised features subject to a maximum of Rs. 10 lakhs in a lumpsum in cash will be paid to the nominee in case of death of the unitholder (unlike other schemes, wherein the insurance amount will be compulsorily invested in the respective scheme and the nominee is allotted the units).

(V) Designated Schemes in which Reliance SIP Insure will be offered;

- Reliance Growth Fund – Retail Plan ● Reliance Vision Fund – Retail Plan ● Reliance Equity Opportunities Fund – Retail Plan ● Reliance Equity Fund – Retail Plan ● Reliance Equity Advantage Fund – Retail Plan ● Reliance Regular Savings Fund – Equity option ● Reliance Regular Savings Fund – Balanced option ● Reliance Banking Fund – Retail Plan ● Reliance Pharma Fund ● Reliance Media & Entertainment Fund ● Reliance Diversified Power Sector Fund – Retail Plan ● Reliance Natural Resources Fund – Retail Plan ● Reliance Tax Saver (ELSS) Fund ● Reliance Quant Plus Fund – Retail Plan ● Reliance Long Term Equity Fund ● Reliance Infrastructure Fund – Retail Plan ● Reliance Small Cap Fund

(VI) SIP Amount

Minimum Investment per installment: Rs. 1000 per month & in multiples of Re 1 thereafter. (Except for Reliance Tax Saver (ELSS) Fund where minimum installment is Rs. 1000 p.m. and in multiples of Rs 500 thereafter). There is no upper limit.

Maximum Insurance cover of Rs. 10 lakhs per investor across all MF plan /schemes & Folios in which Reliance SIP Insure will be offered

(VII) SIP Tenure

1. Minimum Period of Contribution : 3 years and in multiples of 1 month thereafter
2. Maximum Period of Contribution for SIP: No upper limit for SIP tenure. The investor can opt for Perpetual SIP also.
3. Maximum Period of Contribution for SIP Insure (for seeking Insurance cover): Upto completion of payment of all the monthly installments as registered or till attaining 55 years of age whichever is earlier. (e.g., a person can register an SIP of maximum 10 yrs at the age of 45 yrs). The insurance cover ceases when the investor attains 55 years of age or the completion of the SIP insure tenure whichever is earlier..

(VIII) Load structure

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

- a) There will an Exit Load of 2%, if the accumulated units acquired or allotted under Reliance SIP Insure are redeemed or switched out before the maturity of committed SIP Insure tenure or before completion of 55yrs of age whichever is earlier as opted in the respective scheme either by the SIP-Insure unitholder or by the nominee, as the case may be.

b) Upon completion of 55 years of age, if there are still balance unpaid SIP installments, those will be treated as Normal SIP with the relevant exit load as may be existing from time to time.

The following exit load structure is applicable for all kinds of redemptions in the following schemes as on date viz :

- Reliance Growth Fund – Retail Plan ● Reliance Vision Fund – Retail Plan ● Reliance Equity Opportunities Fund – Retail Plan ● Reliance Equity Fund – Retail Plan ● Reliance Equity Advantage Fund – Retail Plan ● Reliance Regular Savings Fund – Equity option ● Reliance Regular Savings Fund – Balanced option ● Reliance Banking Fund – Retail Plan ● Reliance Pharma Fund ● Reliance Media & Entertainment Fund ● Reliance Diversified Power Sector Fund – Retail Plan ● Reliance Natural Resources Fund – Retail Plan ● Reliance Quant Plus Fund – Retail Plan ● Reliance Long Term Equity Fund ● Reliance Infrastructure Fund – Retail Plan

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

While Reliance Small Cap Fund has the following exit load;

- i. 2% If redeemed or switched out on or before completion of 12 months from the date of allotment of units
- ii. 1% If redeemed or switched out after 12 months but on or before completion of 24 months from the date of allotment of units
- iii. Nil If redeemed or switched out after the completion of 24 months from the date of allotment of units

While nil load in Reliance Tax Saver (ELSS) Fund

c. There will be Nil exit load (For the units acquired under SIP Insure before the age of 55 years), if the SIP Insure is discontinued before the maturity of committed SIP Insure tenure or before completion of 55 yrs of age whichever is earlier and redeemed after completion of 55 yrs of age either by the SIP-Insure unitholder or by the nominee, as the case may be.

3. In the event of the death of the investor and the redemption by the nominee, before completion of SIP Insure Tenure or before attaining 55 yrs of age, there shall be an exit load of 2% on the repurchase units.

(IX) SIP dates

1. SIP auto debit facility is available only on specific dates of the month i.e. 2nd or 10th or 18th or 28th of every month
2. The first SIP installment could be submitted on any working day. However the subsequent installments can be dated 2nd, 10th, 18th or 28th of every month
3. Please submit the required documents for SIP atleast 21 working days before the first SIP date for ECS (Debit Clearing) or Auto Debit facility.
4. Please read Instructions cum Terms and Conditions of SIP Enrolment cum Auto Debit / ECS Mandate Form.

(X) Frequency of SIP

Monthly basis only

(XI) Mode of payment

SIPs will be accepted only through ECS or Auto Debit to the investor's bank account under this facility. Post dated cheques will not be accepted in case of Fresh SIP insure requests however if any ECS location is removed then SIP instructions for investors in such cities via ECS (Debit) route will be discontinued without prior notice. In such a case, the RCAM at its sole discretion may accept Post Dated Cheques (PDC's) from the investors for the balance period.

(XII) Cessation of Insurance Cover

The insurance cover shall cease upon occurrence of any of the following:

1. At the end of mandated Reliance SIP Insure tenure. i.e., upon completion of payment of all the monthly installments as registered or till attaining 55 years of age whichever is earlier.
2. Discontinuation of SIP installments midway by the investor i.e., before completing the opted SIP tenure /installments or till attaining 55 years of age, whichever is earlier.
3. Redemption / switch-out of units purchased under Reliance SIP Insure before completion of the mandated SIP tenure / installments or till attaining 55 years of age, whichever is earlier.
4. In case of default in payment of two consecutive monthly SIP installments or four separate occasions of such defaults during the tenure of the SIP duration chosen or till attaining 55 years of age, whichever is earlier.
5. Rejection of Good health Form (due to rejection from the Insurance provider/due to incomplete details) would lead to cessation to insurance cover but SIP will continue under SIP insure with load structure mentioned.

Note – There is no provision for revival of insurance cover, once the insurance cover ceases as stated above

(XIII) Exclusions for Insurance cover

No insurance cover shall be admissible in respect of death of the SIP-Insure unitholder (the insured person) on account of –

1. Death due to suicide
2. Death within 90 days from the commencement of SIP installments except for death due to accident.
3. Death due to pre-existing illness, disease(s) or accident which has occurred prior to the start of cover.

Free life insurance cover provided as a part of an add on feature called as 'Reliance SIP Insure' (available in select schemes of Reliance Mutual Fund) is arranged and funded by Reliance Capital Asset Management Limited through "Reliance Group Term Assurance scheme/plan" (UIN 121N006V01) of Reliance Life Insurance Company Limited (Reg. 121). The sum assured will be an amount equivalent to the aggregate balance of unpaid SIP installments, subject to a maximum of Rs. 10 lakhs per investor across all schemes / plans and folios.

TERMS AND CONDITIONS FOR TRANSACTING OVER INTERNET & TELEPHONE

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

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

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

These Terms and Conditions are agreed on this.....day of..... 201....., by the above-mentioned persons, hereinafter referred to as the "Unitholder", for availing the Online Facility and Call Center Facility (as hereinafter defined) from Reliance Capital Asset Management Limited (as asset manager of Reliance Mutual Fund), a company incorporated under the Companies Act, 1956, having its registered office at 'Reliance House', Near Mardia Plaza, Off C. G. Road, Ahmedabad 380006 and corporate office at One Indiabulls Centre, Tower One, 11th & 12th Floors, Jupiter Mill Compound, 841 Senapati Bapat Marg, Elphinstone Road, Mumbai - 400013 (hereinafter referred to as, "RCAM", which expression shall unless repugnant to the context or meaning thereof, mean and include its successors, administrators, executors and permitted assigns).

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

WHEREAS:

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

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

1. DEFINITION:

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

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

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

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

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

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

2. TERMS OF SERVICES:

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

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

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

3. PROCEDURE:

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

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

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

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

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

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

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

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

4. SERVICES AVAILABLE:

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

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

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

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

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

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

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

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

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

5. RCAM DISCLAIMERS:

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

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

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

TERMS AND CONDITIONS FOR TRANSACTING OVER INTERNET & TELEPHONE

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

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

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

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

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

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

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

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

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

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

6. UNITHOLDER'S COVENANTS AND UNDERTAKINGS:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

7. NO WAIVER:

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

8. DISCLAIMER:

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

9. CONFIDENTIALITY:

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

10. PRIVACY:

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

11. TERMINATION:

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

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

12. GOVERNING LAW AND JURISDICTION:

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

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

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

13. NOTICE:

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

- a) If to RCAM:
Reliance Capital Asset Management Limited,
One Indiabulls Centre, Tower 1, 11th & 12th Floor, Jupiter Mill Compound,
841, Senapati Bapat Marg Elphinstone Road, Mumbai - 400 013
Telephone: +91 22 30994600, Fax: +91 22 30994699
- b) If to the Unitholder: At the address of the Unitholder as recorded with RCAM.

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

DESIGNATED INVESTOR SERVICE CENTRES RELIANCE CAPITAL ASSET MANAGEMENT LTD.

Adayar: Shop No. 3, Ground Floor, Anu Arcade, No. 1, 15th Cross Street, Shashtri Nagar, Adyar, Chennai-20. **Agra:** Shop No. 110, Block No. 28/2, Sanjay Place LIC Road, Agra - 282 002. **Ahmedabad:** 4th Floor, Megha House, Mithakhali, Law Garden Road, Ellis Bridge, Ahmedabad - 380 006. **Ajmer:** 3rd Floor, India Square, India Motor Circle, Kutchery Road, Ajmer 305001. **Alappuzha:** 3rd Floor, Chandra Square, Cullen Road, Alappuzha - 688011. **Aluva:** Poornima building, 1st floor, above Centurion Bank, bypass road, Aluva - 683101. **Alwar:** Jai Complex, 1st Flr., Plot No. 1, Road No. 2, Alwar 301001. **Allahabad:** 2nd floor, House No. 31/59, Shiv Mahima Complex, Civil Lines, Allahabad - 211 001. **Ambala:** 2nd Floor, Shanti Complex, Jagadri Road, Opp. Civil Hospital, Ambala Cantt - 133001. **Amravati:** Vimaco Towers, C Wing 4,5,6, Amravati - 444601. **Asansol:** 2nd Floor, Laxi Narayan Avenue, Room No -30, Murgasol, G.T Road, 2nd Floor, Asansol. **Amritsar:** SF-1, 2nd Floor, 10, Eminent Mall, The Mall, Amritsar - 143 001. **Anand:** 2nd Floor, 204, Maruti Sharnam, Anand Vidhyanagar Road, Anand - 388001. **Andheri:** Shop no. 3, ground floor, Mona shopping centre, J P Road, Near Navrang Cinema, Andheri (W), Mumbai - 400058. **Anna Nagar:** Shop No. G-5, Ground floor, N R Dave Complex, 201/C-34, 2nd Avenue, 11th Main Road Corner, Anna Nagar, Chennai - 600 040. **Aurangabad:** C-8, 2nd floor, Aurangabad, Business center, Adalat Road, Aurangabad - 431001. **Balasoore:** Ground Floor, Station Bazaar, Balasoore 756001. **Bangalore:** N-112-114, 1st floor, North Block, Manipal centre, Dickenson Road, Bangalore - 560 042. **Bareilly:** 1st Floor, 54, Civil Lines, Ayub Khan Chauraha, Bareilly - 243001. **Bardoli:** 1st Floor, Office No 68,69,70, Mudit Palace, Station Road, Bardoli - 394601. **Bellary:** Gnanandam, First Floor, 1st Cross, Gandhi Nagar, Bellary - 583101. **Berhampur:** 1st Floor, Dharma -Nagar (1st Lane) Berhampur -760002. **Bharuch:** Bluechip, 1st Floor, Shevashram Road, Panch Batti, Bharuch - 392001. **Bhatinda:** Jindal Complex, 1st Floor, G T Road, Near ICICI Bank, Bathinda - 151001. **Bhavnagar:** 3rd Floor, Corporate House, Plot No. 11 B, Waghawadi Road, Bhavnagar -364004. **Bhilwara:** 1st Floor, 101, S K Plaza, Pur road, Bhilwara. **Bhuj:** Ground Floor, Office No. 1, Pooja Complex, Next to ICICI Bank, Station Road, Bhuj - 3700 01. **Bikaner:** 1st Floor, near M.R.M. Office, Modern Market Circle. **Bhopal:** FF-7, 1st floor, Mansarovar Commercial Complex, Near Habibganj Railway station, Bhopal-462 016. **Bhubaneswar:** 2nd Floor, Near Kalsi Petrol Pump, 5 - Janpath Karvil Nagar, Bhubaneswar - 751001. **Borivali:** 101, Vraj Deep, Junction of Chandavarkar Road & Eksar Road, Borivali West, Opp to Megh Mayur Tower, Mumbai - 400091. **Calicut:** 6/1002M, 4th Floor, City Mall, Kannur Road (Opp Y.M.C.A), Calicut - 673 001. **Chandigarh:** SCO 127-128, 1st floor, Sector 9 C, Chandigarh 160 009. **Chennai:** Reliance House, No. 6 Haddows Road, Opp Shastri Bhavan, Chennai 600006. **Cochin:** 3rd Floor, Chicago Plaza, Rajaji Road, Cochin-682035. **Coimbatore:** 575 C, Shylaja Chambers, D B Road, R S Puram, Coimbatore - 641 002. **Dadar:** Shop No.12, Ground Floor, Yusuf Building Nos 1, 31-31C Junction of Ranade Road & Gokhale Road, Dadar, Mumbai -28. **Dalhousie:** 14B, 18, British Indian Street, GF Shop No. 14, Kolkata - 700 001. **Dehradun:** 2nd Floor, NCR Corporate Plaza, New Cantt Road, Dehradun - 248001. **Dhanbad:** 4th Floor, Shree Laxmi Complex, Bank Mode, Dhanbad - 826001. **Dindigul:** 2/2, 1st Floor, Surya Tower, Above ICICI Bank, Salai Road, Dindigul - 624001. **Durgapur:** 4th Floor, City Plaza, City Center -Durgapur - 713216. **Erode:** Samy's Nest, No.63, Mosuvanna Street EVN Road, Erode -638011. **Faridabad:** Booth no. 112-P, Sector-15, Urban Estate, Faridabad - 121 007. **Gandhinagar:** Office No 313, Meghmalhar, Sector 11, Ch Road, Gandhinagar - 382 017. **Ghaziabad:** C-76, 3rd Floor, Sudesh Plaza, Above IDBI Bank, RDC Raj Nagar, Ghaziabad-201001. **Godhra:** 2nd Floor, Gururupa Complex, LIC Road, Near SBI, Godhra - 389001. **Gorakhpur:** 1st Floor, Radhika Complex, Medical Road, Gorakhpur - 273409. **Guntur:** Pranavam Plaza, Door No. 5-35-69, 4/9, Brodipet, Guntur - 522002. **Gurgaon:** Shop no. 207, DLF Central Arcade, DLF -II, Gurgaon, Haryana - 122 001. **Guwahati:** 2E, 2nd Floor, Dihang Arcade, ABC, Rajiv Bhavan, G S Road, Guwahati - 781 005. **Gwalior:** 3rd Floor, Alaknanda Tower, City Centre, Gwalior - 474002. **Haldwani:** 1st Floor, J K Tower, Nainital Road, Teri Pulia, Kathgodam, Haldwani - 263139. **Hoshiarpur:** 2nd Floor, Eminent Mall, Plot No. B-XX/214, Main Court, Hoshiarpur - 146001. **Hubli:** Eureka Junction, 1st Flr, Above ICICI Bank, Travellers Bungalow Road, Hubli - 580029. **Hyderabad:** 2nd Floor, "Shobhan, 6-3-927/A & B, Somajiguda, Raj Bhawan Road, Hyderabad - 500082. **Indore:** 303 & 304, D M Tower, Race Course Rd., Indore 452 001. **Jabalpur:** 90/1A, Dayanand Saraswati ward, 2nd floor, Ahuja Tower, Bhanwarlat Extension, 46 Napiar Town, Jabalpur - 482001. **Jaipur:** G-4, Ground Floor, Brij Anukampa Complex Plot No. K-13, Ashok Marg, C Scheme, Jaipur - 302 016. **Jalandhar:** 1st Floor, Gobind Mall, 25 G T Road, Jalandhar 144 001. **Jalgaon:** 18, 2nd Floor, Dhake Colony, Dhake Corporate Centre, Jalgaon - 425 001. **Jammu:** Banu Plaza, B-2, 206, South Block, Railway Head, Jammu, Jammu & Kashmir - 8004. **Jamnagar:** Shop no. 4 & 5, Ground Floor, Shilp, Indira Nagar, Jamnagar - 361 140. **Jamshedpur:** 2nd floor, Om tower, Main Road, Bistupur, Jamshedpur - 831 001. **Janakpuri:** Shop no. 14, B Block Community Centre, Janak puri, New Delhi - 110058. **Jayanagar:** 76/11, Elephant Rock Road, III, Jayanagar, Bangalore - 560 011. **Jhansi:** 1st Floor, 493, "Stephen House", Civil Lines, Opp. Munnal Power House, Gwalior Road, Jhansi - 284001. **Jodhpur:** C/o. Reliance Infocomm, L.K. Tower, 2nd Floor, Opp. IDBI Bank, Chopasni Road, Jodhpur - 342 001. **Junagarh:** 1st Floor, Moti Palace Building, Opposite Raji Baug, Moti Baug, Junagarh - 362001. **Kalyan:** Mahavir Complex No.2, Gala No-4, Ground Fr., Santoshi Mata Road, Kalyan West Mumbai - 421 301. **Kannur:** 1st Floor, Grand Plaza, Fort Road, Kannur - 670001. **Kanpur:** Ground floor, Office No-3, 14/113, Civil Lines, Kanpur - 208 001. **Khanna:** 2nd Floor, Surya Tower, G T Road, Khanna - 141401. **Kolhapur:** 2nd Floor, Ward No 16, H No 1545, Ichalkaranji - Kolhapur Main Road, Near Central Bus Stand, Ichalkaranji - 416115. **Kolkata:** Unit no. 10, 11 & 12, 5th floor, FMC Fortuna, A J C Bose, Kolkata 700 020. **Kota:** Ground Floor, Mewara Plaza, 344, Shopping Centre, rawatbhata gumanpur road, Kota - 324007. **Kottayam:** 1st floor, Kaniyamparambil Arcade, Shastri Road, Kottayam - 686001. **Lucknow:** 3rd Floor, Halwasiyas Commerce House, Bahubillah estate, hazratganj, 11 M G marg, Lucknow - 226001. **Lajpat Nagar:** 1st Floor, E-100, (Above Corporation Bank), Lajpat Nagar - II, New Delhi - 110024. **Ludhiana:** Lower Ground Floor, SCO 127-128-129, Feroze Gandhi Market, Ludhiana - 141001. **Madurai:** 1st Floor, Suriya Towers, 272, 273, Goods Shed Street, Madurai - 625001. **Malappuram:** 1st Floor, Dr.Aboos Arcade, Kunnummel, Near St.James Girls High school, Malappuram - 676505. **Malleswaram:** Door No.89 (Old no.36), Ground Floor, 3rd Cross, Sampige Road, Malleswaram, Bangalore - 3. **Mangalore:** 4th Floor, Maximus Commercial Complex, LHH Road, Opp KMC, Mangalore - 575001. **Margao:** Shop No. 3, Mira Building, Pajifond, Near Jain Mandir, Margao, Goa - 403601. **Mathura:** 1st Floor, Tera Tower, Bhuteshwar Road, Mathura. **Meerut:** Ground Floor, G-13, Rama Plaza, WK Road, Meerut - 250001. **Mehsana:** F - 9, F - 10, F - 11, 1st Floor, Wide Angle, Mehsana Highway, Near Khari Bridge, Mehsana - 384002. **Mulund:** Shop No. 308/309, 3rd Flr, B Wing, Shankardhan Plaza, J N Road, Mulund (W), Mumbai - 400 080. **Mumbai:** Mittal Chambers, 228, Ground Floor, Nariman Point-21. **Muradabad:** Shop No. G-18, Chadha Shopping Complex, GMD Road, Moradabad - 244 001. **Muzaffarpur:** 1st Floor, Opp Devi Mandir, Near LIC Zonal Office, Club Road, Ramna, Muzaffarpur-842002. **Mysore:** Shop No. 1, Ground Floor, Mahindra Arcade, Saraswathipuram, 2nd Main Road, Mysore - 570009. **Nadiad:** 201, ISCON ARCADE, 2nd Floor, Colledge Road, Nadiad - 387001. **Nagpur:** Office # 2, 3rd Floor, A Block Poonam Chambers, Chhindwara Road, Byramji Town, Nagpur - 440 013. **Nasik:** Ground Floor 57, Karamkala Building, Opp. Old Corporation Building, New Pandit Colony, Sharapur Road, Nasik 422002. **Navsar:** Chinmay Arcade, 3rd Floor, (3/1&2), opp Sattapir Sayaji Road, Navsari -396445. **Nehru Place:** SF-17, 18, 19, Ground Floor, Devika Tower, 6, Nehru Place, New Delhi - 110 019. **New Delhi:** 804, 805, 807, 8th floor, Ashoka Estate, 24, Barakhamba Road, New Delhi - 110 001. **Noida:** Shop No. 1, Gound Floor, Ansal Fortune Arcade, Secotor 18, Noida, - 201301. **Palakkad:** 3rd floor, East Side, Ghanis, Fort Maidan, Kunnathurmedu P.O. Palakkad - 678013. **Panaji:** 1st Floor, Block "D", Office No.: F17, F18, F19 & F20, Mahatma Gandhi Road, Panajim -403001. **Panipat:** Office No. 514, 1st Floor, Krishna Tower, Near HDFC Bank, G T Road, Panipat 132001. **Panvel:** Shop No.2, Plot No 206/12, Middle Class CHS Ltd, Panvel - 400 706. **Pathankot:** 2nd floor, LML, Mahajan Sales, Dhangu Road, Near Power House, Pathankot - 145001. **Patiala:** SCO 116 - 119, First Floor, New Leela Bhavan, Opposite RLIC, Patiala - 147001. **Patna:** 4th Floor, Shahi Building, Exhibition Road, Opp. Chanakya Cinema Hall, Patna 800001. **Pondicherry:** Jayalakshmi Complex, R.S No. 34/Spt. Block No. 5, Thiruvalluvar - Salai, Kuyavarpalayam, Pondicherry - 605005. **Pune:** 201, 202, 2nd Floor & 301, 3rd floor, Sanas Memories, F C Road, Shivaji Nagar, Pune - 411 004. **Raipur:** 1st floor, D M Plaza, Chhotta Para, Fire Brigade chowk, Raipur - 492 001. **Rajamundry:** Jetty Enclave, Door No. 79-2-9/3, Tilak Road, Opposite Saibaba Temple, Rajamundry - 533 103. **Rajkot:** 2nd Floor, Plus Point, Opp Haribhai Hall, Dr. Yagnik Road, Rajkot - 360001. **Ranchi:** Office No. 317, 3rd Floor, "Panchwati Plaza", Kutchery Road, Ranchi - 834001. **Raurkela:** 4th Floor, Triveni Complex, Madhusudan Marg, Rourkela, Orissa - 769001. **Rohtak:** Jawahar Market, 1st Floor, 323/321, Delhi Road, Nr. D Park, Rohtak, Haryana - 124004. **Satara:** Ground Floor, Sai Plaza, Near Powai Naka, Satara - 415001. **Salem:** 2nd Floor, Kandaswara Mega Mall, Survey No. 186/2E, Alagapuram, Opp Saradha College, Fairlands, Salem - 636016. **Salt lake city:** B D 25, Salt Lake, Sector - 1, Kolkata 64. **Shimla:** No. 17, Alle no. 9, Middle Bazar, The Mall, Shimla H.P.-171001. **Shimoga:** 3rd Floor, Shree Karthik Plaza, Nehru Road, Durgigudi, Shimoga - 577201. **Siliguri:** Gitanjali Complex, 1st Floor, Sevoke Road, Siliguri 734001. **Southern Avenue:** Ground Floor, 200 Sarat Bose Road, Near Deshpriya Park, opp. Sarat Bose Road Post Office, Kolkata 700 020. **Surat:** No.118, 1st Floor, Jolly Plaza, Opp. Athwagate Police Chowki, Athwagate Circle, Surat - 395001. **Surendra Nagar:** 2nd Floor, Office No 236, 237, Mega Mall, ST Bus Stand Road, Near Milan Cinema, Surendra Nagar - 363 002. **T Nagar:** Old No. 31 & 32, New no. 52 & 54, TVL Boag Willa, North Boag Road, T Nagar, Chennai - 17. **Thane:** 3, Ground floor, Saptashri CHS Ltd., Talapali, Near HDFC Bank, Thane - 400 601. **Thanjavur:** 2nd Floor, Shop No (3A), No. 70, Srinivasan Pillai Road, Thanjavur - 613001. **Thrissur:** 4th floor, Pathayapura Building, Round South, Thrissur - 680001. **Tirupati:** 1st Floor, 20-1-136/D, Maruthi Nagar, Tirumala By Pass Road, Tirupati - 517501. **Trichy:** 2nd Floor, Tab Complex, 41 Williams Road, Cantonment, Trichi 620001. **Thiruvalla:** 2nd Floor, Erinjeri Building, M C Rd., Thiruvalla 689107. **Trivandrum:** 1st flr, Uthradam, Panavila Junction, Trivandrum 695001. **Udaipur:** 2nd Floor, 1(2)A, K P Arcade, Fatehpura, Opp. UIT Office, Udaipur, Rajasthan - 313001. **Ujjain:** 3rd Floor, Office No 309 and 310, Mani Trade Centre, Shanku Freeganj, Ujjain - 546006. **Vadodara:** 101 102 Tilak Complex, Opp Pizza Inn, Jetalpur Road, Vadodara - 390 005. **Vapi:** 1st Floor, Royal Fortune, 102 b/b, 102b/c, Daman Chala Road, Opp Upasna School, Vapi-396191. **Varanasi:** unit no. 2, 1st floor, Arihant Complex, Sigra Varanasi - 221 010. **Vasco:** Shop No. 5-1, Our Lady of Mercy Building, Opp. K.T.C Bus Stand, Mundvel, Vasco Da Gama, Goa - 403802. **Vashi:** Thacker Tower, 702 & 703, Sector No. 17, Vashi, Navi Mumbai - 400 705. **Vellore:** 2nd Floor, 19/A, Officers Line, Vellore - 632001. **Vijayawada:** 3rd floor, Surya tower, Above Icon showroom, M G Road, Labbipet, Vijayawada-520 010. **Visakhapatnam:** 2nd Floor, VRC Complex, Dwarka Nagar, Vishakhapatnam-530016. **Warrangal:** Ground Floor, H No. 5-9-130, 130/1&130/2, khwadi, Hanamkonda, Warangal - 506001. **Yamunanagar:** 1st Floor, 514/515, Model Town, Govindpuri Road, Yamunanagar - 135001.

KARVY COMPUTERSHARE PRIVATE LIMITED

Agartala: Jagannath Bari Road, Bidur Kottar Choumani, Agartala - 799001. **Agra:** 1st Floor, Deepak Wasan Plaza, Sanjay Place, Behind Holiday Inn, Agra -282 002. **Ahmedabad:** 309, Shail Buildings, Opp: Madhusudhan House, Off : C G Road, Nr. Navrangpura Telephone Exchange, Ahmedabad - 380 006. **Ajmer:** 1-2, II Floor, Ajmer Tower, Kutchary Road, Ajmer - 305 001. **Akola:** Shivdaya Complex, First Floor, Above Madhuri Cool Drinks, Tilak Road, Akola-444002. **Aligarh:** 1st Floor, Kumar Plaza, Aligarh - 202001, Uttar Pradesh. **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 Jilla Court Bridge, Mullakkal, Alleppy. **Alwar:** 101, Saurabh Towers, 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 Road, Agra Heritage Gandhi Ground, Amritsar - 143 001. **Anand:** F-6, Chitrangan Complex, Opp: Motikaka Chawl, V V Nagar, Anand - 388 001. **Ananthapur:** # 15-149, 2nd Floor, S.R.Towers, Opp: Lalithakala Parishat, Subash Road, Anantapur - 515 001. **Angul:** Block No.890/755, Kandsar, Nalco Town, Shipchowk, Angul-759145. **Ankleshwar:** Shop No. Ff 4 & 5, Shree Narmada Arcade, Old N H No. 8, Opp. HDFC Bank, Ankleshwar - 393001. **Asansol:** 18, G T Road, 1st Floor, Asansol - 713 301.

Aurangabad: Shop No : 214/215, Tapadiya City Centre, Nirala Bazar, Aurangabad – 431 001. **Azamgarh:** C/O. Bhanu Pratap, 144, Kali Chauraha, Raipur Colony, Azamgarh-276 001. **Barhampore (WB):** 71/1 RN Tagore Road, Near Laldighi Income Tax Office, 1st Berhampore Dist Murshidabad, Barhampore- 742101 West Bengal. **Balasoer:** M S Das Street, Gopalgaoon, Balasoer – 756001. **Bangalore:** No : 51/25, 1st Floor, Surya Building, Ratna Avenue, Richmond Road, Bangalore – 560 025. **Bankura:** Ambika Market, Natunganj, Bankura – 722101. **Bareilly:** 1st Floor, 165, Civil Lines, Opp. Hotel Bareilly Palace, Near Rly Station Road, Bareilly – 243 001. **Baroda:** Piccadilly, Office # 5, First Floor, Opp. Adani Super Market, Jetalpur Road, Vadodra – 390007, Gujarat. **Begusarai:** Hotel Diamond Surbhi Complex, Near I.O.C Township Gate, Kapasidya Chowk, Begusarai – 851117. **Belgaum:** Fk-1, Ambedkar Road, Opp Civil Hospital, Belgaum – 590001. **Bellary:** No.1 Khb Colony, Gandhinagar, Bellary – 583101. **Bikaner:** 2nd Floor, Plot No 70 & 71, Panchshati Circle, Sardul Gunj Scheme, Bikaner – 334003. **Behrampur:** Ramlingam Tank Road, Behrampur, Orissa Pin-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:** Ff 47, 48, Ist Floor, Aditya Complex, Opp. Kasak Temple, Bharuch – 392 001. **Bhatinda:** 2048, 1st Floor, Opp: Canara Bank, The Mall Road, Bhatinda – 151001. **Bhavnagar:** 1st Floor, Corporate House, Above Canara Bank, Waghawadi Road, Bhavnagar – 364001. **Bhilai:** No.138, New Civic Centre, Bhilai – 490 006, Dist-Durg, Chattishgarh. **Bhilwara:** 27-28, 1st Floor, Hira-Panna Complex, Pur Road, Bhilwara-311001. **Bhopal:** Kay Kay Busniss Centre, 133 Zone I M P Nagar, Bhopal-462021. **Bhubaneswar:** 624, Sahid Nagar, 1st Floor, Bhubaneswar – 751007. **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 – 827 004 (Jharkhand). **Burdwan:** 63 G T Road, Birhata, Halder Complex, 1st Floor, Burdwan – 713101. **Calicut:** IInd Floor, Sowbhagya Shopping Complex, Mavoor Road, Calicut – 673 004. **Chandigarh:** Sco-371-372, First Floor, Above HDFC Bank, Sector 35B, Chandigarh – 160 022. **Chandrapur:** Shop No.5, Office No.2, 1st Floor, Routs Raghuvansi 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, Chennai – 600002. **Chinsura:** JC Ghose Sarani, Near Bus Stand, Chinsura – 712101. **Cochin:** Shop No. II, 2nd Floor, Jewel Arcade, (Above Oriental Insurance Ltd), Layam Road, Cochin – 682 011. **Coimbatore:** 29/1, Ist Floor, Chinthamani Nagar, Opp To Indian Overseas Bank, Nsr Road, Saibaba Colony, Coimbatore- 641011. **Coonoor:** 76 Cammellia Terrace, Grays Hills, Coonoor-643101. **Cuttack:** Dargha Bazar, Opp. Dargha Bazar Police Station, Buxibazar, Cuttack – 753001. **Deoria:** 1st Floor, Shanti Niketan, Opp. Zila Panchayat, Civil Lines, Deoria. **Darbhanga:** Ground Floor Trade Point, Haffanchak Lal Bagh, Darbhanga-846 004. **Dehradun:** Kaulagarh Road, Near Sirmour Marg, Above Reliance Webworld, Dehradun – 248 001. **Dewas:** Rmo House, 27, Motilal Nehru Marg, Dewas-455001. **Dhanbad:** 208, New Market, 2nd Floor, Katras Road, Bank More, Dhanbad – 826001. **Dharwad:** G7 & 8, Sri Banashankari Avenue, Ramnagar, Opp Nttfbb Road, Dharwad – 580 001. **Dhule:** Ashoka Estate, Shop No. 14/A, Upper Ground Floor, Sakri Road, Opp. Santoshi Mata Mandir, Dhule-424002. **Dindigul:** No.9, Old No.4/B, New Agharam, Palani Road, Dindigul – 624 001. **Durgapur:** Old Dutta Automobiles Building, 1st Floor, Nachan Road, Benachity, Durgapur,713213. **Eluru:** 23A-3-32, Gubbalavari Street, R R Pet, Eluru-534 002. **Erode:** No. 4, Kmy Salai, Veerappan Traders Complex, Opp : Erode Bus Stand, Sathy Road, Erode – 638 003. **Faridabad:** A-2B, 1st Floor, Nehru Ground, Neelam Bata Road, Nit, Faridabad – 121 001. **Ferozpur:** Udhram Singhchowk, 1st Floor, Near UTI Bank Ltd, Ferozpur-152002. **Gandhidham:** Office No 14, First Floor, "Komal Complex", Plot No 305, Sector 12B, Nr. Shivaji Park, Gandhidham – 370 201. **Gandhinagar:** 27, Suman Tower, Near Hotel Haveli, Sector No.11, Gandhinagar, Ahmedbad-382 011. **Gaya:** 1st Floor Lal Bhawan, Tower Chowk, Near Kiran Cinema, Gaya-823001. **Ghaziabad:** 1st Floor, C-7, Lohia Nagar, Ghaziabad – 201 001. **Ghaziipur:** Shubhra Hotel Complex, 2nd Floor, Mahaubagh, Ghaziipur-233 001. **Gonda:** 1st Floor, Sri Krishna Talkies, Opp. Dukhharan Nath Mandir, Station Road, Gonda-271 003. **Gondia:** Off No 1, Ground Floor, Roongta Complex, Jaistambh Chowk, Gondia-441601. **Gorakhpur:** Above V.I.P. House, Ajdacent A.D. Girls Inter College, Bank Road, Gorakpur – 273 001. **Gulbarga:** No 23 Sri Giri Nilaya, Sharan Nagar, Tank Bund Road, Gulbarga – 585103. **Guntur:** Door No : 6- 10-18 , Sai House, 10 / 1, Arundelpet, Guntur – 522 002. **Gurgaon:** Shop No. 18, Ground Floor, Sector – 14, Opp. Akd Tower, Near Huda Office, Gurgaon – 122001. **Guwahati:** 54 Sagarika Bhawan, R G Baruah Road, (AIDC Bus Stop), Guwahati 781024. **Gwalior:** Shindi Ki Chawani, Nadi Gate Pul, MLB Road, Gwalior – 474 001. **Hajipur:** Ramraja Complex, Kacheri Road, Near Canara Bank, Hajipur – 844101. **Haridwar:** 8, Govind Puri, Opp. LIC – 2, Above Vijay Bank, Main Road, Ranipur More, Haridwar-249 401. **Haldwani:** 4 – Durga City Centre, 1st Floor, Near Mbbg College Parao, Nainital Road, Haldwani – 263139, Uttarakhand. **Hassan:** Rajath Complex, 1st Floor, Opp Mahaveer Petrol Bunk, B M Road, Hassan – 573201. **Hazaribagh:** C/O Hemlata Jain, Kalibari Road, Hazaribagh – 825301. **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:** Giriraja House, No.451/B, Ward No.1, Club Road, Hubli – 580 029. **Hyderabad:** 8-2-596 Karvy Plaza, Avenue 4, Street No.1, Banjara Hills, Hyderabad – 500 034. **Indore:** Lg – 3, Bombay Trade Centre, Lower Ground Floor, Grand Hotel, Opp Bombay Hospital, Scheme No 54, Indore – 452010. **Jabalpur:** 43, Naya Bazar, Jabalpur (M.P.). **Jaipur:** S-16 A, 3rd Floor, Land Mark, Opposite Jaipur Club, Mahavir Marg, CScheme, Jaipur – 302 001. **Jalandhar:** Lower Ground Floor, Office No : 3, Arora Prime Tower, Plot No : 28, G T Road, Jalandhar – 144 004. **Jalgaon:** 148 Navi Peth, Opp. Vijaya Bank, Near Bharat Dudhalay, Jalgaon – 425 001. **Jalpaiguri:** D.B.C. Raod, Near Rupasree Cinema Hall, Beside Kalamandir, Po & Dist Jalpaiguri, Jalpaiguri – 735101. **Jammu:** Hall No: 111, 1st Floor, South Block, Bahu Plaza, Gandhi Nagar, Jammu – 180004. **Jamnagar:** Sanskruti, 5 Patel Colony Corner, Opp UTI Bank, Jamnagar – 361008. **Jamshedpur:** Kanchan Tower, 3rd Floor, Chhaganlal Dayaji @ Sons, 3-S B Shop Area, (Near Traffic Signal), Main Road, Bistupur, Jamshedpur – 831 001. **Jaunpur:** R N Complex, 1-1-9-G (In Front Of Pathak Honda), Ummapur, Jaunpur-222 002. **Jhansi:** 371/01, Narayan Plaza, Gwalior Road, Near Jeevan Shah Chauraha, Jhansi – 284 001. **Jodhpur:** 203, Modi Arcade, Chupasni Road, Jodhpur – 342 001. **Jorhat:** New Medical Store Complex, 3rd Floor, A T Road, Opp. Chowk Bazar, Jorhat – 785001. **Junagadh:** 124/125, Punit Shopping Center, Ranavat Chowk, Junagadh, Gujarat 362001. **Kanchipuram:** New No. 357, Old No. 230, Gandhi Road, Next To IDBI Bank, Kanchipuram-631501. **Kanpur:** 15/46, Opp: Muir Mills, Civil Lines, Kanpur – 208001. **Kurnool:** Shop No.43, 1st Floor, S V Complex, Railway Station Road, Kurnool-518 004. **Karaiikudi:** Gopi Arcade, 100 Feet Road, Karaiikudi – 630 001. **Karimnagar:** H.No.4-2-130/131, Above Union Bank, Jafri Road, Rajeev Chowk, Karimnagar-505001. **Karnal:** Sco 26, Kunjpara Road, Nehru Place, Karnal-132001. **Karur:** No.6, Old No.1304, Thiru-Vi-Ka Road, Near G.R.Kalyan Mahal, Karur – 639 001. **Keonjhar:** Ground Floor, College Square, Keonjhar-758001. **Kharagpur:** Malancha Road, Beside UTI Bank, Kharagpur – 721304. **Kolhapur:** Omkar Plaza, 1st Floor, Unit – F2 & F4, Rajaram Road, Next To ICICI Bank Ltd, Kolhapur – 416008. **Kolkata:** 16 Jatin Bagchi Road, Kolkata – 700 029. **Kollam:** Vigneshwara Bhavan, Below Reliance Web World, Kadapakkada, Kollam – 691008. **Kota:** H.No. 29, First Floor, Near Lala Lajpat Rai Circle, Shopping Centre, Kota, Rajasthan – 324007. **Kottayam:** 1st Floor, CSI Ascension Church Complex, Kottayam – 686 001. **Korba:** 1st Floor, 35 Indira Complex, P. Nagar, Korba (C.G.) – 495677, (07759) – 495089 / 245354 / 320039. **Krishnagar:** 52 R N Tagore Road High Street, Krishnagar Nadia, Nadia – 741101. **Lucknow:** 94, Mahatma Gandhi Marg, Opp Governor House, Hazratganj, Lucknow – 226 001. **Ludhiana:** Sco-3, Bawa Building, Feroze Gandhi Market, Ludhiana – 141001. **Malda:** Sahistuli Under Ward, No-6, English Bazar Municipality, No-1 Govt Colony, Malda – 732101. **Madurai:** Rakesh Towers, 30-C, Bye Pass Road, 1st Floor, Opp Nagappa Motors, Madurai – 625010. **Mangalore:** 2nd Floor, Brigade Plaza, Kudmul Ranga Rao Road, Mangalore – 575 003. **Margao:** 2nd Floor, Dalal Commercial Complex, Opp: Hari Mandir, Pajifon, Margao-Goa –403601. **Mathura:** 3538-3540, Infront Of Bsa College, Gausihala Road, Mathura – 281004. **Meerut:** 1st Floor, Medi Centre Complex, Opp. Icici Bank, Hapur Road, Meerut – 250 002. **Mehsana:** 14-15, Prabhu Complex, Near Hdfe Bank, Mehsana Highway, Mehsana – 384002. **Mirzapur:** Girja Sadan, Dawari Gunj, Mirzapur – 231001. **Moga:** Opp.D C Office, Near Pankaj Motors, Ferozpur Road, Moga – 142001. **Moradabad:** Om Arcade, Parker Road, Above Syndicate Bank, Tari Khana Chowk, Moradabad – 244 001. **Morena:** Moti Palace, Near Ramjanki Mandir, Jiwaji Ganj, Morena – 476 001. **Mumbai:** 26/30, Fort Foundation Bldg, Near Msc Bank, Maharashtra Chamber Of Commerce Lane, Fort Mumbai – 400 023. **Muzaffarpur:** 1st Floor, Uma Market, Near Thana Gumti, Motijheel, Muzaffarpur, Bihar – 842001. **Mysore:** L – 350, Silver Tower, Clock Tower, Ashoka Road, Mysore – 570 001. **Nadiad:** 105 Gf City Point, Near Paras Cinema, Nadiad – 387001. **Nagarkoil:** 3A, South Car Street, Parfan Complex, Near The Laxmi Villas Bank, Nagarcoil – Tamil Nadu – 629001. **Nagpur:** Sadoday Arcade, Above Top N Town, Dharampeth, Nagpur – 440 001. **Nanded:** Shop No. 1,2,3 & 4, First Floor, Opp.Bank Of India, Santkrupa Market, Gurudwara Road, Nanded – 431602. **Nasik:** S-12, Second Floor, Suyojit Sankul, Sharanpur Road, Nasik – 422 002. **Navsari:** 1st Floor, Chinmay Arcade, Opp. Sattapir, Tower Road, Navsari – 396 445. **New Delhi:** 2E / 23, Jhandewalan Extn, New Delhi-110055. **Nellore:** 16/112, Pogathoda, Nellore – 524001. **Nizamabad:** H No. 4-9-55, 1st Floor, Uppala Rameshwara Complex, Jawahar Road, Nizamabad – Andhra Pradesh – 503 001. **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, Sultantpet, Palghat. **Panipat:** 1st Floor, Krishna Tower, Near Hdfe Bank, Opp. Railway Road, G T Road, Panipat – 132103. **Panjim:** No.7 & 8, El. Dorado Plaza, Heliodoro Salgado Road, Panjim – 403 001. **Patiala:** Sco 27 D, Chhoti Baradari, Patiala – 147 001. **Patna:** 202, 2nd Floor, Anand Tower, Beside Chankya Cinema Hall, Exhibition Road, Patna – 800 001. **Pathankot:** 9A, Improvement Trust Building, Patel Chowk, Pathankot – 145001. **Pondicherry:** First Floor, No.7, Thiagaraja Street, Pondicherry – 605 001. **Pune:** Srinath Plaza, C Wing, Office No. 58 And 59, 3rd Floor, Dyaneshwar Paduka Chowk, Survy No. 184/4, F C Road, Pune – 411004. **Puri:** Ground Floor, Vip Road, Near Pkda Office, P.S.Puri, Puri 752001. **Raipur:** Room No.12 & 13, Ground Floor, Millennium Plaza, Behind Indian Coffee House, G E Road, Raipur – 492 001. **Rajahmundry:** Dr.No: 6-1-4, first floor, Rangachary street, Tnagar, Rajahmundry-533101. **Rajkot:** 104, Siddhi Vinayak Complex, Dr Yagnik Road, Opp Ramkrishna Ashram, Rajkot – 360 001. **Ranchi:** Commerce Towers, 3rd Floor, Room No. 307, Beside Mahabir Towers, Main Road, Ranchi – 834 001. **Ratlam:** Nagpal Bhavan, reeganj Road, Ratlam – 457001. **Renukoot:** Shop No. 18, Near Complex Birla Market, Renukoot – 231 217. **Rewa:** 1st Floor, Angoori Building, Besides Allahabad Bank, Trans University Road, Civil Lines, Rewa – 485 001. **Rohtak:** 1st Floor, Ashoka Plaza, Delhi Road, Rohtak – 124001. **Roorkee:** Shree Ashadeep Complex, 16 Civil Lines, Near Income Tax Office, Roorkee, Uttaranchal – 247 667. **Rourkela:** 1st Floor, Sandhu Complex, Kanchery Road, Udit Nagar, Rourkela – 769 012. **Sagar:** Above Poshak, 5 Civil Lines, Opposite Income Tax Office, Sagar – 470001. **Saharanpur:** 18 Mission Market, Court Road, Saharanpur – 247001. Uttar Pradesh. **Salem:** 49 / 50, Fort Main Road, Old No.17 First Floor, Shevapet, Salem – 636 002. **Sambalpur:** Quality Massion, 1st Floor, Above Bata Shoe hop/ Preeti Auto Combine, Nayapara, Sambalpur-768 001. **Satna:** 1st Floor, Kb Complex, Reva Road, Satna – 485 001. **Shaktinagar:** 1st/A-375, V V Colony, Dist Sonebhadra, Shaktinagar – 231 222. **Shivpuri:** Near Bank Of India, A B Road, Shivpuri-473 551. **Shillong:** Mani Bhawan, Thana Road, Lower Police Bazar, Shillong – 739 001. **Shimla:** Triveni Building, By Pas Chowk, Khallini, Shimla – 171 002. **Shimoga:** Lr Road, Opp Telecom Gm Office, Durgi Gudi, Shimoga – 577201. **Sikar:** 1st Floor, Super Towers, Behind Ram Mandir, Station Road, Sikar-332001. **Silchar:** 1st Floor, Chowchakra Complex, N N Dutta Road, Premlata, Silchar – 788001. **Siliguri:** Nanak Complex, Near Church Road, Sevoke Road, Siliguri – 734001. **Sitapur:** 12/12-A Sura Complex, Arya Nagar Opp. Mal Godam, Sitapur – 261001. **Solan:** Sahni Bhawan, Adjacent Anand Cinema Complex, The Mall, Solan-173 212. **Surat:** G-16 Empire State Building, Nr Udhna Darwaja, Ring Road, Surat-395009. **Solapur:** Siddeshwar Securities, No 6, Vaman Road, Vijaypur Road, Vaman Nagar, Solapur- Maharashtra – 413 004. **Sonepat:** 205 R Model Town, Above Central Bank Of India, Sonepat. **Sri Ganganagar:** 4-E Block, Near Union Bank Of India, Sri Ganganagar – 335001. **Srikakulam:** 4-1-28/1, Venkateshwara Colony, Day & Night Junction, Srikakulam – 532001. **Sultanpur:** 1090, Hotel Sanjay Delux Compound, In Front Of Dm Bnglow, Golaghat, Sultanpur – 228 001. **Thanjavur:** Nalliah Complex, No.70, Srinivasam Pillai Road, hanjavur – 613001. **Theni:** Ramesh Murugan Complex, Near Sriram Theatre, Subban Chetty Street, Theni – 625531. **Tezpur:** 1st Floor Mayur Bhawan, Binraj Road, Tezpur – 784001. **Thodupuzha:** First Floor, Pulimootil Pioneer, Pala Road, Thodupuzha – 685584. **Tirunelveli:** Jeney Building, 55/18, S N Road, Near Arvind Eye Hospital, Tirunelveli – 627 001. **Tirupur:** First Floor, 224 A, Selvakumar Departmental Stores, Ist Floor, Kamaraj Road, Opp To Cotton Market Complex, Tirupur – 641 604. **Tirupathi:** # 330, Tilak Road, Near Four Pillar Mandapam, Tirupati – 517501. **Trichur:** 2nd Floor, Brother's Complex, Near Dhana Laxmi Bank Head Office, Naikkanal Junction, Trichur – 680 001. **Trichy:** 60 Srikrishna Arcade, 1st Floor, Thennur High Road, Trichy – 621017. **Trivandrum:** 2nd Floor, Akshaya Towers, Sasthamangalam, Trivandrum – 695 010. **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, Astha Tower, 13/1, Dhanwantri Marg, Free Gunj, Ujjain – 456010. **Valsad:** Shop No 2, Phiroza Corner, Icici Bank Char Rasta, Tithal Road, Valsad – 396001. **Vapi:** Shop No 5, Pikhaji Residency, Opp Dcb Bank, Vapi Silvassa Road, Vapi – 396195. **Varanasi:** D-64/132, Ka 1st Floor, Anant Complex, Sigra, Varanasi – 221 010. **Vellore:** No.1, M.N.R. Arcade, Officer's Line, Krishna Nagar, Vellore – 632001. **Vijayawada:** 39-10-7 Opp : Municipal Water Tank, Labbipet, Vijayawada – 520 010. **Visakhapatnam:** 47-14-5/1 Eswar Paradise, Dwaraka Nagar, Main Road, Visakhapatnam – 530 016. **Vizianagaram:** "Soubhagya", 19-6-1/3, II Floor, Near Sbi Fort Branch, Vizianagaram-535 002. **Warangal:** Lashkar Bazar, 5-6-96, Chandra Complex, Hanmakonda, arangal – 500601. **Yamuna nagar:** Jagdhari Road, Above Uco Bank, Near D.A.V. Grils College, Yamuna Nagar-135 001.