

RELIANCE Mutual Fund

Anil Dhirubhai Ambani Group

Reliance Capital Asset Management Limited

A Reliance Capital Company

Reliance sip+insure

Continuous offer of open-ended schemes at NAV based prices

Reliance Growth Fund

An open-ended Equity Growth Scheme

Reliance Vision Fund

An open-ended Equity Growth Scheme

Reliance Banking Fund

An open-ended Banking Sector Scheme

Reliance Diversified Power Sector Fund

An open-ended Power Sector Scheme

Reliance Pharma Fund

An open-ended Pharma Sector Scheme

Reliance Media & Entertainment Fund

An open-ended Media & Entertainment sector Scheme

Reliance Equity Opportunities Fund

An open-ended Diversified Equity Scheme

Reliance Equity Fund

An open-ended Diversified Equity Scheme

Reliance Regular Saving Fund

An open-ended Scheme

Reliance Equity Advantage Fund

An open-ended Diversified Equity Scheme

SPONSOR

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

INVESTMENT MANAGER

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

CUSTODIAN

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

TRUSTEE

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

REGISTRAR

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

AUDITORS TO THE SCHEMES

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

This Key Information Memorandum (KIM) for Reliance SIP Insure facility sets forth the information, which a prospective investor ought to know before investing. For further details of the Scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations, associate transactions etc. Investors should, before investment, refer to the respective Offer Document available free of cost at any of the Investor Service Centres or distributors or from the website www.reliancecmutual.com. The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM. This KIM is dated May 9, 2008.

INVESTMENT MANAGERS : RELIANCE CAPITAL ASSET MANAGEMENT LTD.

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

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

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

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

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

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

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

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

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

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

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

(I). Income-tax

Tax on Income distribution Income distributed by the Mutual Fund

All Unit holders

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

Tax Deduction at Source

All Unit holders

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

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

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

(ii) Tax on Capital Gains

Long-term Capital Gains

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

Short-term Capital Gains

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

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

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

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

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

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

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

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

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

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

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

Securities Transaction Tax (STT)

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

As per the proposals of the Finance Bill 2008, with effect from 1.4.2008 (FY 08-09), STT paid in respect of securities transactions entered into in the course of business will now be allowable as a business deduction, instead of

INVESTMENT MANAGERS : RELIANCE CAPITAL ASSET MANAGEMENT LTD.

being allowed as a rebate under Sec. 88E against the tax payable, if the income from such securities transactions forms part of income computed under the head "Profits and gains of Business or Profession". Consequently, the provision for disallowance of such STT under Sec. 40(a)(ib) has been deleted. Further the restriction under Sec. 88E that the amount of STT rebate should not exceed the tax on the income arising out of the securities transactions, would no longer apply.

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

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

Dividend Stripping

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

Bonus stripping

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

Tax Deduction at Source on Capital Gains

Domestic Unit holders: No income tax is deductible at source from income by way of capital gains under the provisions of the Act. Foreign

Institutional Investors : Under Section 196D of the Act, no deduction shall be made from any income by way of capital gains, in respect of transfer of units referred to in Section 115AD of the Act.

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

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

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

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

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

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

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

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

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

Exemptions from long-term capital gains

I. As per Sec 10(38) of the Act, any long-term capital gains arising from the sale of units of an equity-oriented fund entered into on or after October 1, 2004 and such transaction of sale is chargeable to STT, shall be exempt from tax.

II. As per the provisions of section 54EC of the Act, long-term capital gains (other than long-term capital gains on units of equity oriented mutual funds on which exemption under Sec. 10(38) is applicable) shall be exempt from tax to the extent such capital gains are invested, within a period of six months of such transfer, in acquiring notified bonds. However, if the said bonds are transferred within a period of 3 years from the date of their acquisition, the amount of capital gains exempted earlier would become chargeable to tax as long-term capital gains in the year in which the bonds are transferred. The Finance Act, 2007 has provided that the investment made on or after the 1st April, 2007 in the above bonds by any person during any financial year should not exceed Rs. Fifty Lakh.

III. As per the provisions of Sec 54F of the Act in the case of an individual or a HUF, long-term capital gains (other than long-term capital gains on units of equity oriented mutual funds on which exemption under Sec. 10(38) is applicable) arising on transfer of a long-term capital asset (not being a residential house) are not chargeable to tax if the entire net consideration received on such transfer is invested within the prescribed period in a residential house. If part of such net consideration is invested within the prescribed period in a residential house, then proportionate exemption is available.

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

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

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

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

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

FOR INVESTOR GRIEVANCES PLEASE CONTACT

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

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

Date: 9th May, 2008

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

KEY SCHEME FEATURES

Name of the Scheme	Reliance Growth Fund- Retail Plan	Reliance Vision Fund- Retail Plan	Reliance Equity Opportunities Fund -Retail Plan										
Type of the Scheme	An Open-ended Equity Growth Scheme	An Open-ended Equity Growth Scheme	An open-ended Diversified Equity Scheme										
Investment Objective	The primary investment objective of the Scheme is to achieve long term growth of capital by investment in equity and equity related securities through a research based investment approach.	The primary investment objective of the Scheme is to achieve long term growth of capital by investment in equity and equity related securities through a research based investment approach.	The primary investment objective of the scheme is to seek to generate capital appreciation & provide long-term growth opportunities by investing in a portfolio constituted of equity securities & equity related securities and the secondary objective is to generate consistent returns by investing in debt and money market securities.										
Asset Allocation Pattern	<ul style="list-style-type: none"> Equity and Equity related Instruments: 65 - 100 % Debt and Money Market Instruments: Upto 35% 	<ul style="list-style-type: none"> Equity and Equity related Instruments: Atleast 60% Debt: Upto 30% Money Market Instruments: Upto 10% 	<ul style="list-style-type: none"> Equity and Equity related Instruments: 75 - 100 % Debt and Money Market Instruments*: Upto 25% *Including upto 25% of the corpus in securitised debt										
Plans & Options	Growth Plan: Growth & Bonus Option Dividend Plan: Dividend Payout & Re-investment Option												
Benchmark Index	BSE 100 Index												
Name of the Fund Manager	Mr. Sunil Singhania	Mr. Ashwani Kumar	Mr. Sailesh Raj Bhan										
Minimum Investment per Instalment	Rs.2000 per month. There is no upper limit.												
Minimum Period of Contribution	3 years and in multiples of 1 year thereafter.												
Maximum Amount of Life Insurance Cover	Rs.10 lakhs per investor across all schemes / plans and folios												
Expenses of the Scheme (i) Load Structure: (No Entry Load will be charged for Direct Investment with effect from January 04, 2008) No entry load or exit load shall be charged in respect of bonus units & of units allotted on reinvestment of dividend with effect from April 1, 2008 Load Structure is subject to change. Please refer to applicable Load structure at the time of investing.	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="background-color: #0056b3; color: white;">Entry Load</th> <th></th> </tr> </thead> <tbody> <tr> <td>For Subscription below Rs.2 crores</td> <td style="text-align: center;">2.25%</td> </tr> <tr> <td>For Subscription of Rs 2 crores & above but below Rs.5 crores</td> <td style="text-align: center;">1.25%</td> </tr> <tr> <td>For Subscriptions of Rs.5 crore & above</td> <td style="text-align: center;">Nil</td> </tr> </tbody> </table> <p>Exit Load: There will an Exit Load of 2%, if the accumulated units acquired or allotted under Reliance SIP Insure are redeemed or switched out to another scheme before the maturity of SIP tenure as opted in the respective scheme either by the SIP- Insure unitholder or by the nominee, as the case may be.</p> <p>However, if the units are redeemed on completing the opted SIP tenure, there will not be any exit load in the respective scheme.</p> <p>Load structure is subject to change. Please refer to applicable load structure at the time of investing.</p>			Entry Load		For Subscription below Rs.2 crores	2.25%	For Subscription of Rs 2 crores & above but below Rs.5 crores	1.25%	For Subscriptions of Rs.5 crore & above	Nil		
Entry Load													
For Subscription below Rs.2 crores	2.25%												
For Subscription of Rs 2 crores & above but below Rs.5 crores	1.25%												
For Subscriptions of Rs.5 crore & above	Nil												
(ii) Recurring Expenses	As per SEBI (Mutual Funds) Regulations 1996, the maximum expenses that can be charged to a scheme are as follows: <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <tbody> <tr> <td>First Rs. 100 crores</td> <td style="text-align: center;">2.50%</td> </tr> <tr> <td>Next Rs. 300 crores</td> <td style="text-align: center;">2.25%</td> </tr> <tr> <td>Next Rs. 300 crores</td> <td style="text-align: center;">2.00%</td> </tr> <tr> <td>Balance</td> <td style="text-align: center;">1.75%</td> </tr> </tbody> </table> <p>Provided that such recurring expenses shall be lesser by atleast 0.25% of the daily average net assets outstanding in each financial year in respect of a scheme investing in bonds.</p>			First Rs. 100 crores	2.50%	Next Rs. 300 crores	2.25%	Next Rs. 300 crores	2.00%	Balance	1.75%		
First Rs. 100 crores	2.50%												
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Balance	1.75%												
Estimated expenses of the scheme	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="background-color: #0056b3; color: white;">Nature of Expenses</th> <th style="background-color: #0056b3; color: white;">% of expenses</th> </tr> </thead> <tbody> <tr> <td>Investment Management Fees</td> <td style="text-align: center;">1.25%</td> </tr> <tr> <td>Operational Expenses</td> <td style="text-align: center;">0.25%</td> </tr> <tr> <td>Marketing Expenses</td> <td style="text-align: center;">1.00%</td> </tr> <tr> <td>Total</td> <td style="text-align: center;">2.50%</td> </tr> </tbody> </table> <p>The above expenses are estimates only and are subject to change as per actuals. Expenses on an ongoing basis will not exceed the maximum limits as may be specified by SEBI Regulations from time to time. Please read the offer document for details.</p>			Nature of Expenses	% of expenses	Investment Management Fees	1.25%	Operational Expenses	0.25%	Marketing Expenses	1.00%	Total	2.50%
Nature of Expenses	% of expenses												
Investment Management Fees	1.25%												
Operational Expenses	0.25%												
Marketing Expenses	1.00%												
Total	2.50%												
Actual expenses for the previous financial year (2007-2008)	1.81% of average net assets.	1.83% of average net assets.	1.86% of average net assets.										
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.												
Please refer to page 2 & 3 of this KIM for	(i) Name of the Trustee Company, (ii) Dividend Policy, (iii) Applicable NAV, (iv) Despatch of Repurchase (Redemption) Request, (v) Tax treatment for the Investors (Unitholders), (vi) Unitholders' Information, (vii) Name and Address of Registrar, (viii) Name, address, telephone number, fax number, e-mail id of Reliance Mutual Fund, (ix) Daily NAV Publication.												
Please refer to instructions for more details.													

KEY SCHEME FEATURES

Name of the Scheme	Reliance Equity Fund - Retail Plan	Reliance Regular Savings Fund-Equity Option	Reliance Regular Savings Fund-Balanced Option																														
Type of the Scheme	An open-ended Diversified Equity Scheme	An open-ended Scheme	An open-ended Scheme																														
Investment Objective	The primary investment objective of the scheme is to seek to generate capital appreciation & provide long-term growth opportunities by investing in a portfolio constituted of equity & equity related securities of top 100 companies by market capitalization & of companies which are available in the derivatives segment from time to time and the secondary objective is to generate consistent returns by investing in debt and money market securities.	The primary investment objective of this Option is to seek to generate consistent returns by actively investing in equity / equity related securities.	The primary investment objective of this Option is to generate consistent returns and appreciation of capital by investing in mix of securities comprising of equity, equity related instruments & fixed income instruments.																														
Asset Allocation Pattern	<ul style="list-style-type: none"> Equity and Equity related Instruments: 75 - 100 % Debt and Money Market Securities (including investments in securitised debt) Instruments: 0-25% <p>An overall limit of 100% of the portfolio value (i.e. net assets including cash) has been introduced for the purpose of equity derivatives in the scheme.</p>	<ul style="list-style-type: none"> Equity and Equity related securities 80-100% Debt & Money Market Instruments with an average maturity of 5-10 yrs. (Securitized Debts will be a part of the debt securities: upto 20% of corpus.): 0-20% 	<ul style="list-style-type: none"> Equity & Equity related instruments: 50% - 75% Debt & money market instruments: 25% - 50% 																														
Plans & Options	Growth Plan: Growth & Bonus Option Dividend Plan: Dividend Payout & Re-investment Option	Growth Plan-Equity Option	Growth Plan-Balanced Option																														
Benchmark Index	S&P CNX Nifty	BSE 100 Index	Crisil Balanced Fund Index																														
Name of the Fund Manager	Mr. Sunil Singhania	Mr. Omprakash Kuckian & Arpit Malaviya																															
Minimum Investment per Instalment	Rs.2000 per month. There is no upper limit.																																
Minimum Period of Contribution	3 years and in multiples of 1 year thereafter.																																
Maximum Amount of Life Insurance Cover	Rs.10 lakhs per investor across all schemes / plans and folios																																
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Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.																																
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KEY SCHEME FEATURES

Name of the Scheme	Reliance Equity Advantage Fund – Retail Plan	Reliance Diversified Power Sector Fund – Retail Plan	Reliance Banking Fund																				
Type of the Scheme	An open-ended Diversified Equity Scheme	An Open-ended Power Sector Scheme	An Open-ended Banking Sector Scheme																				
Investment Objective	The primary investment objective of the scheme is to seek to generate capital appreciation & provide long-term growth opportunities by investing in a portfolio predominately of equity & equity related instruments with investments generally in S & P CNX Nifty stocks and the secondary objective is to generate consistent returns by investing in debt and money market securities.	The primary investment objective of the Scheme is to seek to generate continuous return by actively investing in equity/ equity related or fixed income securities of Power and other associated companies.	The primary investment objective of the Scheme is to seek to generate continuous returns by actively investing in equity/ equity related or fixed Income securities of banks.																				
Asset Allocation Pattern	<ul style="list-style-type: none"> Equity and Equity related securities : 70-100% Debt & Money Market Securities (including investments in securitised debt*): 0% - 30% <p>*Including upto 25% of the corpus in securitised Debt)</p> <p>An overall limit of 100% of the portfolio value has been introduced for the purpose of equity derivatives in the scheme, however the same is the notional value and it will be seen that, the notional value of the net exposure to derivatives will not exceed the fund corpus at any point of time. Notional value shall mean value of Futures or notional value of the Option.</p>	<table border="1"> <thead> <tr> <th rowspan="2">Type of Instrument</th> <th colspan="3">Asset Allocation (% of Net Assets)</th> </tr> <tr> <th>Minimum</th> <th>Most Likely</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td>Equity and Equity related Securities</td> <td>0%</td> <td>80%</td> <td>100%</td> </tr> <tr> <td>Debt & Money Market Instruments with average Maturity of 5 to 10 years.</td> <td>0%</td> <td>20%</td> <td>100%</td> </tr> </tbody> </table> <p>Securitized debt upto 100% of the corpus.</p>	Type of Instrument	Asset Allocation (% of Net Assets)			Minimum	Most Likely	Maximum	Equity and Equity related Securities	0%	80%	100%	Debt & Money Market Instruments with average Maturity of 5 to 10 years.	0%	20%	100%	<ul style="list-style-type: none"> Equity and Equity related Instruments: 0% - 100 % Debt & Money Market Instruments: 0% - 100 % 					
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Plans & Options	Growth Plan: Growth & Bonus Option Dividend Plan: Dividend Payout & Re-investment Option																						
Benchmark Index	S&P CNX Nifty Index	India Power Index	S & P CNX Banks Index																				
Name of the Fund Manager	Mr. Ashwani Kumar & Mr. Sailesh Raj Bhan	Mr. Sunil Singhania																					
Minimum Investment per Instalment	Rs.2000 per month. There is no upper limit.																						
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Actual expenses for the previous financial year (2007-2008)	1.85% of average net assets.	1.84% of average net assets.	2.22% of average net assets.																				
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.																						
Please refer to page 2 & 3 of this KIM for	(i) Name of the Trustee Company, (ii) Dividend Policy, (iii) Applicable NAV, (iv) Despatch of Repurchase (Redemption) Request, (v) Tax treatment for the Investors (Unitholders), (vi) Unitholders' Information, (vii) Name and Address of Registrar, (viii) Name, address, telephone number, fax number, e-mail id of Reliance Mutual Fund, (ix) Daily NAV Publication.																						
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KEY SCHEME FEATURES

Name of the Scheme	Reliance Pharma Fund	Reliance Media & Entertainment Fund															
Type of the Scheme	An open-ended Pharma Sector Scheme	An Open-ended Media and Entertainment Sector Scheme															
Investment Objective	The primary investment objective of the Scheme is to generate consistent returns by investing in equity / equity related or fixed income securities of pharma and other associated companies.	The primary investment objective of the Scheme is to generate consistent returns by investing in equity / equity related or fixed income securities of media & entertainment and other associated companies.															
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Plans & Options	Growth Plan: Growth & Bonus Option Dividend Plan: Dividend Payout & Re-investment Option																
Benchmark Index	BSE Health Care Index	S&P-CNX Media & Entertainment Index															
Name of the Fund Manager	Mr. Sailesh Raj Bhan																
Minimum Investment per Instalment	Rs.2000 per month. There is no upper limit.																
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Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.																
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SCHEME PERFORMANCE SNAPSHOT AS ON APRIL 25, 2008

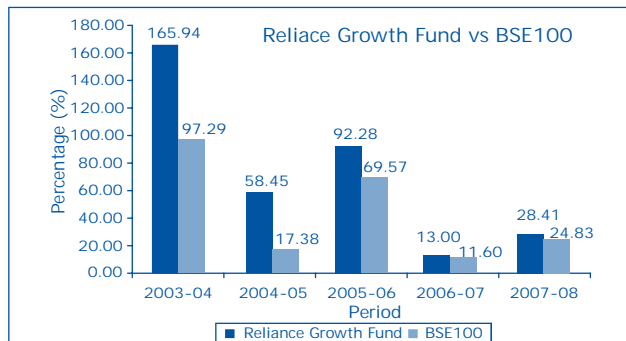
Reliance Growth Fund

Benchmark Index: BSE 100 Index

Performance of the Scheme as on 25/04/2008

Compounded Annualised Returns		
Period	Scheme Returns %	Benchmark Returns %
Last 1 Year	31.22	26.60
Last 3 Years	41.95	38.23
Last 5 years	64.88	44.22
Returns Since Inception	33.14	14.61

Past performance may or may not be sustained in future.



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

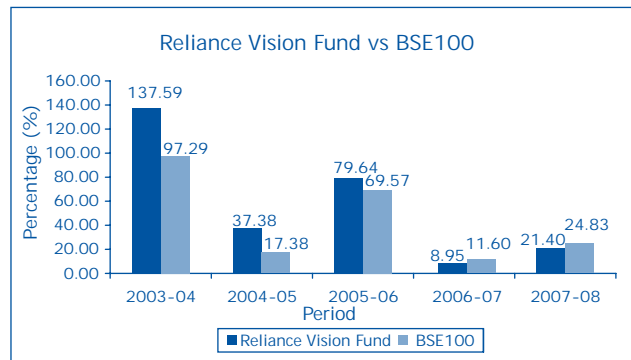
Reliance Vision Fund

Benchmark Index: BSE 100 Index

Performance of the Scheme as on 25/04/2008

Compounded Annualised Returns		
Period	Scheme Returns %	Benchmark Returns %
Last 1 Year	20.09	26.60
Last 3 Years	35.08	38.23
Last 5 years	51.71	44.22
Returns Since Inception	27.92	14.61

Past performance may or may not be sustained in future.



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

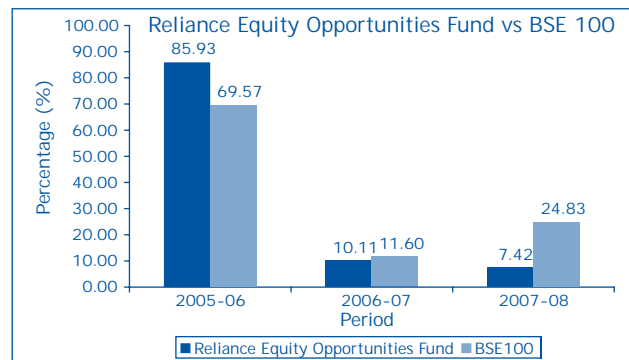
Reliance Equity Opportunities Fund

Benchmark Index: BSE 100 Index

Performance of the Scheme as on 25/04/2008

Compounded Annualised Returns		
Period	Scheme Returns %	Benchmark Returns %
Last 1 Year	9.71	26.60
Last 3 Years	33.69	38.23
Returns Since Inception	32.35	36.62

Past performance may or may not be sustained in future.



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

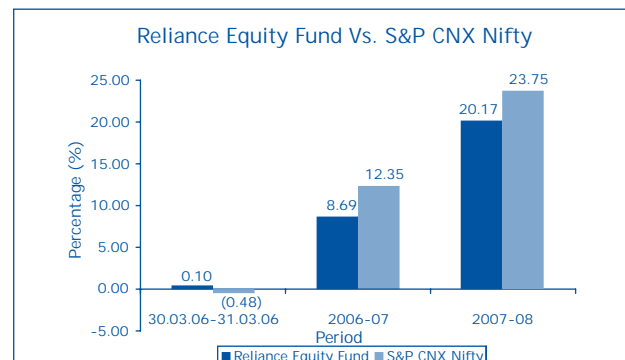
Reliance Equity Fund

Benchmark Index: S&P CNX Nifty Index

Performance of the Scheme as on 25/04/2008

Compounded Annualised Returns		
Period	Scheme Returns %	Benchmark Returns %
Last 1 Year	19.16	22.59
Returns Since Inception	17.69	21.40

Past performance may or may not be sustained in future.



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

Disclaimer:

Returns are of Retail Plan-Growth Plan-Growth Option.

Returns in Graphs are of Financial Year.

Returns less than 1 year are Absolute Returns & more than 1 year are compounded annualised Returns.

Past performance may or may not be sustained in future.

Calculations assume that all payouts during the period have been reinvested in the unit of plan at the prevailing NAV.

SCHEME PERFORMANCE SNAPSHOT AS ON APRIL 25, 2008

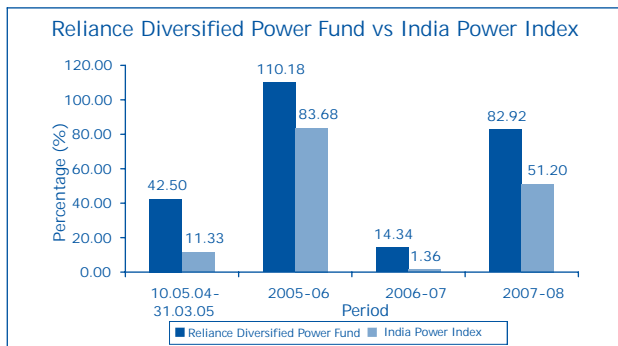
Reliance Diversified Power Sector Fund

Benchmark Index: India Power Index

Performance of the Scheme as on 25/04/2008

Compounded Annualised Returns		
Period	Scheme Returns %	Benchmark Returns %
Last 1 Year	76.61	40.96
Last 3 Years	64.68	40.86
Returns Since Inception	61.36	33.75

Past performance may or may not be sustained in future.



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

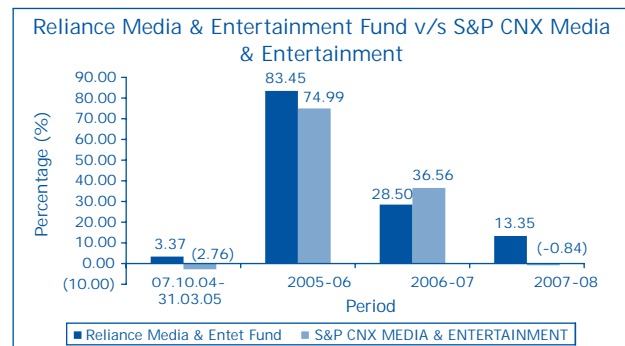
Reliance Media & Entertainment Fund

Benchmark Index: S&P CNX Media & Entertainment Index

Performance of the Scheme as on 25/04/2008

Compounded Annualised Returns		
Period	Scheme Returns %	Benchmark Returns %
Last 1 Year	9.81	-16.79
Last 3 Years	39.29	25.90
Returns Since Inception	34.77	32.99

Past performance may or may not be sustained in future.



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

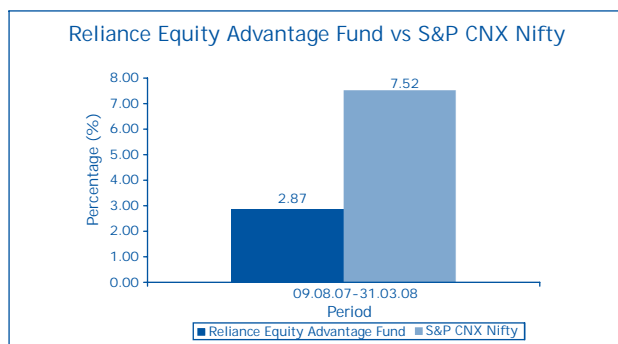
Reliance Equity Advantage Fund

Benchmark Index: S&P CNX Nifty Index

Performance of the Scheme as on 25/04/2008

Absolute Returns		
Period	Scheme Returns %	Benchmark Returns %
Returns Since Inception	9.74	16.09

Past performance may or may not be sustained in future.



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

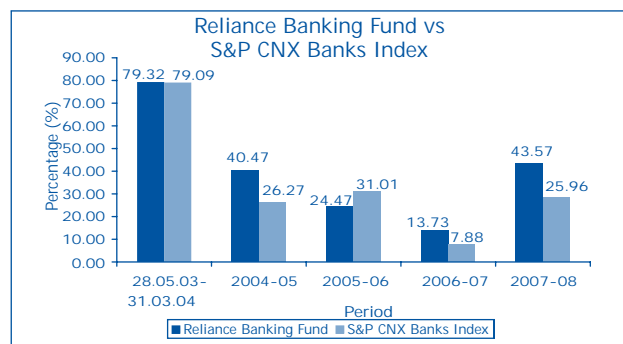
Reliance Banking Fund

Benchmark Index: S&P CNX Banks Index

Performance of the Scheme as on 25/04/2008

Compounded Annualised Returns		
Period	Scheme Returns %	Benchmark Returns %
Last 1 Year	44.90	32.38
Last 3 Years	31.86	30.48
Returns Since Inception	42.23	38.07

Past performance may or may not be sustained in future.



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

Disclaimer:

Returns of Growth Plan-Growth Option. (Except Reliance Equity Advantage Fund where returns are of Retail Plan-Growth Plan-Growth Option & Reliance Regular Savings Fund - Equity Option where returns are of Growth Plan.)

Returns in Graphs are of Financial Year.

Returns less than 1 year are Absolute Returns & more than 1 year are compounded annualised returns.

Past performance may or may not be sustained in future.

Calculations assume that all payouts during the period have been reinvested in the unit of plan at the prevailing NAV.

SCHEME PERFORMANCE SNAPSHOT AS ON APRIL 25, 2008

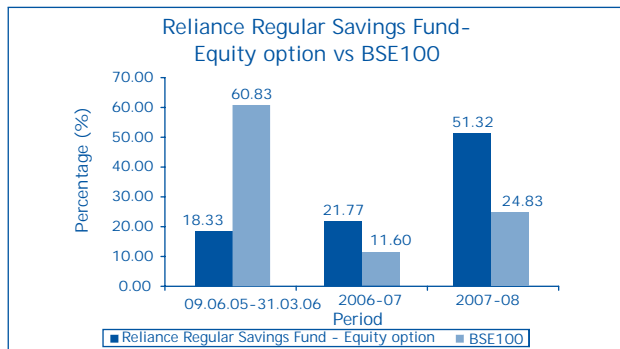
Reliance Regular Savings Fund- Equity Option

Benchmark Index: BSE 100 Index

Performance of the Scheme as on 25/04/2008

Compounded Annualised Returns		
Period	Scheme Returns %	Benchmark Returns %
Last 1 Year	49.70	26.60
Returns Since Inception	34.19	36.95

Past performance may or may not be sustained in future.



Based on NAV of Growth Plan - Equity Option.
Date of Inception 09/06/05

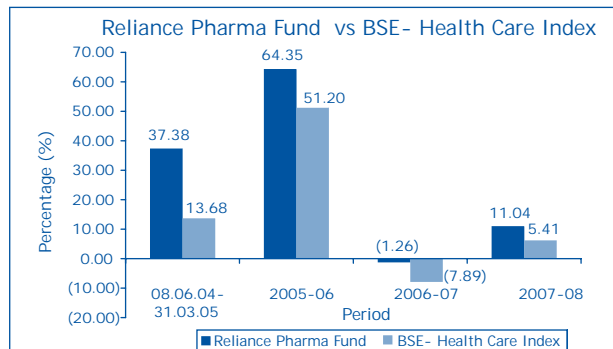
Reliance Pharma Fund

Benchmark Index: BSE Health Care Index

Performance of the Scheme as on 25/04/2008

Compounded Annualised Returns		
Period	Scheme Returns %	Benchmark Returns %
Last 1 Year	11.14	11.14
Last 3 Years	25.70	25.70
Returns Since Inception	25.20	17.53

Past performance may or may not be sustained in future.



Based on NAV of Growth Plan - Growth Option.
Date of Inception 08/06/04

Reliance Regular Savings Fund - Balanced Option

Benchmark Index: Crisil Balanced Fund Index

Performance of the Scheme as on Jan. 12, 2007

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

Past performance may or may not be sustained in future.

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

Performance of the Scheme from 13-01-07 to 20-02-07

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

Benchmark Index: Crisil MIP Blended Index
Past performance may or may not be sustained in future.

Performance of the Scheme from 21-02-07 to 25-04-08

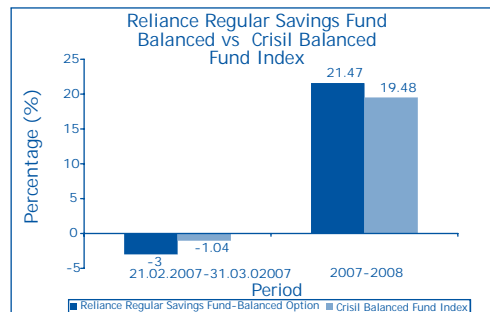
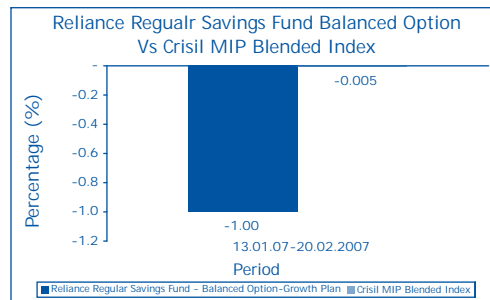
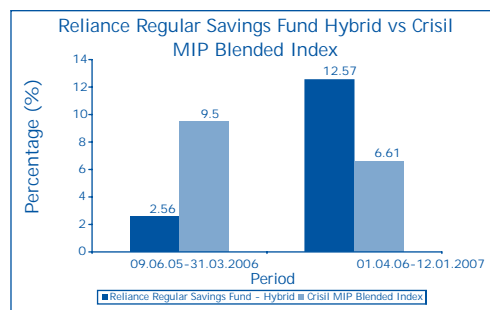
Compounded Annualised Returns		
Period	Scheme Returns %	Benchmark Returns %
Last 1 Year	20.86	17.14
Returns Since Inception	20.22	16.96

Past performance may or may not be sustained in future.

Benchmark Index: Crisil Balanced Fund Index

*Benchmark of Reliance Regular Savings Fund Balanced Option has been changed to Crisil Balanced Fund Index from Crisil MIP Blended Index with effect from 21st Feb. 07.
Inception date: 13/01/2007

Disclaimer:
Returns of Growth Plan - Growth Option. (Except Reliance Diversified Sector Fund where returns are of Retail Plan - Growth Plan - Growth Option & Reliance Regular Savings Fund - Balanced Option where returns are of Growth Plan.
Returns in are of Financial Year.
Returns less than 1 year are Absolute Returns & more than 1 year are compounded annualised returns.
Past performance may or may not be sustained in future.
Calculations assume that all payouts during the period have been reinvested in the unit of plan at the prevailing NAV.



Why Reliance SIP Insure ?

Reliance SIP Insure facility is an add-on feature of life insurance cover under Group Term Insurance to individual investors opting for SIP in the designated schemes. It helps to encourage individual investors to save & invest regularly through Systematic Investment Plan (SIP) and help achieve their financial objective without any hindrance.

Features of Reliance SIP Insure

- Reliance SIP Insure provides free life insurance cover to investors at no extra cost. In the unfortunate event of the demise of an investor during the tenure of the SIP, the insurance company will pay for the balance amount towards the remaining unpaid SIP installments.
- Thus, the nominee* would be able to continue in the scheme without having to make any further contribution. Investor's long term financial planning and objective of investing through SIP could still be fulfilled as per the targeted time horizon, even if he dies prematurely.

Benefits to the investor

- The benefit of Long Term Equity Investment
 - Equities provide relatively better returns among all asset classes over a longer period of time
- The benefit of Systematic Investment Plan
 - Inculcates Savings Habit
 - Rupee Cost Averaging & Eliminates the need to time the market
- Free Life Insurance Cover
 - Helps to complete the planned investments
 - Maturity Proceeds at NAV based prices
- Flexibility
 - Wide choice of eligible schemes
- Convenience
 - Auto Debit from 4 banks namely ICICI bank, HDFC bank, Axis bank & HSBC
 - ECS facility across - 65 locations

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

*Nominee account would mean nominee in case of single holding & second or joint holder in case of Joint Holding.

- 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
- Reliance Pharma Fund
- Reliance Media & Entertainment Fund
- Reliance Diversified Power Sector Fund - Retail Plan

Under Reliance SIP Insure, the investors are provided life insurance cover without any extra cost under a Group Term Insurance. In the unfortunate event of the demise of an investor during the tenure of the SIP, the insurance company will pay for the balance amount towards the remaining unpaid SIP installments (subject to a maximum of Rs 10 lakhs per investor across all designated schemes/plans and folios) and the same is invested in the chosen scheme subject to the following conditions.

Eligibility

- All individual investors enrolling for investments via SIP & opting for 'Reliance SIP Insure'.
- Only individual investors whose completed age is greater than 20 years and less than 46 years at the time of investment.
- In case of multiple holders in the any scheme, only the first unit holder will be eligible for the insurance cover.

Investment Details

- Minimum Investment per installment: Rs.2000 per month & in multiples of Re 1 thereafter. There is no upper limit
- Minimum Period of Contribution: 3 years and in multiples of 1 year thereafter.
- Maximum Period of Contribution: 15 years 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.
- Mode of payment of SIP installments is only through Direct Debit & ECS (Post Dated Cheques shall not be accepted)

Amount of Life Insurance Cover Available:

- 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
- This amount will be invested in the same scheme/s (under which the deceased investor has enrolled for SIP) 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*.

Reliance SIP Insure - How does this work?

- An investor does a monthly SIP of Rs. 10,000 for 5 years in Reliance Growth Fund
- If he dies after a period of 3 yrs, then his Sum Assured= Unpaid SIP installments
= 2 yrs (ie 24months) X 10, 000
= Rs 2, 40,000

This amount will be paid by life insurance company to SIP investor's nominee account* with Reliance Mutual Fund and will be invested in Reliance Growth Fund (in the same scheme in which the deceased has earlier invested)

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.

Cessation of Insurance Cover:

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

- At the end of mandated Reliance SIP Insure tenure. i.e., upon completion of payment of all the monthly installments as registered
- Discontinuation of SIP installments midway by the investor i.e., before completing the opted SIP tenure /installments.
- Redemption / switch-out of units purchased under Reliance SIP Insure before completion of the mandated SIP tenure / installments.

- 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.

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

Exclusions for Insurance cover

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

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

Load Structure

- The Entry Load under Reliance SIP Insure shall be same as applicable to normal purchase /additional purchase transactions in the respective designated schemes
- However, there will an Exit Load of 2%, if the accumulated units acquired or allotted under Reliance SIP Insure are redeemed or switched out to another scheme before the maturity of SIP tenure as opted in the respective scheme either by the SIP- Insure unit holder or by the nominee*, as the case may be.

Note:

- In the event of the death of the investor and before completion of SIP Insure Tenure, in case of any contingency there is an option with the nominee* to redeem the amount by paying an exit load of 2% on the repurchase units.
- However, if the units are redeemed on completing the opted SIP tenure, there will not be any exit load in the respective scheme.

" Free life insurance cover provided as a part of an add on feature called as 'Reliance SIP Insure' arranged and funded by Reliance Capital Asset Management Limited through "Reliance Group

*Nominee account would mean nominee in case of single holding & second or joint holder in case of Joint Holding.

Term Insurance Scheme” of Reliance Life Insurance Company Limited for insuring the outstanding SIP Insure installments. Subject to Conditions."

Grant of insurance cover is discretionary on part of Life Insurance Company (as there is no pre-medical test) and the cover is subject to non-medical underwriting in the form of self-declaration of health by the insured person.

Insure your financial goal

- Amount of Life Insurance Cover Available: Equivalent to the aggregate balance of unpaid SIP installments, subject to a maximum of Rs.10 lacs per investor across all schemes / plans and folios

One can aim to have a target insurance cover as per one's requirement by referring to the matrix attached below:

Cover/Yrs	3	5	10	15
1,000,000	27,778	16,667	8,334	5,556
900,000	25,000	15,000	7,500	5,000
800,000	22,222	13,333	6,667	4,444
700,000	19,444	11,667	5,833	3,889
600,000	16,667	10,000	5,000	3,333
500,000	13,889	8,333	4,167	2,778
400,000	11,111	6,667	3,333	2,222
300,000	8,333	5,000	2,500	1,667
200,000	5,556	3,333	1,667	1,111
100,000	2,778	1,667	833	556

Highlighted cells in yellow would not be applicable under Minimum SIP amount category under Reliance SIP Insure Facility

The table shows the SIP amount per month to be invested for the required combination of Eligible Insurance Cover & Tenure. For example, to have a maximum cover of Rs 10 lacs at the time of registration in Reliance SIP Insure Facility, one can invest Rs 5,556 p.m for a period of 15 yrs as per the cell highlighted in pink.

What does it take to create wealth? (It takes simple planning to create wealth)

Value /Yrs	3	5	10	15
5,00,000	12,000	7000	2,500	1,200
10,00,000	23,800	13,000	4,900	2,400
25,00,000	60,000	32,500	12,200	6,000
50,00,000	1,20,000	64,500	24,300	12,000
100,00,000	2,38,000	1,30,000	48,500	24,000

Highlighted cell in yellow would not be applicable since Minimum SIP amount accepted under Reliance SIP Insure Facility is Rs 2000 p.m

*Nominee account would mean nominee in case of single holding & second or joint holder in case of Joint Holding.

The table shows the SIP amount required to be invested per month for achieving the target amount in the specified time period. The hypothetical rate of return on the investments is assumed at 10% p.a. For example: One has to do an SIP of Rs 2,400 p.m for a period of 15 years to create wealth of Rs 10 lacs.

This is just an illustration, explaining the power of compounding concept and should not be assumed as a promise, guarantee or forecast on minimum returns and safeguard of capital. SIP does not assure a profit or guarantee protection against loss in a declining market. The calculation shows the outcome of investing a specified amount at a certain assumed rate of interest per annum.

*Nominee account would mean nominee in case of single holding & second or joint holder in case of Joint Holding

What does the past performance have to say?

SIP Installment /Yrs	3	5	10	Since Inception
2,000	1,13,343 1,10,926	3,71,043 2,77,311	24,21,367 9,09,328	44,37,506 12,75,183
3,000	1,70,015 1,66,390	5,56,565 4,15,967	36,32,051 13,63,992	66,56,260 19,12,775
5,000	2,83,359 2,77,317	9,27,609 6,93,279	60,53,419 22,73,320	1,10,93,766 31,87,958
10,000	5,66,718 5,54,634	18,55,218 13,86,559	1,21,06,839 45,46,641	2,21,87,533 63,75,917
15,000	8,50,078 8,31,951	27,82,827 20,79,838	1,81,60,258 68,19,962	3,32,81,300 95,63,875

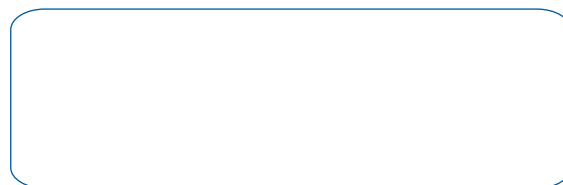
Inception Date: 8th Oct 1995. Returns are of Retail Plan- Growth Plan - Growth option as on 30th April 08

Past Performance may or may not be sustained in future.

The above table shows the historical SIP performance of Reliance Growth Fund (Retail Plan - Growth Plan - Growth option) vis its benchmark BSE 100.

For example: A person who had made an SIP of Rs.5000 p.m. in the above fund since inception as on 8th October 1995 would have invested Rs.7.55 Lacs by 30th April 2008 and have earned a total amount of Rs. 1.10 cr. (As per the highlighted cell)

Statutory Details: Sponsor: Reliance Capital Limited Trustee: Reliance Capital Trustee Co. Limited Investment Manager: Reliance Capital Asset Management Limited. The Sponsor, the Trustee and the Investment Manager are incorporated under the Companies Act 1956. Risk Factors: Reliance Growth Fund (Open-ended Equity Growth Scheme): The primary investment objective of the scheme is to achieve long term growth of capital by investing in equity and equity related securities through a research based investment approach. Reliance Vision Fund (Open-ended Equity Growth Scheme): The primary investment objective of the scheme is to achieve long-term growth of capital by investment in equity and equity related securities through a research based investment approach. Reliance Equity Opportunities Fund (Open-ended Diversified Equity Scheme): The primary investment objective of the scheme is to seek to generate capital appreciation & provide long-term growth opportunities by investing in a portfolio constituted of equity securities & equity related securities and the secondary objective is to generate consistent returns by investing in debt and money market securities. Reliance Equity Fund (An open-ended Diversified Equity Scheme): The primary investment objective of the scheme is to seek to generate capital appreciation & provide long-term growth opportunities by investing in a portfolio constituted of equity & equity related securities of top 100 companies by market capitalization & of companies which are available in the derivatives segment from time to time and the secondary objective is to generate consistent returns by investing in debt and money market securities. Reliance Equity Advantage Fund (Open ended Diversified Equity Scheme): The primary investment objective of the scheme is to seek to generate capital appreciation & provide long-term growth opportunities by investing in a portfolio predominately of equity & equity related instruments with investments generally in S & P CNX Nifty stocks and the secondary objective is to generate consistent returns by investing in debt and money market securities. Reliance Regular Savings Fund (An open ended Scheme) Equity Option: The primary investment objective of this Option is to seek capital appreciation and/or to generate consistent returns by actively investing in equity / equity related securities. Balanced Option: The primary investment objective of this Option is to generate consistent return by investing a major portion in debt & money market securities & a small portion in equity & equity related instruments. Reliance Pharma Fund (Open-ended Pharma Sector Scheme): The primary investment objective of the scheme is to seek to generate continuous returns by investing in equity and equity related or fixed income securities of Pharma and other associated companies. Reliance Diversified Power Sector Fund (Open-ended Power Sector Scheme): The primary investment objective of the scheme is to seek to generate continuous returns by actively investing in equity and equity related or fixed income securities of Power and other associated companies. Reliance Media & Entertainment Fund (Open-ended Media & Entertainment Sector Scheme): The primary investment objective of the scheme is to generate continuous returns by investing in equity and equity related or fixed income securities of Media & Entertainment and other associated companies. Reliance Banking Fund (Open-ended Banking Sector Scheme): The primary investment objective of the scheme is to generate continuous returns by actively investing in equity and equity related or fixed income securities of Banks. Mutual Funds and securities investments are subject to market risks and there is no assurance and no guarantee that the Schemes objectives will be achieved. As with investments in any securities, the NAVs of the units issued under the Scheme can go up or down depending on the factors and forces affecting the securities market. Past performance of the Sponsor/AMC/Mutual Fund is not indicative of future performance of the Scheme. Reliance Growth Fund, Reliance Vision Fund, Reliance Equity Opportunities Fund, Reliance Equity Fund, Reliance Equity Advantage Fund and Reliance Regular Savings Fund are only the names of the scheme and do not in any manner indicate either the quality of the Scheme, its future prospects or returns. The Sponsor is not responsible or liable for any loss resulting from the operation of the Schemes beyond their initial contribution of Rs.1 lac towards the setting up of the Mutual Fund and such other accretions and additions to the corpus. The NAV of the Schemes may be affected, interalia, by changes in the market conditions, interest rates, trading volumes, settlement periods and transfer procedures. The Mutual Fund is not guaranteeing or assuring any dividends/ bonus. The Mutual Fund is also not assuring that it will make periodical dividend/ bonus distributions, though it has every intention of doing so. All dividend/ bonus distributions are subject to the availability of distributable surplus in the respective Scheme. For details of scheme features and scheme specific risk factors please refer to the scheme Offer Documents. Offer Document and KIM cum application form is available at all the DISCs/ Distributors of RMF/www.reliancemutual.com. Please read the offer document of the respective scheme carefully before investing.



6. INVESTMENT & PAYMENT DETAILS (Separate Application Form is required for investment in each plan/Option PAYMENT BY CASH IS NOT PERMITTED. (Refer instruction no.IV for the schemes eligible for SIP Insure

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

7. SIP ENROLLMENT DETAILS

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

Enrolment Period :

SIP Amount	3 Years	5 Years	7 Years	10 Years	15 Years
Rs. 2000/-					
Rs. 3000/-					
Rs. 5000/-					
Rs. 10000/-					
Rs. 15000/-					

For any other Amount Tenure Please fill the below detail: Monthly (Minimum Tenure 3 Years / Minimum Amount Rs. 2000/-)

SIP Amount Rs. _____ Start Date: ____ / ____ / ____ End Date: ____ / ____ / ____

8. 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.

9. NOMINATION

Nominee's Name Mr. Ms.

Date of Birth*

DD | MM | YY | YY | YY

Name of Parent/ Guardian In case of Minor Mr. Ms.

Relation with Minor / Designation

Address of Nominee /Guardian

City _____ PIN _____

Specimen Signature of
Nominee/Minor Nominee's Guardian

10. DECLARATION

I/We would like to invest in Reliance _____ subject to terms of the Offer Document and subsequent amendments thereto. I/We have read the instructions and the Offer Document before filling the Application Form. I/We have understood the details of the scheme and I/We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. Declaration : I have read and understood the Terms and Conditions governing the investment under Reliance _____ Fund of Reliance Mutual Fund and those relating to various services including, but not limited to ATMs/ Debit Card. I accept and agree to be bound by the said Terms and Conditions including those excluding/ limiting the Reliance Capital Asset Managements Limited (RCAM) liability. I understand that the RCAM may, at its absolute discretion, discontinue any of the services completely or partially without any prior notice to me. I agree RCAM debit from my folio for the service charges as applicable from time to time. I confirm that I am resident of India. I have read and understood the Terms and Conditions relating to Transact Online (Online Transaction)

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 Express Building, 4th & 6th Floor, 14- 'E' - Road, Opp. Churchgate Station, Churchgate, Mumbai 400 020 (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.

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

ACKNOWLEDGMENT SLIP (To be filled in by the Applicant)

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

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

RELIANCE Mutual Fund
Anil Dhirubhai Ambani Group

INSTRUCTIONS TO HELP YOU COMPLETE THE MAIN APPLICATION FORM

I GENERAL INSTRUCTION:

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

II. APPLICANT'S INFORMATION:

8. In case the application is made under a Power of Attorney (PoA), a duly certified copy thereof, duly notarised should be submitted with the application. The POA document should contain the signatures of both the Applicant & the constituted Attorney.
9. Application made by a limited company or by a body corporate or a registered society or a trust, should be accompanied by a copy of the relevant resolution or authority to make the application, as the case may be, alongwith a certified copy of the Memorandum and Articles of Association or Trust Deed / Bye Laws / Partnership Deed, whichever is applicable.
10. In case of non-individual applicants, i.e. HUF / Companies / AOP / BOI / Trusts / Societies / FIs etc. the name, email-ID and telephone number of the contact person to should be provided.
11. Permanent Account Number (PAN)
As per SEBI circular number MRD/DoP/Cir- 05/2007 dated April 27, 2007, PAN shall be the sole identification number for all participants transacting in the securities market, irrespective of the amount of transaction w.e.f. July 2, 2007. Accordingly, it is mandatory for investor's to provide their PAN alongwith a self attested copy of PAN card.
If the investment is being made on behalf of a minor, the PAN of the minor or father or mother or the guardian, who represents the minor, should be provided. Applications received without PAN/PAN card copy will be rejected.
12. Prevention of Money Laundering & Know Your Customer (KYC):
In terms of the Prevention of Money Laundering Act, 2002, the Rules issued there under and the guidelines issued by SEBI regarding the Anti Money Laundering (AML), all intermediaries, including Mutual Funds, have to formulate and implement a Client Identification Process, commonly referred to as Know Your Customer or KYC Process, verify and maintain the record of identity and address (es) of investors. The investor's must ensure that the amount invested in the scheme is derived only through legitimatesources and does not involve and is not designed for the purpose of any contravention or evasion of the provisions of all the applicable laws, rules and regulations, directions issued by the appropriate authority (the applicable laws) in force from time to time including the Prevention of Money Laundering Act, the Income Tax Act, 1961, or the Prevention of Corruption Act, 1988, etc.
Pursuant to the above, the AMC may seek information or obtain and retain documentation used to establish Customers' identity. It may re-verify identity and obtain any missing or additional information for this purpose.
Reliance Mutual Fund / Reliance Capital Trustee Co. Limited / Reliance Capital Asset Management Limited reserve the right to take all steps and actions, including recording investor(s) / unitholder(s) telephonic calls, and / or obtain and retain documentation for establishing the identity of the investor, proof of residence, source of funds etc. in accordance with the applicable laws, from the investor(s) / unitholder(s), as may be required, to ensure the appropriate identification / verification / re-verification of the investor(s) / unitholder(s), the source of funds etc. under its KYC Policy. The AMC, under powers delegated by the Trustee, shall have absolute discretion to reject any application, prevent further transactions by a Unit Holder, delay processing redemption as per applicable laws or regulations if

- (i) after due diligence, the investor / Unit Holder / a person making the payment on behalf of the investor does not fulfil the requirements of the "Know Your Customer" as determined by the AMC or the AMC believes that the transaction is suspicious in nature as regards money laundering.

- (ii) the AMC determines in its sole discretion that the application does not or will not comply with any applicable laws or regulations.

In this regard the AMC reserves the right to reject any application and effect a mandatory Redemption of Units allotted at any time prior to the expiry of 30 days from the date of the allotment. If the payment for Purchase of Units are made by a third party (e.g. a power of attorney holder, a financing agency, a relative, etc.), the investor / applicant may be required to give such details of such transaction so as to satisfy the AMC of the source and / or consideration underlying the transaction.

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

III. BANK DETAILS:

15. As per the SEBI guidelines, it is mandatory for investors to mention their bank account details in the application form. In the absence of the bank details the application form will be rejected. Wherever possible / availability of electronic credit service, RMF will give instruction to the investor's bank for direct / electronic credit for dividend / redemption payments and such instructions will be adequate discharge of RMF towards the said payment. In case the credit is not affected by the unitholder's banker for any reason RMF reserves the right to make the payment by a cheque / DD, in case it is not possible to make the payment through electronic credit. If the electronic credit is delayed or not affected or credited to a wrong account, on account of incomplete or incorrect information, RMF will not be held responsible. Please provide the 9 digit MICR Code/IFSC code on the right bottom of your Cheque for us to help you in future for ECS/NEFT credit of dividend and redemption payout.
16. DIRECT CREDIT OF REDEMPTION / DIVIDEND PROCEEDS / REFUND - IF ANY RMF will endeavour to provide payment of Dividend / Redemption / Refund (if any) through ECS, NEFT, Cheque, Demand Draft or Direct Credit into investors bank account wherever possible.

IV. INVESTMENT & PAYMENT DETAILS:

17. Payment should be made by crossed cheques, /Demand Draft/payorder, favouring the scheme name: "Reliance Growth Fund" OR "Reliance Vision Fund" OR "Reliance Equity Opportunities Fund" OR "Reliance Equity Fund" OR "Reliance Regular Saving Fund-Equity Option" OR "Reliance Regular Saving Fund-Balanced Option" OR "Reliance Equity Advantage Fund" "Reliance Banking Fund" OR "Reliance Diversified Power Sector Fund" OR "Reliance Pharma Fund" OR "Reliance Media and Entertainment Fund" and marked "Account Payee" payable locally in the city where the application is submitted. Post dated or outstation cheques/draft are not permitted. Application received with outstation cheque/demand draft shall be rejected.
If the Scheme name on the application form and on the cheque is different, then the units will be allotted as per the Scheme name mentioned in the application form. PAYMENT BY CASH IS NOT PERMITTED. Investors from such centers, who do not have a facility to pay by local cheque, as there are no designated investor service Centres of RMF, will be permitted to deduct the actual DD commission's charges. Documentary proof, thereof is to be attached, if not attached the AMC reserves the right to call for the same at a later date. The amount of the DD commission charges will be limited to the actual charges paid or DD charges of State Bank of India, whichever is lower. (Separate application form is required for investment in each plan/option.) If the Scheme name on the Application Form and on the Cheque is different, then the units will be allotted as per the Scheme name mentioned in the Application Form.
18. Please mention the application serial no. on the reverse of the cheque/demand draft tendered with the application.
19. In case the payment is made through Indian Rupee draft purchased abroad or from FCNR or NRE A/c, an Account Debit Certificate from the Bank issuing the draft, confirming the debit should be submitted. For subscription made by NRE / FCNR Account cheques, the application forms must be accompanied with a photocopy of the cheque or Account Debit Letter / Certificate from the bankers.
20. If the DP ID is mentioned, RMF will use the same for downloading the data from depositories (NSDL/CDSL) in future if found feasible.

V. NOMINATION:

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

VI. E-MAIL COMMUNICATION :

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

INSTRUCTIONS WITH REGARD TO RELIANCE ANY TIME MONEY CARD

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

INSTRUCTIONS FOR RELIANCE SIP INSURE FACILITY

Eligibility

- All individual investors enrolling for investments via SIP and opting for 'Reliance SIP Insure'
- Only individual investors whose completed age at entry is greater than 20 years and less than 46 years.
- In case of multiple holders in the any scheme, only the first unit holder will be eligible for the insurance cover.

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

- Application Form
- ECS/ Direct Debit Form
- Personal Statement of Health
- Authorization Mandate (forms part of Application Form)

Grant of insurance cover is discretionary on part of Life Insurance Company (as there is no pre-medical test) and the cover is subject to non-medical underwriting in the form of self-declaration of health by the insured person.

Terms & Conditions for availing Life Insurance Cover on SIP investments

Age Limit

- Only individual investors whose completed age at entry is greater than 20 years and less than 46 years.
- 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.

Nomination: It is mandatory to have nomination for the investments in the respective schemes.

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.

Amount of Life Insurance Cover Available : 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, which will be invested in the Nominee's account, in the same scheme/s under which the deceased investor has enrolled for SIP 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.

'Free life insurance cover provided as a part of an add on feature called as 'Reliance SIP Insure' arranged and funded by Reliance Capital Asset Management Limited through "Reliance Group Term Insurance Scheme" of Reliance Life Insurance Company Limited for insuring the outstanding SIP Insure installments. Subject to Conditions'

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
- Reliance Pharma Fund
- Reliance Media & Entertainment Fund
- Reliance Diversified Power Sector Fund - Retail Plan

SIP Amount

Minimum Investment per installment: Rs.2000 per month. 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

SIP Tenure

- o Minimum Period of Contribution : 3 years and in multiples of 1 year thereafter Maximum Tenure: 15 years 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 becomes 55 years of age.

Load structure;

- The Entry Load under Reliance SIP Insure shall be same as applicable to normal purchase /additional purchase transactions.
- However, there will an Exit Load of 2%, if the accumulated units acquired or allotted under Reliance SIP Insure are redeemed or switched out to another scheme before the maturity of SIP tenure as opted in the respective scheme either by the SIP-Insure unitholder or by the nominee, as the case may be. However, if the units are redeemed on completing the opted SIP tenure, there will not be any exit load in the respective scheme.

SIP dates

- o 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
- o 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
- o Please submit the required documents for SIP atleast 21 working days before the first SIP date for ECS (Debit Clearing) or Direct Debit facility.
- o The first SIP cheque should be issued from the same bank account which is to be debited under ECS/Auto Debit for subsequent installments. i.e The first cheque should be drawn on the same bank account which is to be registered for ECS (Debit) /Auto Debit. In case the first cheque is issued from an account which is different from ECS Auto Debit Account, then a specimen cancelled cheque from ECS Debit Account (as mentioned on the application form should be submitted along with other requirements.

Frequency of SIP: Monthly basis

Mode of payment:

SIPs will be accepted only through ECS Auto Debit or Direct Electronic Debit to the investor's bank account under this facility

Cessation of Insurance Cover:

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

- o At the end of mandated Reliance SIP Insure tenure, i.e., upon completion of payment of all the monthly installments as registered.
- o Discontinuation of SIP installments midway by the investor i.e., before completing the opted SIP tenure /installments.
- o Redemption / switch-out of units purchased under Reliance SIP Insure before completion of the mandated SIP tenure / installments
- o 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.

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

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 -

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

APP No.: ISIN00015413

AUTO DEBIT / ECS MANDATE FORM

Application to be submitted at least 21 working days before the commencement of SIP Please read the instructions carefully, before filling up the application.
TO BE FILLED IN CAPITAL LETTERS. PLEASE (✓) WHICHEVER IS APPLICABLE Leave one box blank between two words.

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

- New SIP Registration - by existing investor
- New SIP Registration - by new investor (Also attach the new application form duly filled & signed)

1. DISTRIBUTOR / BROKER INFORMATION

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

APPLICANT DETAILS

Folio No.		
Name of Sole/1st holder	PAN No. M A N D A T O R Y	KYC : Yes / No
Name of 2nd holder	PAN No. M A N D A T O R Y	KYC : Yes / No
Name of 3rd holder	PAN No. M A N D A T O R Y	KYC : Yes / No

SCHEME NAME _____ Option _____ Plan _____ SIP Amount M i n i m u m R s 2 0 0 0 / -

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

Enrollment Period: From: M M Y Y Y To: M M Y Y Y (Minimum tenor 3 years)

BANK ACCOUNT DETAILS

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

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

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

PIN _____ 9 Digit MICR Code* M a n d a t o r y Mandatory Enclosures:
 Blank cancelled cheque Copy of cheque

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

DECLARATION

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

SIGNATURE/S AS PER RELIANCE MUTUAL FUND (MANDATORY)

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

SIGNATURE/S AS PER BANK RECORDS (MANDATORY)

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

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

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

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

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

TERMS AND CONDITIONS

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

LIST OF CITIES FOR SIP AUTO DEBIT FACILITY VIA ECS (DEBIT CLEARING) (70 CENTERS)

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

1. This facility is offered only to the investors having bank accounts in select cities (ECS) and select banks (HDFC Bank, ICICI Bank, Axis Bank and HSBC Bank).
2. Please submit the following documents atleast 21 working days before the first SIP date for ECS (Debit Clearing):
New Investors – Application Form with SIP ECS Form / SIP Auto Debit Form.

* The first SIP cheque should be issued from the same bank account which is to be debited under ECS/Auto Debit for subsequent installments. i.e The first cheque should be drawn on the same bank account which is to be registered for ECS (Debit) /Auto Debit.

In case the first cheque is issued from an account which is different from ECS Auto Debit Account, then a specimen cancelled cheque from ECS Debit Account (as mentioned on the application form should be submitted along with other requirements.
3. The bank account provided for ECS (Debit) should participate in local MICR clearing.
4. The cities in the list may be modified/updated/changed/removed at any time in future entirely at the discretion of Reliance Mutual Fund / Reliance Capital Asset Management Limited without assigning any reasons or prior notice. If any city is removed, SIP instructions for investors in such cities via ECS (Debit) route will be discontinued without prior notice. In such a case, the AMC at its sole discretion may accept post dated cheques (PDC's) from the investors for the balance period.
5. MICR code starting and / or ending with 000 are not valid for ECS.
6. SIP auto debit / ECS facility is available only on specific dates of the month i.e. 2nd or 10th or 18th or 28th.
7. The investor agrees to abide by the terms and conditions of ECS/Auto Debit facility of Reserve Bank of India (RBI).
8. Investor will not hold Reliance Mutual Fund / Reliance Capital Asset Management Limited, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles of ECS / local holidays.
9. Reliance Mutual Fund / Reliance Capital Asset Management Limited, its registrars and other service providers shall not be responsible nor liable for any damages/compensation for any loss, damage etc. incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
10. Reliance Mutual Fund / Reliance Capital Asset Management Limited reserves the right to reject any application without assigning any reason thereof.
11. Please read the Key Information Memorandum and Offer Document of respective Scheme(s) for Applicable NAV, Risk Factors, Load and other information.
12. You can choose to change your bank account or discontinue this facility by giving fifteen days written notice to any of our Investor Service Centres.
13. Allotment of units would be subject to realisation of credit.
14. An investor can opt for only Monthly frequency.
15. SIP is available to investors in the following Scheme(s) of Reliance Mutual Fund:

Equity/Sectoral Schemes: "Reliance Growth Fund" OR "Reliance Vision Fund" OR "Reliance Equity Opportunities Fund" OR "Reliance Equity Fund" OR "Reliance Regular Saving Fund-Equity Option" OR "Reliance Regular Saving Fund-Balanced Option" OR "Reliance Equity Advantage Fund" "Reliance Banking Fund" OR "Reliance Diversified Power Sector Fund" OR "Reliance Pharma Fund" OR "Reliance Media and Entertainment Fund".

The above list is subject to change from time to time. Please contact the nearest Designated Investor Service Centre (DISC) of Reliance Mutual Fund or Karvy Computershare Pvt. Ltd for updated list.

Investors can choose any one of the following four SIP dates: 2nd, 10th, 18th or 28th
16. Minimum investment amount

Monthly SIP Option – Minimum Rs. 2000/-.

Only one SIP transaction per month is permitted.
17. SIPs will be accepted only through ECS Auto Debit or Direct Electronic Debit to the investor's bank account.
18. The applicable NAV for the 1st installment (in respect of the 1st cheque) will be as per the date & time at which the same has been received at DISC of RCAM / Karvy. If the date of the subsequent SIP cheque / installment is a non-transaction day for the scheme, then the units shall be allotted on the next / following transaction day.
19. Please write the SIP Form number / the first applicant's name on the reverse of the cheque accompanying the SIP Form.
20. Payments may also be accepted by direct debit to applicant's bank account by ECS or Auto Debit (with whom Reliance Mutual Fund has a tie up for this facility). For this purpose, the applicant are required to give a standing instructions in the prescribed form to the bankers to debit their bank accounts at periodic intervals and credit the subscription proceeds to Reliance Mutual Fund's bank account. Please contact the nearest DISC for details of banks offering this facility.
21. The Unit holders can choose to opt out from the SIP at any point of time by submitting a written request to the nearest DISC. Such request for discontinuation should be received at least 15 days prior to the next due date of the SIP. On receipt of such a request, the SIP will be discontinued for the folio

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

Call : 30301111 Toll free: 1800-300-11111

www.reliancemutual.com

RELIANCE Mutual Fund
Anil Dhirubhai Ambani Group

Good Health Declaration Form

Personal Statement of Health for Group Term Life cover for Reliance SIP Insure Members of Reliance Mutual Fund (RCAM)

# Office use only	SIP Account Number		Customer ID	
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Please note that the Group Term Life cover is applicable to members within the age group of 20 to 45 years only. Please note that the Group Term cover is available only to healthy Indians who can provide pan card as an age proof document. Each SIP Investor is allowed a maximum cover of Rs. 1,000,000 under this group term life cover scheme for all SIPs registered under Reliance SIP Insure.

Your duty of disclosure

You must answer all the questions in the Personal Statement of Good Health completely and accurately. This will decide whether to approve your application for life insurance. The Group Term Life cover will be approved only after underwriting acceptance of the Personal Statement of Health. If you don't tell us what we need know to make our decision, we may be able to treat this insurance as if it never existed in accordance with Section 45 of the Insurance Act, 1938. (Please read Section 45 of the Insurance Act 1938 and all other relevant declaration in the footer before signing this form.)

Name of Life to be Insured			
Date of Birth	___/___/___	Gender	Male Female

I confirm that I have neither suffered nor currently suffering 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. I also confirm that I am currently not undergoing or have been told to undergo any investigations, medical treatment and / or surgery.

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 do not 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.

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.

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.

If the declaration is negative, please provide details below

Declaration by the life to be insured (If you agree with the declaration below, please tick the check box below before signing)

I agree and declare that I have read my Duty of Disclosure. I declare that the total life cover on my own life for Group Term Life cover for Reliance SIP Insure is limited to a maximum of Rs 1,000,000 including my other proposals under all Reliance SIP Insure. I understand that the insurance cover provided by Reliance Life Insurance Company Limited will be based on the information given in my Personal Statement of health (as above). I understand that if I do not comply with my duty to disclose all information completely and accurately, Reliance Life Insurance Company Limited may cancel the insurance or reduce the claim amount payable. All the information provided in my Personal Statement is complete and correct. I understand that if I have disclosed any adverse detail regarding my health, Reliance Life Insurance Company Limited will not provide any insurance cover before considering such further evidence of health and insurability as they may require. I authorise any person or institution that has information about my insurability (including any insurer or doctor or hospital that I may go to or have been to), to provide that information to Reliance Life Insurance Company Limited.

SIGNATURE/S

Signature of life to be insured:	Date:
	Place:

Reliance Life Insurance Company Limited.(Regd No.121)


Corporate Office: 1st Floor, Midas Wing, Sahar Plaza, Andheri Kurla Road, Andheri (E), Mumbai: 400 059

Group Operations / Personal Statement - RML / Ver 1.0 dt 20th Nov 2007

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 Express Building, 4th & 6th Floor, 14- 'E' - Road, Opp. Churchgate Station, Churchgate, Mumbai 400 020 (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) 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.

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.

<p>Signature/ Left Hand Thumb impression of the investor</p> <p>Place: _____ Date: _____</p>	<p>Reliance Capital Asset Management Limited</p> 
<p>Signature of Witness</p> <p>Name _____</p> <p>Place: _____ Date: _____</p>	

Declaration for signing in vernacular or for illiterate cases

(Reliance Life Insurance Company Limited required that this proposal is completed by the proposer. If this is not possible as the proposer does not read, write or speak English, then this proposal may be completed by another person who understands English and such person needs to complete this declaration.)

I have explained the contents of this proposal to the proposer and endeavored to ensure that the contents have been fully understood. I have accurately recorded the responses to the information sought by the proposal form and I have read the responses back to the proposer and confirmed that they are correct.

<p>Signature of the declarant in English:</p> <p>Place: _____ Date: _____</p>	<p>Name: _____</p> <p>Address: _____</p> <p>Phone: _____</p>
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Exclusions:

- a. Death due to Suicide: No claims are payable
- B. Death due to pre-existing conditions: No claims are payable for deaths due to sickness, diseases or accident which has occurred prior to the start of cover.
- c. Death during waiting period: No claims are payable for deaths occurring within 90 days of member joining the scheme except for death due to accident.

Section 45 of the Insurance Act, 1938:- 'No policy of the life insurance effected before the commencement of this Act shall after the expiry of two years from the date of commencement of this Act and no policy of life insurance effected after the coming into force of this Act shall after the expiry of two years from the date on which it was effected, be called in question by an insurer on the ground that a statement made in the proposal for insurance or in any report of a medical officer, or referee, or friend of the insured, or in any other document leading to the issue of policy, was inaccurate or false, unless the insurer shows that such statement was on a material matter or suppressed facts which it was material to disclose and that it was fraudulently made by the policy holder and that the policy holder knew at the time of making it that the statement was false or that it suppressed facts which it was material to disclose. Provided that nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof that the age of the life insured was incorrectly stated in the proposal.

DESIGNATED INVESTOR SERVICE CENTRES

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, Shaal 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.
Alleppey: 2nd Floor, JP Towers, Near West Of Jilla Court Bridge, Mullakkal, Alleppey.
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's Road, Aga Heritage Gandhi Ground, Amritsar - 143 001.
Anand: F-6, Chitrangana Complex, Opp: Motikaka Chawl, V V Nagar, Anand - 388 001.
Anantapur: # 15-149, 2nd Floor, S.R.Towers,
Opp: Lalithakala Parishat, Subash Road, Anantapur-515 001.
Angul: Block No.890/755, Kandsar, Nalco Town, Shipchok, 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.
Balsore: M S Das Street, Gopalgaon, Balsore - 756001.
Bangalore: No : 51/25, 1st Floor, Surya Building, Ratna Avenue, Richmond Road, Bangalore - 560 025.
Bankura: Ambika Market, Natunangi, Bankura - 722101.
Bareilly: 1st Floor, 165, Civil Lines, Opp.Hotel Bareilly Palace, Near Rty Station Road, Bareilly - 243 001.
Baroda: Piccadilly, Office # 5, First Floor, Opp. Adani Super Market, Jetalpur Road, Vadodara - 390007, Gujarat.
Begusarai: Hotel Diamond Surbhi Complex, Near I.O.C Township Gate, Kapasiya Chowk, Begusarai - 851117.
Belgaum: Fk-1, Ambedkar Road, Opp Civil Hospital, Belgaum-590001.
Bellary: No.1 Khb Colony, Gandhinagar, Bellary - 583101.
Berhampur: Ramlingam Tank Road, Berhampur, Orissa - 760002.
Betul: 107, Hotel Utkarsh, Awasthi Complex, J H College Road, Civil Lines, Beetul - 460001.
Bhagalpur: 2nd Floor, Chandrakol Complex, Ghantagarh, Radha Rani Sinha Road, Bhagalpur - 812001.
Bharuch: Ff 47,48, 1st Floor, Aditya Complex, Opp.Kasak Temple, Bharuch - 392 001.
Bhatinda: 2048, 1st Floor, Opp. Canara Bank, The Mall Road, Bhatinda - 151001.
Bhavnagar: 1st Floor, Corporate House, Above Canara Bank, Waghawadi Road, Bhavnagar - 364001.
Bhilai: No.138, New Civic Centre, Bhilai - 490 006
Dist-Durg, Chattishgah,
Bhilwara: 27-28, 1st Floor, Hira-Panna Complex, Pur Road, Bhilwara - 311001.
Bhopal: Kay Kay Business 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 (Bharkhand).
Burdwan: 63 G T Road, Birhata, Halder Complex, 1st Floor, Burdwan - 713101.
Calicut: Ind 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 Raghuvanshi Complex, Beside Azad Garden, Main Road, Chandrapur - 442402.
Chennai: Flat No F11, First Floor, Akshya Plaza, (Erstwhile Harris Road), Opp Chief City Metropolitan Court,
108, Adithanar Salai, Egmore, Chennai - 600002.
Chinsura: Je 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, 1st 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, Haffanchal Lal Bagh, Darbhanga - 846 004.
Davangere: # 15/9, Sobagu Complex, 1st Floor, 2nd Main Road, P J Extension, Davangere - 577002.
Dehradun: Kaulagarh Road, Near Sirmour Marg, Above Reliance Webworld, Dehradun - 248 001.
Devas: Rmo House, 27, Motilal Nehru Marg, Devas - 455001,
Dhambad: 208, New Market, 2nd Floor, Katras Road, Bank More, Dhanbad - 826001.
Dharwad: G7 & 8, Sri Banashankari Avenue, Ramnagar, Opp Nttipb 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 Agraharam, Palani Road, Dindigul - 624 001.
Durgapur: Old Dutta Automobiles Building, 1st Floor, Nachan Road, Benachity, Durgapur - 713 213.
Erode: No. 4, Kmy Salai, Veeappan 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: Udhm 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.
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, Gorakhpur - 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, Mib Road, Gwalior - 474 001.
Hajipur: Ramraja Complex, Kacheri Road, Near Canara Bank, Hajipur - 844101.
Haldwani: 4 - Durga City Center, 1st Floor, Near Mbgp 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, Suther Road, Near Maharaj Palace, Hoshiarpur - 146001.
Hubli: Girija 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, C- Scheme, Jaipur - 302 001.
Jalandhar: Lower Ground Floor, Office No : 3, Arora Prime Tower, Plot No : 28, G T Road, Jalandhar - 144 004.
Jalgaon: 148 Navi Peth, Opp. Vijaya Bank, Near Bharat Dardhalay, Jalgaon - 425 001.
Jaipalguri: D.B.C. Raod, Near Rupasree Cinema Hall, Beside Kalamandir, Po & Dist Jalapigg, 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 Dayalji @ 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), Ummarpur, 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 Centre, Ranavat Chowk, Junagadh, Gujarat - 362001.
Kanchipuram: New No. 357, Old No. 230, Gandhinagar, Next To IDBI Bank, Kanchipuram - 631501.
Kanpur: 15/46, Opp: Muir Mills, Civil Lines, Kanpur - 208001.
Karaikudi: Gopi Arcade, 100 Feet Road, Karaikudi - 630 001.
Karimnagar: H.No.4-2-130/131, Above Union Bank, Jafri Road, Rajeew 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 Jatni Bagchi Road, Kolkata - 700 029.
Kollam: Vigneshwara Bhawan, Below Reliance Web World, Kadapakkada, Kollam - 691008.
Kota: H.No. 29, First Floor, Near Lala Lalpat 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.
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, Pajifond, Margao-Goa - 403601.
Mathura: 3538-3540, Infront Of Bsa College, Gaushtala Road, Mathura - 281004.
Meerut: 1st Floor, Medi Centre Complex, Opp. Icici Bank, Hapur Road, Meerut - 250 002.
Mehsana: 14-15, Prabhu Complex, Near Hdfc Bank, Mehsana Highway, Mehsana - 384002.
Mirzapur: Gija Sadan, Dawari Gunj, Mirzapur - 231001.
Moga: Opp.D 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 Ranjanki Mandir, Jwaji 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.
Nagpur: Sadoday Arcade, Above Top N Town, Dhamrampeth, 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, Chimmay Arcade, Opp. Sattapir, Tower Road, Navsari - 396 445.
New Delhi: 2E / 23, Jhandewalan Extn, New Delhi-110055.
Nellore: 16/112, Pogathota, Nellore - 524001.
Noida: 307 Jaipuria Plaza, D 68 A, 2nd Floor, Opp Delhi Public School, Sector 26, Noida - 201301.
Palghat: 12/310, (No.20 & 21), Metro Complex, Head Post Office Road, Sultanpet, Palghat.
Panipat: 1st Floor, Krishna Tower, Near Hdfc Bank, Opp. Railway Road, G T Road, Panipat - 132103.
Panjim: No.7 & 8, E. 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 Chanika Cinema Hall, Exhibition Road, Patna - 800 001.
Pathankot: 9A, Improvement Trust Building, Patel Chowk, Pathankot - 145001.
Pondicherry: First Floor, No.7, Thiayagaraja Street, Pondicherry - 605 001.
Pune: Srinath Plaza, C Wing, Office No. 58 And 59, 3rd Floor, Dyaneshwar Paduka Chowk, Survey 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 Bhawan, Freeganj 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.
Rourkela: 1st Floor, Sandhu Complex, Kanchery Road, Uditi 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 Shop/ 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 Sonbhadra, 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, Premtala, 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.
Solari: Sahni Bhawan, Adjacent Anand Cinema Complex, The Mall, Solari-173 212.
Surat: G-16 Empire State Building, Nr Udha Darwaja, Ring Road, Surat-395009.
Sonepat: 205 R Model Tower, Above Central Bank Of India, Sonepat.
Sri Ganganagar: 4-E Block, Near Union Bank Of India, Sri Ganganagar - 335001.
Srikulam: 4-1-28/1, Venkateshwara Colony, Day & Night Junction, Srikulam - 532001.
Sultanpur: 1090, Hotel Sanjay Delux Compound, In Front Of Dm Bunglow, Golagath, Sultanpur - 228 001.
Thanjavur: Nalliah Complex, No.70, Srinivasam Pillai Road, Thanjavur - 613001.
Theni: Ramesh Murugan Complex, Near Srimam 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, 1st Floor, Kamaraj Road, Opp To Cotton Market Complex, Tirupur - 641 604.
Tirupathi: # 330, Tilak Road, Near Four Pillar Mandapam, Tirupathi - 517501.
Tiruchur: 2nd Floor, Brother's Complex, Near Dhana Laxmi Bank Head Office, Naikkanal Junction, Tiruchur - 680 001.
Trichy: 60 Sikrisha Arcade, 1st Floor, Thennur High Road, Trichy - 621 017.
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, Warangal - 500601.
Yamuna nagar: Jagdhar Road, Above Uco Bank, Near D.A.V. Grils College, Yamuna Nagar-135 001.

DESIGNATED INVESTOR SERVICE CENTRES

Reliance Capital Asset Management Limited

Corporate Office: Express Building, 4th Floor, 14 - 'E' -Road, Opp. Churchgate Station, Churchgate, Mumbai - 400 020.

Adayar: Shop No. 3, Ground Floor, Anu Arcade, No. 1, 15th Cross Street, Shashtri Nagar, Adyar, Chennai-20. Agra: Shop No. 110, Block No. 28/2, Sanjay Place LIC Road, Agra - 282 002.

Ahmedabad: 4th Floor, Megha House, Mithakhali, Law Garden Road, Ellis Bridge, Ahmedabad - 380 006.

Ajmer: 3rd Floor, India Square, India Motor Circle, Kutchery Road, Ajmer 305001.

Allahabad: 2nd floor, House No. 31/59, Shiv Mahima Complex, Civil Lines, Allahabad - 211 001.

Ambala: 2nd Floor, Shanti Complex, Jagadri Road, Opp. Civil Hospital, Ambala Cantt - 133001.

Amritsar: SF-1, 2nd Floor, 10, Eminent Mall, The Mall, Amritsar - 143 001.

Anand: 2nd Floor, 204, Maruti Sharnam, Anand Vidhyanagar Road, Anand - 388001.

Andheri: Shop no. 3, ground floor, Mona shopping centre, J P Road, Near Navrang Cinema, Andheri (W), Mumbai - 400058.

Anna Nagar: Shop No. G-5, Ground floor, N R Dave Complex, 201/C-34, 2nd Avenue, 11th Main Road Corner, Anna Nagar, Chennai - 600 040.

Aurangabad: C-8, 2nd floor, Aurangabad, Business center, Adalat Road, Aurangabad - 431001.

Bangalore: N-112-114, 1st floor, North Block, Manipal centre, Dickenson Road, Bangalore - 560 042.

Bareilly: 1st Floor, 54, Civil Lines, Ayub Khan Chauraha, Bareilly - 243001.

Bharuch: Bluechip, 1st Floor, Shevashram Road, Panch Batti, Bharuch - 392001.

Bhatinda: Jindal Complex, 1st Floor, G T Road, Near ICICI Bank, Bathinda - 151001.

Bhavnagar: 3rd Floor, Corporate House, Plot No. 11B, Waghawadi Road, Bhavnagar - 364004.

Bhayander: Shop No 6, Janta Housing Bldg No.2, Jessel Park, Bhayander(E) 401 105 Dist. Thane.

Bhopal: FF-7, 1st floor, Mansarovar Commercial Complex, Near Habibganj Railway station, Bhopal-462 016.

Bhubaneswar: 2nd Floor, Near Kalsi Petrol Pump, 5 - Janpath Karvil Nagar, Bhubaneswar - 751001.

Bokaro: Ground Floor, B/15, Sector - 4, City Centre, Next to DCC Bank, Bokaro Steel City - 827004.

Borivali: Shop No. 5, ground floor, Kapoor Aptment, Punjabi Galli, Near ICICI Bank Ltd, Borivali (W)-92.

Borivali (W): 602, 603 & 604 Sai-Leela Commercial Complex, Sai-Leela S.V.Road Nr Rasoi Hotel, Borivali (W), Mum-400092.

Calicut: 6/1002M, 4th Floor, City Mall, Kannur Road (Opp Y.M.C.A), Calicut - 673 001.

Chandigarh: SCO 127-128, 1st floor, Sector 9 C, Chandigarh - 160 009.

Chembur: XLNC Chambers, Shop No. 2, Opp. IDBI Bank, Chembur, Mumbai - 400 071.

Chennai: Reliance House, No. 6 Haddows Road, Opp Shastri Bhavan, Chennai 600006.

Coimbatore: 575 C, Shylaja Chambers, D B Road, R S Puram, Coimbatore - 641 002.

Dadar: Shop No.12, Ground Floor, Yusuf Building Nos 1, 31-31C Junction of Ranade Road & Gokhale Road Dadar, Mumbai 400 028.

Dalhousie: 14B, 18, British Indian Street, GF Shop No. 14, Kolkata - 700 001.

Dehradun: 2nd Floor, NCR Corporate Plaza, New Cantt Road, Dehradun - 248001.

Dhanbad: 4th Floor, Shree Laxmi Complex, Bank Mode, Dhanbad - 826001.

Dombivli: 1, Sadguru CHS, Phadke Cross Road, Dombivli - 421 201.

Durgapur: 4th Floor, City Plaza, City Center - Durgapur - 713216.

Faridabad: Booth no. 112-P, Sector-15, Urban Estate, Faridabad - 121 007.

Ghatkopar: 12A/12B, Ground Floor, Kailas Plaza, V B Road, Ghatkopar (East) - 400077.

Ghaziabad: RDC-16, Advocate Chambers, Raj Nagar, Ghaziabad - 201 002.

Gurgaon: Shop no. 207, DLF Central Arcade, DLF -II, Gurgaon, Haryana - 122 001.

Guwahati: 2E, 2nd Floor, Dihang Arcade, ABC, Rajiv Bhavan, G S Road, Guwahati - 781 005.

Gwalior: 3rd Floor, Alaknanda Tower, City Centre, Gwalior - 474002.

Hoshiarpur: 2nd Floor, Eminent Mall, Plot No. B-XX/214, Main Court, Hoshiarpur - 146001.

Howrah: Gokul Apartment, Gr. Floor, 14 Watkins Lane, Howrah - 711101.

Hubli: Eureka Junction, 1st Flr, Above ICICI Bank, Travellers 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 Road Indore - 452 001.

Jaipur: G-4, Ground Floor, Brij Anukampa Complex Plot No. K-13, Ashok Marg, C Scheme, Jaipur - 302 016.

Jalandhar: First Floor, Gobind Mall, 25 G T Road, Jalandhar - 144 001.

Jammu: Banu Plaza, B-2, 206, South Block, Railway Head, Jammu, Jammu & Kashmir - 8004.

Jamnagar: Shop no. 4 & 5, Ground Floor, Shilp, Indira Nagar, Jamnagar - 361 140.

Jamshedpur: 2nd floor, Om tower, Main Road, Bistupur, Jamshedpur - 831 001.

Janakpuri: Shop no. 14, B Block Community Centre, Janakpuri, New Delhi - 110058.

Jayanagar: 76/11, Elephant Rock Road, III, Jayanagar, Bangalore - 560 011.

Jodhpur: C/o. Reliance Infocomm, L.K. Tower, 2nd Floor, Opp. IDBI Bank, Chopasni Road, Jodhpur - 342 001.

Kalyan: Mahavir Complex No.2, Gala No-4, Ground Fr., Santoshi Mata Road, Kalyan West - Mumbai - 421301.

Kanpur: Ground floor, Office No-3, 14/113, Civil Lines, Kanpur - 208 001.

Kochi: 2nd floor, Thekketara Mansion, Opp. Kavita Theatre, M G Road, Kochi - 682 035.

Kolhapur: Upper Ground Floor, Gemstone - RD Vichare Complex, Near Central ST stand, New Shahupuri, Kolhapur - 416 001.

Kolkata: Unit no. 10, 11 & 12, 5th floor, FMC Fortuna, A J C Bose, Kolkata 700 020.

Lucknow: 11-A, Gr. Floor, Saran Chamber II, 5 park Road, Lucknow - 226 001.

Ludhiana: Lower Ground Floor, SCO 127-128-129, Feroze Gandhi Market, Ludhiana - 141001.

Madurai: 1st Floor, Suriya Towers, 272, 273, Goods Shed Street, Madurai - 625001.

Malleswaram: Door No.89 (Old no.36), Ground Floor, 3rd Cross, Sampige Road, Malleswaram, Bangalore - 3.

Mangalore: 4th Floor, Maximus Commercial Complex, LHH Road, Opp KMC, Mangalore - 575001.

Margao: Shop No. 3, Mira Building, Pajifond, Near Jain Mandir, Margao, Goa - 403601.

Meerut: Ground Floor, G-13, Rama Plaza, WK Road, Meerut - 250001.

Mumbai: Mittal Chambers, 228, Ground Floor, Nariman Point, Mumbai - 4000021.

Muradabad: Shop No. G-18, Chadha Shopping Complex, GMD Road, Moradabad - 244 001.

Mysore: Shop No. 1, Ground Floor, Mahindra Arcade, Saraswathipuram, 2nd Main Road, Mysore - 570009.

Nagpur: Office # 2, 3rd Floor, A Block Poonam Chambers, Chhindwara Road, Byramji Town, Nagpur - 440 013.

Nasik: G-18 & G-19, Ground Floor, Suyojit Sankul, Sharanpur Road, Nasik - 422 002.

Navsari: Chinmay Arcade, 3rd Floor, (3/1&2), opp Sattapir Sayaji Road, Navsari - 396445.

Nehru Place: SF-17, 18, 19, Ground Floor, Devika Tower, 6, Nehru Place, New Delhi - 110 019.

New Delhi: 804, 805, 807, 8th floor, Ashoka Estate, 24, Barakhamba Road, New Delhi - 110 001.

Noida: Shop No. 1, Gound Floor, Ansal Fortune Arcade, 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.

Pathankot: 2nd floor, LML, Mahajan Sales, Dhangu Road, Near Power House, Pathankot - 145001.

Patiala: SCO 116 - 119, First Floor, New Leela Bhavan, Opposite RLIC, Patiala - 147001.

Patna: 4th Floor, Shahi Building, Exhibition Road, Opposite Chanakya Cinema Hall, Patna 800001.

Pitampura: Shop No. GF - 17, Ground Floor, Agarwal Millenium Tower, Plot No. 1,2,3, Netaji Subhash Place, Pitampura, Delhi - 110034.

Pondicherry: Jayalakshmi Complex, R.S.No. 34/5pt, Block No. 5, Thiruvalluvar - Salai, Kuyavarpalyam, Pondicherry - 605005.

Pune: 201, 202, 2nd Floor & 301, 3rd floor, Sanas Memories, F C Road, Shivaji Nagar, Pune - 411 004

Pune Camp: Shop No. 6, Chetna Housing Society, General Thimmaya Marg, Pune Camp, Pune - 410 001

Raipur: 1st floor, D M Plaza, Chhotta Para, Fire Brigade chowk, Raipur- 492 001.

Rajkot: 2nd Floor, Plus Point, Opp Haribhai Hall, Dr. Yagnik Road, Rajkot - 360001.

Ranchi: Office No. 317, 3rd Floor, "Panchwati Plaza", Kutchery Road, Ranchi - 834001.

Raurkela: 4th Floor, Triveni Complex, Madhusudan Marg, Rourkela, Orissa - 769001.

Rohtak: Jawahar Market, 1st Floor, 323/321, Delhi Road, Nr. D Park, Rohtak, Haryana - 124004.

Salem: 2nd Floor, Kandaswana Mega Mall, Survey No. 186/2E, Alagapuram, Opp Saradha College, Fairlands, Salem - 636016.

Salt lake city: B D 25, Salt Lake, Sector - 1, Kolkata 64

Siliguri: Gitanjali Complex, 1st Floor, Sevoke Road, Siliguri - 734001.

Southern Avenue: Ground Floor, 200 Sarat Bose Road, Near Deshpriya Park, opp. Sarat Bose Road Post Office, Kolkata 700 020.

Surat: No.118, 1st Floor, Jolly Plaza, Opp. Athwagate Police Chowki, Athwagate Circle, Surat - 395001.

T Nagar: Old No. 31 & 32, New no. 52 & 54, TVL Boag Willa, North Boag Road, T Nagar, Chennai - 17.

Thane: 3, Ground floor, Saptashri CHS Ltd., Talapali, Near HDFC Bank, Thane - 400 601.

Thanjavur: 2nd Floor, Shop No (3A), No. 70, Srinivasan Pillai Road, Thanjavur - 613001.

Thrissur: 4th floor, Pathayapura Building, Round South, Thrissur - 680001.

Trichy: 2nd Floor, Tab Complex, 41 Williams Road, Cantonment, Trichi 620001.

Trivandrum: 1st flr, Uthradam, Panavila Junction, Trivandrum - 695001.

Udaipur: 2nd Floor, 1(2)A, K P Arcade, Fatehpura, Opposite UIT Office, Udaipur, Rajasthan - 313001.

Vadodara: Office #. 302-303, 3rd Floor, Tilak Complex, Jetalpur Road, Alkapuri, Vadodara - 390 005.

Vapi: 1st Floor, Royal Fortune, 102 b/b, 102b/c, Daman Chala Road, Opp Upasna School, Vapi-396191

Varanasi: unit no. 2, 1st floor, Arihant Complex, Sigra Varanasi - 221 010.

Vasco: Shop No. S-1, Our Lady of Mercedes Building, Opp. K.T.C Bus Stand, Mundvel, Vasco Da Gama, Goa - 403802.

Vashi: Thacker Tower, 702 & 703, Sector No. 17, Vashi, Navi Mumbai - 400 705.

Vashi: Shop no. 26, Gr. Floor, Devavrata Building, Sector 17, Vashi - 400 705.

Vellore: 2nd Floor, 19/A, Officers Line, Vellore - 632001

Vijayawada: 3rd floor, Surya tower, Above Icon showroom, M G Road, Labbipet, Vijayawada-520 010.

Visakhapatnam: 2nd Floor, VRC Complex, Dwarka Nagar, Vishakhapatnam-530016.