

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

App. No. **FHF XVIII-4-00000005**

Broker / Agent Code	Sub Broker / Sub Agent Code	Date and Time of Receipt	Registrar Serial No.
ARN-11770			

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

TO BE FILLED IN CAPITAL LETTERS. Pl. use one box for each letter, leaving one box blank between two words. Please tick whichever is applicable.

EXISTING FOLIO NO.

Name of Sole / 1st Applicant

Unitholding Option - ☐ Demat Mode ☐ Physical Mode

DEMAT ACCOUNT DETAILS - (Please ensure that the sequence of names as mentioned in the application form matches with that of the account held with any one of the Depository Participant. Ref. Instruction No.20) Demat Account details are compulsory if demat mode is opted above.

National Securities Depository Limited	Depository participant Name <input type="text"/>	Central Depository Securities Limited	Depository participant Name <input type="text"/>
	DP ID No. <input type="text"/>		Target ID No. <input type="text"/>
	Beneficiary Account No. <input type="text"/>		

APPLICANT INFORMATION			
MODE OF HOLDING	OCCUPATION	STATUS INDIVIDUAL	STATUS NON-INDIVIDUAL
<input type="checkbox"/> Single <input type="checkbox"/> Joint <input type="checkbox"/> Anyone or Survivor(s) <input type="checkbox"/> Former or Survivor (In case of minor with Joint Applicant)	<input type="checkbox"/> Business <input type="checkbox"/> Professional <input type="checkbox"/> Service <input type="checkbox"/> Retired <input type="checkbox"/> Student <input type="checkbox"/> Housewife <input type="checkbox"/> Civil Servant <input type="checkbox"/> Politician <input type="checkbox"/> Forex Dealer <input type="checkbox"/> Current/Former MP/MLA/MLC/Head of State <input type="checkbox"/> Senior Executive of State owned corporation <input type="checkbox"/> Student <input type="checkbox"/> Political Party Official <input type="checkbox"/> Others	1st Applicant <input type="checkbox"/> Resident Indian <input type="checkbox"/> NRI 2nd Applicant <input type="checkbox"/> Resident Indian <input type="checkbox"/> NRI 3rd Applicant <input type="checkbox"/> Resident Indian <input type="checkbox"/> NRI	<input type="checkbox"/> Partnership firm <input type="checkbox"/> FIIs <input type="checkbox"/> Society <input type="checkbox"/> AOP/BOI <input type="checkbox"/> Banks <input type="checkbox"/> FIs <input type="checkbox"/> Trust <input type="checkbox"/> Company/Body Corporate <input type="checkbox"/> HUF <input type="checkbox"/> Others

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

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

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

Name of 2nd applicant ☐ Mr. ☐ Mrs. ☐ Miss Date of Birth

Name of 3rd applicant ☐ Mr. ☐ Mrs. ☐ Miss Date of Birth

PERMANENT ACCOUNT NUMBER (PAN) & KYC Compliant - Mandatory (Ref. Instruction No.11 & 12)

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

CONTACT DETAILS

Mailing Address (Please provide complete address, P.O. Box alone is not adequate)

Add 1

Add 2 District

Add 3 City

State Country Pin

Overseas Address (Mandatory for NRI/FII Applicants) Address for Correspondence (for NRI Applicants only) ☐ Indian ☐ Foreign

City Country Zip

Tel. No. STD Code Office Residence Fax

Mobile No. E-mail ID.

*E-MAIL COMMUNICATION

*If the investor has provided his E-mail Address in application Form all future communication shall be in the electronic mode.

ACKNOWLEDGEMENT

Received from

An application for allotment of Units under Reliance Fixed Horizon Fund - XVIII - Series 4 ☐ Growth Option ☐ Dividend Payout Option

☐ Switch Over From (Scheme)

Plan: Option:

Amount Rs. Or Units

Cheque / DD No. Dated / /

Rs. Drawn on Bank

Acceptance of the Application is subject to the application being complete in all respects and submission of the relevant required documents.

App. No. **FHF XVIII-4-00000005**

Signature, Date & Stamp

BANK ACCOUNT DETAILS MANDATORY (Refer Instruction No. 5)

A/c. type ☐ SB ☐ Current ☐ NRO ☐ NRE ☐ FCNR

Account No.

Bank
Branch
Address
Branch
City

I.F.S.C. Code

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.

MODE OF PAYMENT / SUBSCRIPTION DETAILS MANDATORY (Refer Instruction No. 13)

Reliance Fixed Horizon Fund - XVIII - Series 4

☐ Growth Option☐ Dividend Payout Option

Investment Amount Rs

Instrument Details:

☐ Cheque☐ DD*

No.:

Dated:

Drawn on

Bank & Branch

Source of Funds:

☐ SB☐ Current☐ NRO☐ NRE*☐ FCNR*☐ Rupee Draft purchased abroad*☐ Other* Pl. Specify

Account No.

* Please attach an Account Debit Certificate from Bankers

For Switch

☐ Switch Over From (Scheme)

Plan:

Option:

Amount

Rs.

Or

Units

Switch Over application to be submitted only at Designated Investor Service Centers of RMF (Refer the Instruction No. 21)

NOMINATION (Please see Instruction No. 16)

I/We _____, _____ and _____
 (Unit holder 1) (Unit holder 2) (Unit holder 3)
 do hereby nominate the person(s) more particularly described hereunder/and*/cancel the nomination made by me/us on the _____ day of _____
 in respect of the Units under Folio No. _____ (* strike out which is not applicable)

Name and Address of Nominee(s)	Date of Birth	Date of Name and Address of Guardian	Signature of Guardian	Proportion (%) by which the units will be shared by each Nominee (should aggregate to 100%)
(to be furnished in case the Nominee is a minor)				

DECLARATION & SIGNATURE/S (Refer Instruction No. 8)

I/We would like to invest in Reliance Fixed Horizon Fund - XVIII - Series 4 subject to terms of the Scheme Information Document and subsequent amendments thereto. I/We have read the instructions and the Scheme Information 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. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.

APPLICABLE TO NRIs ONLY 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.

Place : _____ Date : _____

SIGNATURE/S

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



CHECK LIST

Please ensure that:

- ☐ Your Application Form is complete in all respect, Name, Address & contact details are mentioned in full, signed by all applicants.
- ☐ Bank Account Details are entered completely and correctly.
- ☐ Permanent Account Number (PAN) of all the applicants are mandatory. Please refer to instruction no. 11 for details.
- ☐ For KYC, please refer to instruction no. 12 for details.
- ☐ Appropriate Option is ticked.
- ☐ The Cheque / DD is drawn in favour of "Reliance Fixed Horizon Fund", dated and duly signed.
- ☐ Application Number is mentioned on the reverse of the Cheque / DD.
- ☐ Documents as listed alongside are submitted along with the Application (as applicable to your specific case).

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

AUTO SWITCH FORM

Please read the instructions carefully. before filling up the application

1. DISTRIBUTOR/BROKER INFORMATION

Name & Broker Code / ARN	Sub Broker / Sub Agent Code
ARN-11770	

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

2. EXISTING UNIT HOLDER INFORMATION

FOLIO NO. _____

3. PARTICULARS OF APPLICANT

Unitholding Option ☐ Demat Mode ☐ Physical Mode (Refer Instruction No. 10)

4. DEMAT ACCOUNT DETAILS (Please ensure that the sequence of names as mentioned in the application form matches with that of the account held with any one of the Depository Participant.) Demat Account details are compulsory if demat mode is opted above.

National Securities Depository Limited	Depository participant Name _____ DP ID No. _____ Beneficiary Account No. _____	Central Depository Securities Limited	Depository participant Name _____ Target ID No. _____
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Name of Sole / 1st applicant/Minor/Karta of HUF/ Non-Individual Mr. / Miss / Master / M/s.	Date of Birth **
_____	_____
(** Date of birth mandatory only if applicant is minor)	
Name of Parent / Guardian in case of Minor / or Contact Person for Non-Individual applicants <input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Miss	Relation with Minor/Designation
_____	_____
Name of 2nd applicant <input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Miss	Date of Birth
_____	_____
Name of 3rd applicant <input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Miss	Date of Birth
_____	_____

5. PERMANENT ACCOUNT NUMBER (PAN) & KYC Compliant

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

6. AUTO SWITCH FACILITY (Refer Instruction No. 3)

Name of 'Transferor' Scheme/Plan/Option _____

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

Name of 'Transferee' Scheme/Plan/Option _____

7. DECLARATION & SIGNATURE/S

I/We would like to invest in Reliance _____ subject to terms of the Scheme Information Document and subsequent amendments thereto. I/We have read the instructions and the Scheme Information 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. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. **APPLICABLE TO NRIs ONLY:** 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.

First/Sole Unit holder / Guardian

Second Unit holder

Third Unit holder

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

<p>RELIANCE Mutual Fund</p> <p>Received from _____</p> <p>Auto Switch Rs. _____ OR _____ Units</p> <p>on _____</p> <p>From Scheme _____ Plan _____ Option _____</p> <p>to Scheme _____ Plan _____ Option _____</p>	<p>Folio No. _____</p> <p>APP No. : FHF XVIII-4-00000005</p> <p>Stamp of receiving branch</p> <p>_____</p> <p>& Signature</p>
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INSTRUCTIONS

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

ACKNOWLEDGEMENT SLIP



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

INSTRUCTIONS TO HELP YOU COMPLETE THE MAIN APPLICATION FORM

1. Please read the Key Information Memorandum and the Scheme Information Document of Reliance Fixed Horizon Fund – XVIII – Series 4 carefully before investing. All applicants are deemed to have read, understood and accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the Application Form and tendering payment.
2. The application form must be filled in English in BLOCK letters using Black or Dark Blue Colored ink. Incomplete applications are liable to be rejected. Please refer to the checklist at the bottom of the application form to ensure that the requisite details and attachments have been provided. This will help in avoiding processing delays and / or rejection of your Application Form.
3. The Applicants' name and address must be given in full (P.O. Box No. alone is not sufficient). In case of multiple applicants, all communication and payments towards dividend / redemption will be made in the name of / favoring first applicant only. If the first applicant is a minor, the name of the Guardian who will sign on behalf of the minor should be filled in the space provided. Please fill in your date of birth as this may be required for validating your identity for certain transactions/communication. Also, please provide Telephone No./E-mail Id. of the first applicant, so as to facilitate faster and efficient communication.
4. The Minimum investment amount for Reliance Fixed Horizon Fund – XVIII – Series 4 under all Plan is Rs. 5,000 per option and in multiples of Re. 1 thereafter.
5. As per the SEBI guidelines, it is mandatory for investors to mention their bank account details in the application form. In the absence of the bank details the application form will be rejected.

RCAM / RMF is also providing a facility to the investors to register multiple bank accounts. By registering multiple bank accounts, the investors can use any of the registered bank accounts to receive redemption / dividend proceeds. These account details will be used by the RCAM / RMF for verification of instrument used for subscription to ensure that third party payments are not used for mutual fund subscription, except as permitted. Investors are requested to avail the facility of registering multiple bank accounts by filling in the Application Form for Registration of Multiple Bank Accounts available at our DISC or on our website at www.reliancecmutual.com

6. In case of non-individual applicants, i.e. HUF / Companies / AOP / BOI / Trusts / Societies / FIIs etc. the name, email-ID and telephone number of the contact person to whom the correspondence should be addressed to should be provided.
7. If the investor(s) has/have provided his/her email address in the application form or any subsequent communication in any of the folio belonging to the investor(s), RMF/Asset Management Company reserves the right to use Electronic Mail (email) as a default mode to send various communication which include account statements for transactions done by the investor(s). The investor(s) may request for a physical account statement by writing or calling RMF's Investor Service Center/ Registrar & Transfer Agent. In case of specific request received from the investor(s), RMF shall endeavor to provide the account statement to the investor(s) within 5 working days from the receipt of such request. RMF shall comply with SEBI Circular No. IMD/CIR/12/80083/2006 dated November 20, 2006 with respect to dispatch of the account statement.
8. Signatures should be in English or in any other Indian language. Thumb impressions must be attested by a Judicial Magistrate/Notary Public under his/her official seal. In case of HUF, the Karta should sign on behalf of the HUF. Authorised signatories, signing on behalf of a Co./Body Corp./ Society/ Trust etc. should sign under their official designation. A list of Authorised Signatories with their names & designations duly certified /attested by the bankers should be attached with the application form.
9. In case the application is made under a Power of Attorney (PoA), a duly certified copy thereof duly notarised should be submitted with the application. The POA document should contain the signatures of both the Applicant & the constituted Attorney.
10. Application made by a Limited Company or by a Body Corporate or a registered Society or a Trust, should be accompanied by a copy of the relevant resolution or authority to make the application, as the case may be, alongwith a certified copy of the Memorandum and Articles of Association or Trust Deed / Bye Laws / Partnership Deed, whichever is applicable.
11. 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. Please refer to Statement of Additional Information for more details.

12. Know Your Client Requirements (KYC) is now mandatory for all investors, irrespective of the amount of investment with effect from January 01, 2011. 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, to verify and maintain the record of identity and address of the investors.

The KYC Status will be validated with the records of the Central Agency before allotting the units. Reliance Mutual Fund (RMF) / Reliance Capital Asset Management Limited (RCAM) will not be held responsible and /or liable for rejection of KYC Form, if any, by the Central Agency. Applications for subscriptions of above mentioned category of the investors without valid KYC compliance may be rejected. Provided further, where it is not possible to verify the KYC Compliance status of the investor at the time of allotment of units, the RMF / RCAM shall verify the KYC compliance status of the investor within a reasonable time after the allotment of units. In the event of non compliance of KYC requirements, the RMF / RCAM reserves the right to freeze the folio of the investor(s) and affect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load, if any.

The Investors are advised to submit KYC Acknowledgement Copy if the KYC is under process.

13. Payment should be made by a single cheque/DD and must be payable locally, in the city where the official collection centre of RMF is located / where the application is submitted. Out station cheques/DDs or cash will not be accepted.

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

- The Cheque/DD should be crossed/checked "Account payee" and drawn in favour of "Reliance Fixed Horizon Fund"

Reliance Mutual Fund will not accept Third Party Payments for subscriptions. When payment is made from a bank account other than that of the beneficiary investor, the same is referred to as a "Third Party Payment". In case of subscription with joint holders, the first holder is considered as the beneficiary investor.

Instructions continued

14. Please mention the application serial no. on the reverse of the cheque/demand draft tendered with the application.
15. In case payment is made through Demand Draft or Bankers Cheque or Indian Rupee draft purchased abroad or from FCNR / NRE A/c., an Account Debit Certificate from the Bank issuing the draft, confirming the debit should be submitted. For subscription made by NRE / FCNR Account cheques, the application forms must be accompanied with a photocopy of the cheque or Account Debit Letter / Certificate from the bankers.
16. Nomination:
 - (i) **For units held in physical mode:**
 - (a) Nomination facility is available to individuals applying on their own behalf i.e. singly or jointly.
 - (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, BoIs and partnership firms shall have no right to make any nomination.
 - (f) The nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, karta of HUF or power of attorney holder.
 - (g) On registration of nomination a suitable endorsement shall be made on the statement of account or in the form of a separate letter.
 - (h) The facility of nomination is available to a unitholder under SEBI (MFs) Regulations and guidelines issued by SEBI from time to time.
 - (i) Nomination in respect of units stands rescinded, upon the transfer of units.
 - (j) On cancellation of nominations, the nomination shall stand rescinded and RMF shall not be under any obligation to transfer the units in favour of the nominee
 - (k) Where a nomination in respect of any unit has been made, the units shall, on the death of the 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, non-expression of desire to change or substitute the nominee by surviving unitholder shall be deemed to be the consent of surviving unitholder for the existing nomination.
 - (m) Transmission made by the AMC as aforesaid, shall be a full discharge to the AMC from all liabilities in respect of the said units.
 - (n) The Maximum number of Nominees shall be limited to 3(three).
 - (ii) **For units held in Electronic mode:**
 - (a) The nomination facility will not be provided for the units held in Electronic Form with the Depository. The nomination details provided by the Unit holder to the depository will be applicable to the Units of the Scheme. Such nomination including any variation, cancellation or substitution of Nominee(s) shall be governed by the rules and bye-laws of the Depository.
17. In case of NRI/FII investors the Account Statements and other correspondence will be sent to the mailing address mentioned. The Redemption cheques and dividend warrants will be sent to the bankers directly.
18. All applications are accepted subject to detailed scrutiny and verification. Applications which are not complete in all respects are liable for rejection, either at the collection point itself or subsequently after details scrutiny/verification at the back office of the registrars.
19. Please contact your nearest Investor Service Centre or write to the Registrars, Ms. Karvy Computershare Pvt. Ltd., Madhura Estate, Municipal No.1-9/13/C, Plot No.13 & 13C, Survey No.74 & 75, Madhapur Village, Serlingampally Mandal & Municipality, R.R.District, Hyderabad - 500 081. or send an email to customer_care@reliancemutual.com.
20. The Unit holders are given an Option to hold the units by way of an Account Statement or in Dematerialized ('Demat') form. Unit holders opting to hold the units in demat form must provide their Demat Account details in the specified section of the application form. The Unit holder intending to hold the units in Demat form are required to have a beneficiary account with the Depository Participant (DP) (registered with NSDL / CDSL as may be indicated by the Fund at the time of launch of the Plan) and will be required to indicate in the application the DP's name, DP ID Number and the beneficiary account number of the applicant with the DP. Applicants must ensure that the sequence of names as mentioned in the application form matches that of the account held with the Depository Participant. Client ID, Names, Address and PAN details, other KYC norms mentioned in the application form Depository master. Only those applications where the details are matched with the depository data will be treated as valid applications. If the details mentioned in the application are incomplete/incorrect, not matched with the depository data, the application shall be treated as invalid and shall be liable to be rejected. In case Unit holders do not provide their Demat Account details, an Account Statement shall be sent to them. Such investors will not be able to trade on the stock exchange till the holdings are converted in to demat form.
21. The units from the Transferor Scheme will be switched in to the Reliance Fixed Horizon Fund XVIII - Series 4 subject to provisions mentioned in the Scheme Information Document of the Transferor Scheme. The units in the Transferee Scheme i.e. Reliance Fixed Horizon Fund XVIII - Series 4 will be allotted at the New Fund Offer Price of the Scheme on the allotment date.

Mutual Fund

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

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

App. No. FHF XVIII-4-00000005

BROKER / AGENT INFORMATION		FOR OFFICE USE ONLY			
Name and AMFI Regn No	Sub Broker Name & Code	SCSB	SCSB IFSC Code	Syndicate Member Code	SL No.

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

TO BE FILLED IN CAPITAL LETTERS. Pl. use one box for each letter, leaving one box blank between two words. Please tick whichever is applicable.

ASBA facility is available only for investor subscribing for units in Dematerialised form.					
DEMAT ACCOUNT DETAILS					
National Securities Depository Limited	Depository participant Name				
	DP ID No.	I	N		
	Beneficiary Account No.				
Central Depository Securities Limited	Depository participant Name				
	Target ID No.				

Investor Category (Ref. Instruction No.10)																													
IND	<input type="checkbox"/>	NRI	<input type="checkbox"/>	HUF	<input type="checkbox"/>	CO	<input type="checkbox"/>	FI	<input type="checkbox"/>	MF	<input type="checkbox"/>	NIF	<input type="checkbox"/>	IF	<input type="checkbox"/>	IC	<input type="checkbox"/>	VC	<input type="checkbox"/>	FII	<input type="checkbox"/>	FIISA	<input type="checkbox"/>	EMP	<input type="checkbox"/>	DIR	<input type="checkbox"/>	OTHERS	

Name of Sole / 1st applicant/Minor/Karta of HUF/Non-Individual Mr. / Miss / Master / M/s.	Date of Birth**
	D D M M Y Y Y Y

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

Relation with Minor/Designation

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

Instrument Details:	
Reliance Fixed Horizon Fund - XVIII - Series 4	<input type="checkbox"/> Growth Option <input type="checkbox"/> Dividend Payout Option Investment Amount Rs.

DETAILS OF BANK ACCOUNT FOR BLOCKING OF FUNDS	
Bank Account No.	
Bank Name & Branch where Account is held	

Total Amount to be Blocked (Rupees in Figures)	
Rupees in Words	

DECLARATION & SIGNATURE/S	
<p>1) I/ We would like to invest in Reliance Fixed Horizon Fund - XVIII - Series 4 and hereby undertake that, I/ we have read the instructions contained in the Application Form and Scheme Information Document and Statement of Additional Information and subsequent amendments thereto and I am/ we are eligible to invest using ASBA facility in terms of the applicable SEBI Regulations/ Circulars. 2) In accordance with provisions of ASBA in the SEBI ICDR Regulations, 2009 and as disclosed in the Scheme Information Document /Statement of Additional Information, I/We authorize (a) the SCSB to do all acts as are necessary to make an application in the NFO, including blocking the amount to the extent mentioned in specifically at the relevant place above in "DETAILS OF BANK ACCOUNT FOR BLOCKING OF FUNDS", unblocking of funds in the bank account maintained with the SCSB specified above, transfer of funds to the relevant account of the Scheme upon receipt of instructions from the Registrar to the NFO after finalisation of allotment, entitling me/us to receive units on such transfer of funds, etc. (b) Registrar to the NFO to issue instructions to the SCSB to unblock the funds in the bank account specified above upon finalisation of allotment and to transfer the requisite money to the account of the Scheme. 3) In case the amount available in the bank account specified above is insufficient, the application will be rejected. 4) If the DP ID, Beneficiary or PAN furnished by me/us above is incorrect or incomplete or not matching with the depository records, my/ our application shall be rejected and the Issuer or SCSB shall not be liable for losses, if any. I/We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. APPLICABLE TO NRIs ONLY 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.</p>	

SIGNATURE OF BANK ACCOUNT HOLDERS	

ACKNOWLEDGEMENT	
Received from	App. No. FHF XVIII-4-00000005
An application for allotment of Units under Reliance Fixed Horizon Fund - XVIII - Series 4 <input type="checkbox"/> Growth Option <input type="checkbox"/> Dividend Payout Option	
SCSB A/C Details	
Bank Account No. Bank Name & Branch where Account is held	
Amount Blocked Rs.(in figures)	
Rs. (in words)	
	SCSB Signature, Date & Stamp

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

Instructions

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

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

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

* HUF should apply only through karta

Key Information Memorandum cum Application Form Reliance Fixed Horizon Fund – XVIII –Series 4

(A Close Ended Income Scheme)

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

<p>SPONSOR Corporate Office: Reliance Capital Limited H Block, 1st Floor, Dhirubhai Ambani Knowledge City, Koparkhairne, Navi Mumbai – 400 710. Tel : 022 – 30327000, Fax. 022 – 30327202</p> <p>TRUSTEE Reliance Capital Trustee Co. Limited Corporate Office: 11th floor & 12th floor, One Indiabulls Centre, Tower 1, Jupiter Mills Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai – 400 013. Tel No. – 022-30994600 Fax No. – 022-30994699</p> <p>INVESTMENT MANAGER Corporate Office: Reliance Capital Asset Management Limited 11th floor & 12th floor, One Indiabulls Centre, Tower 1, Jupiter Mills Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai – 400 013. Tel No. – 022-30994600 Fax No. – 022-30994699</p>	<p>REGISTRAR Karvy Computershare Pvt. Ltd. Madhura Estate, Municipal No.1-9/13/C, Plot No.13 & 13C, Survey No.74 & 75, Madhapur Village, Serlingampally Mandal & Municipality, R.R.District, Hyderabad – 500 081. Tel: 040-40308000 Fax: 040-23394828</p> <p>CUSTODIAN Deutsche Bank A.G. Kodak House, 222, Dr. D.N. Road, Mumbai – 400 001</p> <p>AUDITORS TO THE SCHEME Haribhakti & Co. Chartered Accountants 42, Free Press House, Nariman Point, Mumbai – 400 021</p> <p>E-mail : customer_care@reliancecmutual.com 'Touchbase' [Customer Helpline] 3030 1111 Investors using mobile phones need to prefix STD Code of their respective city before 3030 1111.</p> <p>MTL/BSNL subscribers need to dial 022 – 3030 1111. Overseas callers need to dial 91 – 22 – 3030 1111. Website: www.reliancecmutual.com</p> <p>REGISTERED OFFICE Reliance Capital Asset Management Limited/ Reliance Capital Trustee Co. Limited "Reliance House", Nr. Mardia plaza, Off. C.G. Road, Ahmedabad 380006</p>
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This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document and Statement of Additional Information available free of cost at any of the Investor Service Centres or distributors or from the website www.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.

Disclaimer: "As required, a copy of this Scheme Information Document has been submitted to National Stock Exchange of India Limited (hereinafter referred to as NSE). NSE has given vide its letter NSE/LIST/148502-G dated October 05, 2010 permission to the Mutual Fund to use the Exchange's name in this Scheme Information Document as one of the stock exchanges on which the Mutual Fund's units are proposed to be listed subject to, the Mutual Fund fulfilling the various criteria for listing. The Exchange has scrutinized this Scheme Information Document for its limited internal purpose of deciding on the matter of granting the aforesaid permission to the Mutual Fund. It is to be distinctly understood that the aforesaid permission given by NSE should not in any way be deemed or construed that the Scheme Information Document has been cleared or approved by NSE; nor does it in any manner warrant, certify or endorse the correctness or completeness of any of the contents of this Scheme Information Document; nor does it warrant that the Mutual Fund's units will be listed or will continue to be listed on the Exchange; nor does it take any responsibility for the financial or other soundness of the Mutual Fund, its sponsors, its management or any scheme of the Mutual Fund. Every person who desires to apply for or otherwise acquire any units of the Mutual Fund may do so pursuant to independent inquiry, investigation and analysis and shall not have any claim against the Exchange whatsoever by reason of any loss which may be suffered by such person consequent to or in connection with such subscription /acquisition whether by reason of anything stated or omitted to be stated herein or any other reason whatsoever."

Scheme	Duration*	New Fund Offer Opens	New Fund Offer Closes
Reliance Fixed Horizon Fund – XVIII – Series 4	100 days from the date of allotment of units	01st March, 2011	03rd March, 2011

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

INVESTMENT OBJECTIVE

The primary investment objective of the scheme is to seek to generate regular returns and growth of capital by investing in a diversified portfolio of Central and State Government securities and Other fixed income/ debt securities normally maturing in line with the time profile of the scheme with the objective of limiting interest rate volatility

ASSET ALLOCATION PATTERN OF THE SCHEME

Instruments	Asset Allocation		Risk Profile
	Minimum	Maximum	
Money Market instruments	0%	85%	Medium to Low
Government Securities issued by Central &/or State Govt & other fixed income/ debt securities including but not limited to Corporate bonds	15%	100%	Medium to Low

The Scheme will not invest in Securitised Debt. The maturity of the securities will be in line with the maturity profile of the scheme. In terms of SEBI/IMD/Circular No. 12/147132/08 dated December 11, 2008, the scheme shall invest only in such securities which mature on or before the date of the maturity of the Scheme. The scheme does not intend to make any investments in Foreign/ Overseas Securities. The total debt derivative exposure would be restricted to 50% of the net assets of the scheme.

The investment managers would have the flexibility to invest the debt component into floating rate debt securities in order to reduce the impact of rising interest rates in the economy. Derivatives may be used to create synthetic fixed rate bond/ floating rate bonds. Gross investments in securities under the Scheme which includes Debt securities, Money Market Instruments and derivatives will not exceed 100% of the net assets of the Scheme.

The AMC reserves the right to change the above pattern in the interest of the investors depending on the market conditions for a shortterm period of defensive consideration. In case of deviation if any, from the asset allocation pattern the AMC will endeavour to rebalance within a period of 30 days.

Duration: 100 days from the date allotment of units. However if the maturity date falls on a non working day, the succeeding working day shall be considered for the purpose of maturity of the scheme.

WHAT ARE THE INVESTMENT STRATEGIES

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

The investments in debt instruments carry various risks like interest rate risk, liquidity risk, default risk, purchasing power risk etc. While they cannot be done away with, they can be minimized by diversification and effective use of hedging techniques.

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

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

- Prevailing interest rate scenario
- Quality of the security / instrument (including the financial health of the issuer)
- Maturity profile of the instrument
- Liquidity of the security
- Growth prospects of the company / industry
- Any other factors in the opinion of the fund management team

RISK MITIGATION FACTORS /RISK CONTROL

The Fund Management proposes to use analytic risk management tools like VAR / convexity/ modified duration for effective portfolio management.

RISK PROFILE OF THE SCHEME

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

1. Risks associated with investing in Bond

- Interest Rate Risk:** As with all debt securities, changes in interest rates will affect the Scheme's Net Asset Value as the prices of securities generally increase as interest rates decline and generally decrease as interest rates rise.
- Liquidity or Marketability Risk:** This refers to the ease at which a security can be sold at or near its true value.
- Credit Risk:** Credit risk or default risk refers to the risk which may arise due to default on the part of the issuer of the fixed income security (i.e. will be unable to make timely principal and interest payments on the security).
- Reinvestment Risk:** This risk refers to the interest rate levels at which cash flows received from the securities in the Scheme or from maturities in the Scheme are reinvested.

2. Risks associated with Investing in Derivatives

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

3. Risks associated with Listing of Units

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

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

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

PLANS AND OPTIONS

Reliance Fixed Horizon Fund – XVIII – Series 4		Growth Option Dividend Payout Option
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APPLICABLE NET ASSET VALUE

For Purchases including switch-ins:

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

For Redemptions including switch-outs

No redemption/repurchase of units shall be allowed prior to the maturity of the scheme. Investors wishing to exit may do so by selling their units through stock exchanges. The scheme shall be fully redeemed on the date of maturity and redemption proceeds shall be paid out within 10 business days, subject to availability of all relevant documents and details.

MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS	
PURCHASE	REPURCHASE (Redemption)
The Minimum investment amount for Reliance Fixed Horizon Fund – XVIII – Series 4 under all Plans is Rs. 5,000 per option and in multiples of Re. 1 thereafter. Since the Scheme is a close ended scheme, units can be subscribed for, only during the New Fund offer period of the Scheme.	No redemption/repurchase of units shall be allowed prior to the maturity of the scheme. Investors wishing to exit may do so by selling their units through stock exchanges. The scheme shall be fully redeemed on the date of maturity and redemption proceeds shall be despatched within 10 business days, subject to availability of all relevant documents and details.

DESPATCH OF REPURCHASE (REDEMPTION) REQUEST

No redemption/repurchase of units shall be allowed prior to the maturity of the scheme. Investors wishing to exit may do so by selling their units through stock exchanges. The scheme shall be fully redeemed on the date of maturity and redemption proceeds shall be despatched within 10 business days, subject to availability of all relevant documents and details.

DEMATERIALIZATION

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

Unit holders opting to hold the units in demat form must provide their Demat Account details in the specified section of the application form. The Unit holder intending to hold the units in Demat form are required to have a beneficiary account with the Depository Participant (DP) (registered with NSDL / CDSL as may be indicated by the Fund) and will be required to indicate in the application the DP's name, DP ID Number and the beneficiary account number of the applicant with the DP.

In case Unit holders do not provide their Demat Account details, an Account Statement shall be sent to them. Such investors will not be able to trade on the stock exchange till the holdings are converted in to demat form.

TRANSFER OF UNITS

Units held in Demat form are transferable in accordance with the provisions of SEBI (Depositories and Participants) Regulations, as may be amended from time to time. Transfer can be made only in favour of transferees who are capable of holding units and having a Demat Account.

The delivery instructions for transfer of units will have to be lodged with the DP in requisite form as may be required from time to time and transfer will be effected in accordance with such rules / regulations as may be in force governing transfer of securities in dematerialized mode.

BENCHMARK INDEX: The benchmark index is CRISIL Short Term Bond Fund Index.

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

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

NAME OF THE FUND MANAGER: Mr. Amit Tripathi

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

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

EXPENSES OF THE SCHEME

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

Annual Scheme Recurring Expenses : These are the fees and expenses for operating the scheme. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents' fee, marketing and selling costs etc. as given in the table below.

Recurring Expenses		Estimated Expenses	
Net Assets	Maximum Expenses (%)	Particulars	% of Net Assets
Upto Rs. 100 crores	2.25%	Investment Management & Advisory Fee	1.25
Next Rs. 300 crores	2.00%	Custodial Fees	0.02
Next Rs. 300 crores	1.75%	Registrar & Transfer Agent Fees including cost related to providing accounts statement, dividend/redemption cheques/warrants etc.	0.04
Balance	1.50%	Marketing & Selling Expenses including Agents Commission and statutory advertisement	0.20
		Brokerage & Transaction Cost pertaining to the distribution of units	0.70
		Audit Fees / Fees and expenses of trustees	0.01
		Costs related to investor communications	0.01
		Costs of fund transfer from location to location	-
		Other Expenses	0.02
		Total Recurring Expenses	2.25

These estimates have been made in good faith as per the information available to the Investment Manager based on past experience and are subject to change inter-se. Types of expenses charged shall be as per the Regulations. Investors are requested to note that with effect from December 11, 2008, listing fees is a permissible expense which will be charged to the scheme within the above mentioned limits as under Regulation 52(4). Please refer Scheme Information Document for details.

LOAD STRUCTURE	ENTRY LOAD	EXIT LOAD
Reliance Fixed Horizon Fund - XVIII - Series 4	Nil	Nil

There is no Entry load on the subscriptions, which can be made only during the NFO period. Since the scheme shall be listed on NSE or any other recognised stock exchange exit load shall not be applicable.

In accordance with the requirements specified by the SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009 no entry load will be charged for purchase / additional purchase / switch-in accepted by RMF with effect from August 01, 2009. The upfront commission on investment made by the investor, if any, will be paid to the ARN Holder (AMFI registered Distributor) directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder

WAIVER OF LOAD FOR DIRECT APPLICATIONS

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

DAILY NET ASSET VALUE (NAV) PUBLICATION

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

TAX TREATMENT FOR THE INVESTORS (UNITHOLDERS)

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

APPLICATION SUPPORTED BY BLOCKED AMOUNT (ASBA)

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

The list of SCSBs and their designated branches where ASBA application form can be submitted is available on the websites of BSE (www.bseindia.com), NSE (www.nseindia.com) and SEBI (www.sebi.gov.in).

FOR INVESTOR GRIEVANCES PLEASE CONTACT
Karvy Computershare Pvt. Ltd. :- Madhura Estate, Municipal No.1-9/13/C, Plot No.13 & 13C, Survey No.74 & 75, Madhapur Village, Serlingampally Mandal & Municipality, R.R.District, Hyderabad - 500 081. Tel: 040-40308000 Fax: 040-23394828
Reliance Mutual Fund :- 11th floor & 12th floor, One Indiabulls Centre, Tower 1, Jupiter Mills Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013. Tel No. - 022-30994600 Fax No. - 022-30994699

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.

Date : 15th February, 2011

RMF/R&T/APP/VER 1.0/13-10-2010

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DESIGNATED INVESTOR SERVICE CENTRES RELIANCE CAPITAL ASSET MANAGEMENT LTD.

Adayar: Shop No. 3, Ground Floor, Anu Arcade, No. 1, 15th Cross Street, Shashtri Nagar, Adyar, Chennai-20. **Agra:** Shop No. 110, Block No. 28/2, Sanjay Place LIC Road, Agra - 282 002. **Ahmedabad:** 4th Floor, Megha House, Mithakhali, Law Garden Road, Ellis Bridge, Ahmedabad - 380 006. **Ajmer:** 3rd Floor, India Square, India Motor Circle, Kutchery Road, Ajmer 305001. **Alappuzha:** 3rd Floor, Chandra Square, Cullen Road, Alappuzha - 688011. **Aluva:** Poornima building, 1st floor, above Centurion Bank, bypass road, Aluva - 683101. **Alwar:** Jai Complex, 1st Flr., Plot No. 1, Road No. 2, Alwar 301001. **Allahabad:** 2nd floor, House No. 31/59, Shiv Mahima Complex, Civil Lines, Allahabad - 211 001. **Ambala:** 2nd Floor, Shanti Complex, Jagadri Road, Opp. Civil Hospital, Ambala Cantt - 133001. **Amravati:** Vimaco Towers, C Wing 4,5,6, Amravati - 444601. **Asansol:** 2nd Floor, Laxi Narayan Avenue, Room No -30, Murgasol, G.T Road, 2nd Floor, Asansol. **Amritsar:** SF-1, 2nd Floor, 10, Eminent Mall, The Mall, Amritsar - 143 001. **Anand:** 2nd Floor, 204, Maruti Sharnam, Anand Vidhyanagar Road, Anand - 388001. **Andheri:** Shop no. 3, ground floor, Mona shopping centre, J P Road, Near Navrang Cinema, Andheri (W), Mumbai - 400058. **Anna Nagar:** Shop No. G-5, Ground floor, N R Dave Complex, 201/C-34, 2nd Avenue, 11th Main Road Corner, Anna Nagar, Chennai - 600 040. **Aurangabad:** C-8, 2nd floor, Aurangabad, Business center, Adalat Road, Aurangabad - 431001. **Balasore:** Ground Floor, Station Bazaar, Balasore 756001. **Bangalore:** N-112-114, 1st floor, North Block, Manipal centre, Dickenson Road, Bangalore - 560 042. **Bareilly:** 1st Floor, 54, Civil Lines, Ayub Khan Chauraha, Bareilly - 243001. **Bardoli:** 1st Floor, Office No 68,69,70, Mudit Palace, Station Road, Bardoli - 394601. **Bellary:** Gnanandam, First Floor, 1st Cross, Gandhi Nagar, Bellary - 583101. **Berhampur:** 1st Floor, Dharma -Nagar (1st Lane) Berhampur -760002. **Bharuch:** Bluechip, 1st Floor, Shevashram Road, Panch Batti, Bharuch - 392001. **Bhatinda:** Jindal Complex, 1st Floor, G T Road, Near ICICI Bank, Bathinda - 151001. **Bhavnagar:** 3rd Floor, Corporate House, Plot No. 11B, Waghawadi Road, Bhavnagar -364004. **Bhilwara:** 1st Floor, 101, S K Plaza, Pur road, Bhilwara. **Bhuj:** Ground Floor, Office No. 1, Pooja Complex, Next to ICICI Bank, Station Road, Bhuj - 3700 01. **Bikaner:** 1st Floor, near M.R.M. Office, Modern Market Circle. **Bhopal:** FF-7, 1st floor, Mansarovar Commercial Complex, Near Habibganj Railway station, Bhopal-462 016. **Bhubaneswar:** 2nd Floor, Near Kalsi Petrol Pump, 5 - Janpath Karvil Nagar, Bhubaneswar - 751001. **Borivali:** Shop No. 5, ground floor, Kapoor Apartment, 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), Mumbai-92. **Calicut:** 6/1002M, 4th Floor, City Mall, Kannur Road (Opp Y.M.C.A), Calicut - 673 001. **Chandigarh:** SCO 127-128, 1st floor, Sector 9 C, Chandigarh 160 009. **Chennai:** Reliance House, No. 6 Haddows Road, Opp Shastri Bhavan, Chennai 600006. **Cochin:** 3rd Floor, Chicago Plaza, Rajaji Road, Cochin-682035. **Coimbatore:** 575 C, Shylaja Chambers, D B Road, R S Puram, Coimbatore - 641 002. **Dadar:** Shop No.12, Ground Floor, Yusuf Building Nos 1, 31-31C Junction of Ranade Road & Gokhale Road, Dadar, Mumbai -28. **Dalhousie:** 14B, 18, British Indian Street, GF Shop No. 14, Kolkata - 700 001. **Dehradun:** 2nd Floor, NCR Corporate Plaza, New Cantt Road, Dehradun - 248001. **Dhanbad:** 4th Floor, Shree Laxmi Complex, Bank Mode, Dhanbad - 826001. **Dindigul:** 2/2, 1st floor, Surya Tower, Above ICICI Bank, Salai Road, Dindigul - 624001. **Durgapur:** 4th Floor, City Plaza, City Center-Durgapur - 713216. **Erode:** Samy's Nest, No.63, Mosuvanna Street EVN Road, Erode -638011. **Faridabad:** Booth no. 112-P, Sector-15, Urban Estate, Faridabad - 121 007. **Gandhinagar:** Office No 313, Meghmalhar, Sector 11, Ch Road, Gandhinagar - 382 017. **Ghaziabad:** RDC-16, Advocate Chambers, Raj Nagar, Ghaziabad - 201 002. **Godhra:** 2nd Floor, Gururupa Complex, LIC Road, Near SBI, Godhra - 389001. **Gorakhpur:** 1st Floor, Radhika Complex, Medical Road, Gorakhpur - 273409. **Guntur:** Pranavam Plaza, Door No. 5-35-69, 4/9, Brodipet, Guntur - 522002. **Gurgaon:** Shop no. 207, DLF Central Arcade, DLF -II, Gurgaon, Haryana - 122 001. **Guwahati:** 2E, 2nd Floor, Dihang Arcade, ABC, Rajiv Bhavan, G S Road, Guwahati - 781 005. **Gwalior:** 3rd Floor, Alankanda Tower, City Centre, Gwalior - 474002. **Haldwani:** 1st Floor, J K Tower, Nainital Road, Teri Puliya, Kathgodam, Haldwani - 263139. **Hoshiyarpur:** 2nd Floor, Eminent Mall, Plot No. B-XX/214, Main Court, Hoshiyarpur - 146001. **Hubli:** Eureka Junction, 1st Flr, Above ICICI Bank, Travellers Bungalow Road, Hubli - 580029. **Hyderabad:** 2nd Floor, "Shobhan, 6-3-927/A & B, Somajiguda, Raj Bhawan Road, Hyderabad - 500082. **Indore:** 303 & 304, D M Tower, Race Course Rd., Indore 452 001. **Jabalpur:** 90/1A, Dayanand Saraswati ward, 2nd floor, Ahuja Tower, Bhanwartal Extension, 46 Napiar Town, Jabalpur - 482001. **Jaipur:** G-4, Ground Floor, Brij Anukampa Complex Plot No. K-13, Ashok Marg, C Scheme, Jaipur - 302 016. **Jalandhar:** 1st Floor, Gobind Mall, 25 G T Road, Jalandhar 144 001. **Jalgaon:** 18, 2nd Floor, Dhake Colony, Dhake Corporate Centre, Jalgaon - 425 001. **Jammu:** Banu Plaza, B-2, 206, South Block, Railway Head, Jammu, Jammu & Kashmir - 8004. **Jamnagar:** Shop no. 4 & 5, Ground Floor, Shilp, Indira Nagar, Jamnagar - 361 140. **Jamshedpur:** 2nd floor, Om tower, Main Road, Bistupur, Jamshedpur - 831 001. **Janakpuri:** Shop no. 14, B Block Community Centre, Janak puri, New Delhi - 110058. **Jayanagar:** 76/11, Elephant Rock Road, III, Jayanagar, Bangalore - 560 011. **Jhansi:** 1st Floor, 493, "Stephen House", Civil Lines, Opp. Munnatal Power House, Gwalior Road, Jhansi - 284001. **Jodhpur:** C/o. Reliance Infocomm, L.K. Tower, 2nd Floor, Opp. IDBI Bank, Chopasni Road, Jodhpur - 342 001. **Junagarh:** 1st Floor, Moti Palace Building, Opposite Rajji Baug, Moti Baug, Junagarh - 362001. **Kalyan:** Mahavir Complex No.2, Gala No-4, Ground Fr., Santoshi Mata Road, Kalyan West Mumbai - 421301. **Kannur:** 1st Floor, Grand Plaza, Fort Road, Kannur - 670001. **Kanpur:** Ground floor, Office No-3, 14/113, Civil Lines, Kanpur - 208 001. **Khanna:** 2nd Floor, Surya Tower, G T Road, Khanna - 141401. **Kolhapur:** 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 Bose, Kolkata 700 020. **Kota:** Ground Floor, Mewara Plaza, 344, Shopping Centre, rawatbhata gumunpura road, Kota -324007. **Kottayam:** 1st floor, Kaniyamparcamp Arcade, Shastri Road, Kottayam - 686001. **Lucknow:** 3rd Floor, Halwasiyas Commerce House, Habibullah estate, hazratganj, 11 M G marg, Lucknow - 226001. **Lajpat Nagar:** 1st Floor, E-100, (Above Corporation Bank), Lajpat Nagar - II, New Delhi - 110024. **Ludhiana:** Lower Ground Floor, SCO 127-128-129, Feroze Gandhi Market, Ludhiana - 141001. **Madurai:** 1st Floor, Suriya Towers, 272, 273, Goods Shed Street, Madurai - 625001. **Malappuram:** 1st Floor, Dr.Aboos Arcade, Kunnummel, Near St.James Girls High school, Malappuram - 676505. **Malleswaram:** Door No.89 (Old no.36), Ground Floor, 3rd Cross, Sampige Road, Malleswaram, Bangalore - 3. **Mangalore:** 4th Floor, Maximus Commercial Complex, LHH Road, Opp KMC, Mangalore - 575001. **Margao:** Shop No. 3, Mira Building, Pajifond, Near Jain Mandir, Margao, Goa - 403601. **Mathura:** 1st Floor, Tera Tower, Bhuteshwar Road, Mathura. **Meerut:** Ground Floor, G-13, Rama Plaza, WK Road, Meerut - 250001. **Mehsana:** F - 9, F - 10, F - 11, 1st Floor, Wide Angle, Mehvana Highway, Near Khari Bridge, Mehvana - 384002. **Mulund:** Office No. 308/309, 3rd Flr, B Wing, Shankardhan Plaza, J N Road, Mulund (W), Mumbai - 400 080. **Mumbai:** Mittal Chambers, 228, Ground Floor, Nariman Point-21. **Muradabad:** Shop No. G-18, Chadha Shopping Complex, GMD Road, Moradabad - 244 001. **Muzaffarpur:** 1st Floor, Opp Devi Mandir, Near LIC Zonal Office, Club Road, Ramna, Muzaffarpur-842002. **Mysore:** Shop No. 1, Ground Floor, Mahindra Arcade, Saraswathipuram, 2nd Main Road, Mysore - 570009. **Nadiad:** 201, ISCON ARCADE, 2nd Floor, College Road, Nadiad - 387001. **Nagpur:** Office # 2, 3rd Floor, A Block Poonam Chambers, Chhindwara Road, Byramji Town, Nagpur - 440 013. **Nasik:** Ground Floor 57, Karamkela Building, Opp. Old Corporation Building, New Pandit Colony, Sharanpur Road, Nasik 422002. **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. **Panvel:** Shop No.2, Plot No 206/12, Middle Class CHS Ltd, Panvel - 400 706. **Pathankot:** 2nd floor, LML, Mahajan Sales, Dhangu Road, Near Power House, Pathankot - 145001. **Patiala:** SCO 116 - 119, First Floor, New Leela Bhavan, Opposite RLIC, Patiala - 147001. **Patna:** 4th Floor, Shahi Building, Exhibition Road, Opp. Chanakya Cinema Hall, Patna 800001. **Pondicherry:** Jayalakshmi Complex, R.S No. 34/5pt, 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. **Raipur:** 1st floor, D M Plaza, Chhotta Para, Fire Brigade chowk, Raipur - 492 001. **Rajamundry:** Jetty Enclave, Door No. 79-2-9/3, Tilak Road, Opposite Saibaba Temple, Rajamundry - 533 103. **Rajkot:** 2nd Floor, Plus Point, Opp Haribhai Hall, Dr. Yagnik Road, Rajkot - 360001. **Ranchi:** Office No. 317, 3rd Floor, "Panchwati Plaza", Kutchery Road, Ranchi - 834001. **Raurkela:** 4th Floor, Triveni Complex, Madhusudan Marg, Rourkela, Orissa - 769001. **Rohtak:** Jawahar Market, 1st Floor, 323/321, Delhi Road, Nr. D Park, Rohtak, Haryana - 124004. **Salem:** 2nd Floor, Kandaswama Mega Mall, Survey No. 186/2E, Alagapuram, Opp Saradha College, Fairlands, Salem - 636016. **Salt lake city:** B D 25, Salt Lake, Sector - 1, Kolkata 64. **Shimla:** No. 17, Alle no. 9, Middle Bazar, The Mall, Shimla H.P.-171001. **Shimoga:** 3rd Floor, Shree Karthik Plaza, Nehru Road, Durgigiddi, Shimoga - 577201. **Siliguri:** Gitanjali Complex, 1st Floor, Sevoke Road, Siliguri 734001. **Southern Avenue:** Ground Floor, 200 Sarat Bose Road, Near Deshpriya Park, opp. Sarat Bose Road Post Office, Kolkata 700 020. **Surat:** No.118, 1st Floor, Jolly Plaza, Opp. Athwagate Police Chowki, Athwagate Circle, Surat - 395001. **Surendra Nagar:** 2nd Floor, Office No 236, 237, Mega Mall, ST Bus Stand Road, Near Milan Cinema, Surendra Nagar - 363 002. **T Nagar:** Old No. 31 & 32, New no. 52 & 54, TVL Boag Willa, North Boag Road, T Nagar, Chennai - 17. **Thane:** 3, Ground floor, Saptashri CHS Ltd., Talapali, Near HDFC Bank, Thane - 400 601. **Thanjavur:** 2nd Floor, Shop No (3A), No. 70, Srinivasan Pillai Road, Thanjavur - 613001. **Thrissur:** 4th floor, Pathayapura Building, Round South, Thrissur - 680001. **Tirupati:** 1st Floor, 20-1-136/D, Maruthi Nagar, Tirumala By Pass Road, Tirupati - 517501. **Trichy:** 2nd Floor, Tab Complex, 41 Williams Road, Cantonment, Trichi 620001. **Thiruvalla:** 2nd Floor, Erinjery Building, M C Rd., Thiruvalla 689107. **Trivandrum:** 1st flr, Uthradam, Panavilla Junction, Trivandrum 695001. **Udaipur:** 2nd Floor, 1(2)A, K P Arcade, Fatehpura, Opp. UIT Office, Udaipur, Rajasthan - 313001. **Ujjain:** 3rd Floor, Office No 309 and 310, Mani Trade Centre, Shanku Freeganj, Ujjain - 546006. **Vadodara:** 101 102 Tilak Complex, Opp Pizza Inn, Jetalpur Road, Vadodara - 390 005. **Vapi:** 1st Floor, Royal Fortune, 102 b/b, 102b/c, Daman Chala Road, Opp Upasna School, Vapi-396191. **Varanasi:** unit no. 2, 1st floor, Anihant Complex, Sagra Varanasi - 221 010. **Vasco:** Shop No. S-1, Our Lady of Mercies Building, Opp. K.T.C Bus Stand, Mundvel, Vasco Da Gama, Goa - 403802. **Vashi:** Thacker Tower, 702 & 703, Sector No. 17, Vashi, Navi Mumbai - 400 705. **Vellore:** 2nd Floor, 19/A, Officers Line, Vellore - 632001. **Vijayawada:** 3rd floor, Surya tower, Above Icon showroom, M G Road, Labbipet, Vijayawada-520 010. **Visakhapatnam:** 2nd Floor, VRC Complex, Dwarka Nagar, Vishakhapatnam-530016. **Warrangal:** Ground Floor, H No. 5-9-130, 130/1&130/2, khwadi, Hanamkonda, Warangal - 506001.

KARVY COMPUTERSHARE PRIVATE LIMITED

Agartala: Jagannath Bari Road, Bidur Kottar Choumani, Agartala - 799001. **Agra:** 1st Floor, Deepak Wasan Plaza, Sanjay Place, Behind Holiday Inn, Agra -282 002. **Ahmedabad:** 309, Shail Buildings, Opp: Madhusudan House, Off : C G Road, Nr. Navrangpura Telephone Exchange, Ahmedabad - 380 006. **Ajmer:** 1-2, II Floor, Ajmer Tower, Kutchary Road, Ajmer - 305 001. **Akola:** Shivdaya Complex, First Floor, Above Madhuri Cool Drinks, Tilak Road, Akola-444002. **Aligarh:** 1st Floor, Kumar Plaza, Aligarh - 202001, Uttar Pradesh. **Allahabad:** RSA Towers, 2nd Floor, Above Sony TV Showroom, 57, S P Marg, Civil Lines, Allahabad - 211001. **Alleppy:** 2nd Floor, JP Towers, Near West Of Jilla Court Bridge, Mullakkal, Alleppy. **Altwar:** 101, Saurabh Towers, Road No # 2, Bhagat Singh Circle, Altwar-301001. **Amaravathi:** Shop No. 13 & 27, First Floor, Gulshan Plaza, Raj Peth, Badnera Road, Amaravathi-444605. **Ambala:** 6349, Nicholson Road, Adjacent Kos Hospital, Ambala Cantt, Ambala - 133001. **Amritsar:** 72-A, Taylor Road, Aga Heritage Gandhi Ground, Amritsar - 143 001. **Anand:** F-6, Chitrangana Complex, Opp: Motikaka Chawl, V V Nagar, Anand - 388 001. **Ananthapur:** # 15-149, 2nd Floor, S.R.Towers, Opp: Lalithakala Parishat, Subash Road, Anantapur - 515 001. **Angul:** Block No.890/755, Kandsar, Nalco Town, Shipchowk, Angul-759145.

Ankleshwar: Shop No. Ff 4 & 5, Shree Narmada Arcade, Old N H No. 8, Opp. HDFC Bank, Ankleshwar – 393001. **Asansol:** 18, G T Road, 1st Floor, Asansol – 713 301. **Aurangabad:** Shop No : 214/215, Tadiyapi City Centre, Nirala Bazar, Aurangabad – 431 001. **Azamgarh:** C/O. Bhanu Pratap, 144, Kali Chauraha, Raipur Colony, Azamgarh – 276 001. **Barhamapore (WB):** 71/1 RN Tagore Road, Near Laldighi Income Tax Office, 1st Berhamopore Dist Murshidabad, Barhamapore – 742101 West Bengal. **Balasure:** M S Das Street, Gopalgao, Balasure – 756001. **Bangalore:** No : 51/25, 1st Floor, Surya Building, Ratna Avenue, Richmond Road, Bangalore – 560 025. **Bankura:** Ambika Market, Natunganji, Bankura – 722101. **Bareilly:** 1st Floor, 165, Civil Lines, Opp.Hotel Bareilly Palace, Near Rly Station Road, Bareilly – 243 001. **Baroda:** Piccadilly, Office # 5, First Floor, Opp. Adani Super Market, Jetapur Road, Vadodara – 390007, Gujarat. **Begusarai:** Hotel Diamond Surbhi Complex, Near I.O.C Township Gate, Kapasiya Chowk, Begusarai – 851117. **Belgaum:** Fk-1, Ambekar Road, Opp Civil Hospital, Belgaum – 590001. **Bellary:** No.1 Khb Colony, Gandhinagar, Bellary – 583101. **Bikaner:** 2nd Floor, Plot No 70 & 71, Panchshati Circle, Sardul Gunj Scheme, Bikaner – 334003. **Behrampur:** Ramlingam Tank Road, Behrampur, Orissa Pin-760002. **Betul:** 107, Hotel Utarkash, Awasthi Complex, J H College Road, Civil Lines, Beetul – 460001. **Bhagalpur:** 2nd Floor, Chandralok Complex, Ghantaghar, Radha Rani Sinha Road, Bhagalpur – 812001. **Bharuch:** Ff 47, 48, 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, Chattishgarh. **Bhilwar:** 27-28, 1st Floor, Hira-Panna Complex, Pur Road, Bhilwar – 311001. **Bhopal:** Kay Kay Busniss Centre, 133 Zone I M P Nagar, Bhopal-462021. **Bhubaneswar:** 624, Sahid Nagar, 1st Floor, Bhubaneswar – 751007. **Bilaspur:** Shop No 201/202, V.R.Plaza, Link Road, Bilaspur-495001. **Bokaro:** B-1, 1st Floor, Near Sona Chandi Jewellers, City Centre, Sector – 4, Bokaro Steel City – 827 004 (Jharkhand). **Burdwan:** 63 G T Road, Birhata, Halder Complex, 1st Floor, Burdwan – 713101. **Calicut:** Ilind Floor, Sowbhagya Shopping Complex, Mavoor Road, Calicut – 673 004. **Chandigarh:** Sco-371-372, 1st 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, Adhithanar Salai, Egmore, Chennai – 600002. **Chinsura:** JC Ghose Sarani, Near Bus Stand, Chinsura – 712101. **Cochin:** Shop No. II, 2nd Floor, Jewel Arcade, (Above Oriental Insurance Ltd), Layam Road, Cochin – 682 011. **Coimbatore:** 29/1, 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. **Darbhangha:** Ground Floor Trade Point, Haffanchak Lal Bagh, Darbhanga-846 004. **Dehradun:** Kaulagarh Road, Near Sirmaur Marg, Above Reliance Webworld, Dehradun – 248 001. **Dewas:** Rmo House, 27, Motilal Nehru Marg, Dewas-455001. **Dhanbad:** 208, New Market, 2nd Floor, Katras Road, Bank More, Dhanbad – 826001. **Dharwad:** G7 & 8, Sri Banashankari Avenue, Ramnagar, Opp Ntppb 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 Aghraharam, Palani Road, Dindigul – 624 001. **Durgapur:** Old Dutta Automobiles Building, 1st Floor, Nachan Road, Benachity, Durgapur-713213. **Eluru:** 23A-3-32, Gubbalavari Street, R R Pet, Eluru-534 002. **Erode:** No. 4, Krmly Salai, Veerappan Traders Complex, Opp : Erode Bus Stand, Sathy Road, Erode – 638 003. **Faridabad:** A-2B, 1st Floor, Nehru Ground, Neelam Bata Road, Nit, Faridabad – 121 001. **Ferozpur:** Udhham Singhchowk, 1st Floor, Near UTI Bank Ltd, Ferozepur-152002. **Gandhidham:** Office No 14, First Floor, "Komal Complex", Plot No 305, Sector 12B, Nr. Shivaji Park, Gandhidham – 370 201. **Gandhinagar:** 27, Suman Tower, Near Hotel Havelli, Sector No.11, Gandhinagar, Ahmedabad-382 011. **Gaya:** 1st Floor Lal Bhawan, Tower Chowk, Near Kiran Cinema, Gaya-823001. **Ghaziabad:** 1st Floor, C-7, Lohia Nagar, Ghaziabad – 201 001. **Ghaziपुर:** Shubhra Hotel Complex, 2nd Floor, Mahaubagh, Ghazipur-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-441 601. **Gorakhpur:** Above V.I.P. House, Adjacent A.D. Girls Inter College, Bank Road, Gorakhpur – 273 001. **Gulbarga:** No 23 Sri Girl Nilaya, Sharan Nagar, Tank Bund Road, Gulbarga – 585103. **Guntur:** Door No : 6-10-18, Sai House, 10 / 1, Arundelpet, Guntur – 522 002. **Gurgaon:** Shop No. 18, Ground Floor, Sector – 14, Opp. Akd Tower, Near Huda Office, Gurgaon – 122001. **Guwahati:** 54 Sagarika Bhawan, R G Baruah Road, (AIDC Bus Stop), Guwahati 781024. **Gwalior:** Shindi Ki Chawani, Nadi Gate Pul, MLB Road, Gwalior – 474 001. **Hajipur:** Ramraja Complex, Kacheri Road, Near Canara Bank, Hajipur – 844101. **Haridwar:** 8, Govind Puri, Opp. LIC – 2, Above Vijay Bank, Main Road, Ranipur More, Haridwar-249 401. **Haldwani:** 4 – Durga City Center, 1st Floor, Near Mbpg 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:** Ist Floor, The Mall Tower, Opp Kapila Hospital, Sutheri Road, Near Maharaj Palace, Hoshiarpur – 146001. **Hubli:** Giriraja House, No.451/B, Ward No.1, Club Road, Hubli – 580 029. **Hyderabad:** 8-2-596 Karvy Plaza, Avenue 4, Street No.1, Banjara Hills, Hyderabad – 500 034. **Indore:** Lg – 3, Bombay Trade Centre, Lower Ground Floor, Grand Hotel, Opp Bombay Hospital, Scheme No 54, Indore – 452010. **Jabalpur:** 43, Naya Bazar, Jabalpur (M.P.). **Jaipur:** S-16 A, 3rd Floor, Land Mark, Opposite Jaipur Club, Mahavir Marg, CScheme, Jaipur – 302 001. **Jalandhar:** Lower Ground Floor, Office No : 3, Arora Prime Tower, Plot No : 28, G T Road, Jalandhar – 144 004. **Jalgaon:** 148 Navi Peth, Opp. Vijaya Bank, Near Bharat Dudhalay, Jalgaon – 425 001. **Jalpaiguri:** D.B.C. Raod, Near Rupasree Cinema Hall, Beside Kalamandir, Po & Dist Jalpaiguri, Jalpaiguri – 735101. **Jammu:** Hall No: 111, 1st Floor, South Block, Bahu Plaza, Gandhi Nagar, Jammu – 180004. **Jamnagar:** Sanskriti, 5 Patel Colony Corner, Opp UTI Bank, Jamnagar – 361008. **Jamshedpur:** Kanchan Tower, 3rd Floor, Chhaganatal Dayajai @ Sons, 3-S B Shop Area, (Near Traffic Signal), Main Road, Bistupur, Jamshedpur – 831 001. **Jaunpur:** R N Complex, 1-1-9-G (In Front Of Pathak Honda), Ummapur, Jaunpur-222 002. **Jhansi:** 371/01, Narayan Plaza, Gwalior Road, Near Jeevan Shah Chauraha, Jhansi – 284 001. **Jodhpur:** 203, Modi Arcade, Chupasni Road, Jodhpur – 342 001. **Jorhat:** New Medical Store Complex, 3rd Floor, A T Road, Opp. Chowk Bazar, Jorhat – 785001. **Junagadh:** 124/125, Punat Shopping Center, Ranavart Chowk, Junagadh, Gujarat 362001. **Kanchipuram:** New No. 357, Old No. 230, Gandhi Road, Next To IDBI Bank, Kanchipuram-631501. **Kanpur:** 15/46, Opp: Muir Mills, Civil Lines, Kanpur – 208001. **Kurnool:** Shop No.43, 1st Floor, S V Complex, Railway Station Road, Kurnool-518 004. **Karaiikudi:** Gopi Arcade, 100 Feet Road, Karaiikudi – 630 001. **Karimnagar:** H.No.4-2-130/131, Above Union Bank, Jafri Road, Rajeev Chowk, Karimnagar-505001. **Karnal:** Sco 26, Kunjipura Road, Nehru Place, Karnal-132001. **Karur:** No.6, Old No.1304, Thiru-Vi-Ka Road, Near G.R.Kalyan Mahal, Karur – 639 001. **Keonjhar:** Ground Floor, College Square, Keonjhar-758001. **Kharagpur:** Malancha Road, Beside UTI Bank, Kharagpur- 721304. **Kolhapur:** Omkar Plaza, 1st Floor, Unit – F2 & F4, Rajaram Road, Next To ICICI Bank Ltd, Kolhapur – 416008. **Kolkata:** 16 Jatin Bagchi Road, Kolkata – 700 029. **Kollam:** Vigneshwara Bhavan, Below Reliance Web World, Kadapakkada, Kollam – 691008. **Kota:** H.No. 29, First Floor, Near Lala Lajpat Rai Circle, Shopping Centre, Kota, Rajasthan – 324007. **Kottayam:** 1st Floor, CSI Ashadeep Church Complex, Kottayam – 686 001. **Korba:** 1st Floor, 35 Indira Complex, P. Nagar, Korba (C.G.) – 495677, (07759) – 245089 / 245354 / 320039. **Krishnagar:** 52 R N Tagore Road High Street, Krishnagar Nadia, Nadia – 741101. **Lucknow:** 94, Mahatma Gandhi Marg, Opp Governor House, Hazratganj, Lucknow – 226 001. **Ludhiana:** Sco-3, Bawa Building, Feroze Gandhi Market, Ludhiana – 141001. **Malda:** Sahistuli Under Ward, No-6, English Bazar Municipality, No-1 Govt Colony, Malda – 732101. **Madurai:** Rakesh Towers, 30-C, Bye Pass Road, 1st Floor, Opp Nagappa Motors, Madurai – 625010. **Mangalore:** 2nd Floor, Brigade Plaza, Kudmul Ranga Rao Road, Mangalore – 575 003. **Margao:** 2nd Floor, Dalal Commercial Complex, Opp: Hari Mandir, Pajifond, Margao-Goa -403601. **Mathura:** 3538-3540, Infront Of Bsa College, Gaushala Road, Mathura – 281004. **Meerut:** 1st Floor, Medi Centre Complex, Opp. Icici Bank, Hapur Road, Meerut – 250 002. **Mehsana:** 14-15, Prabhu Complex, Near Hdfe Bank, Mehsana Highway, Mehsana – 384002. **Mirzapur:** Girja Sadan, Dawari Gunj, Mirzapur – 231001. **Moga:** Opp.D C Office, Near Pankaj Motors, Ferozpur Road, Moga – 142001. **Moradabad:** Om Arcade, Parker Road, Above Syndicate Bank, Tari Khana Chowk, Moradabad – 244 001. **Morena:** Moti Palace, Near Ramjanki Mandir, Jiawaji Ganj, Morena – 476 001. **Mumbai:** 26/30, Fort Foundation Bldg, Near Msc Bank, Maharashtra Chamber Of Commerce Lane, Fort Mumbai – 400 023. **Muzaffarpur:** 1st Floor, Uma Market, Near Thana Gumti, Motijheel, Muzaffarpur, Bihar – 842001. **Mysore:** L – 350, Silver Tower, Clock Tower, Ashoka Road, Mysore – 570 001. **Nadiad:** 105 Gf City Point, Near Paras Cinema, Nadiad – 387001. **Nagarkoil:** 3A, South Car Street, Parlan Complex, Near The Laxmi Villas Bank, Nagarkoil – Tamil Nadu – 629001. **Nagpur:** Saddoday Arcade, Above Top N Town, Dharampeth, Nagpur – 440 001. **Nanded:** Shop No. 1,2,3 & 4, First Floor, Opp.Bank Of India, Santkrupa Market, Gurudwara Road, Nanded – 431602. **Nasik:** S-12, Second Floor, Suyojit Sankul, Sharanpur Road, Nasik – 422 002. **Navsari:** 1st Floor, Chinmay Arcade, Opp. Sattapir, Tower Road, Navsari – 396 445. **New Delhi:** 2E / 23, Jhandewalan Extn, New Delhi-110055. **Nellore:** 16/112, Pogathota, Nellore – 524001. **Nizamabad:** H No. 4-9-55, 1st Floor, Uppala Rameshwara Complex, Jawahar Road, Nizamabad – Andhra Pradesh – 503 001. **Noida:** 307 Jaipuria Plaza, D 68 A, 2nd Floor, Opp Delhi Public School, Sector 26, Noida – 201301. **Palghat:** 12/310, (No.20 & 21), Metro Complex, Head Post Office Road, Sultanpet, Palghat. **Panipat:** 1st Floor, Krishna Tower, Near Hdfe Bank, Opp. Railway Road, G T Road, Panipat – 132103. **Panjim:** No.7 & 8, El. Dorado Plaza, Heliodoro Salgado Road, Panjim – 403 001. **Patiala:** Sco 27 D, Chhoti Baradari, Patiala – 147 001. **Patna:** 202, 2nd Floor, Anand Tower, Beside Chankya Cinema Hall, Exhibition Road, Patna – 800 001. **Pathankot:** 9A, Improvement Trust Building, Patel Chowk, Pathankot – 145001. **Pondicherry:** First Floor, No.7, Thiayagaraja Street, Pondicherry – 605 001. **Pune:** Srinath Plaza, C Wing, Office No. 58 And 59, 3rd Floor, Dyaneshwar Paduka Chowk, Survy No. 184/4, F C Road, Pune – 411004. **Puri:** Ground Floor, Vip Road, Near Pkda Office, P.S.Puri, Puri 752001. **Raipur:** Room No.12 & 13, Ground Floor, Millennium Plaza, Behind Indian Coffee House, G E Road, Raipur – 492 001. **Rajahmundry:** Dr.No: 6-1-4, first floor, Rangachary street, Tnagar, Rajahmundry-533101. **Rajkot:** 104, Siddhi Vinayak Complex, Dr Yagnik Road, Opp Ramkrishna Ashram, Rajkot – 360 001. **Ranchi:** Commerce Towers, 3rd Floor, Room No. 307, Beside Mahabir Towers, Main Road, Ranchi – 834 001. **Rattlam:** Nagpal Bhavan, reeganj Road, Rattlam – 457001. **Renukoot:** Shop No. 18, Near Complex Birla Market, Renukoot – 231 217. **Rewa:** Ist Floor, Anqoori Building, Besides Allahabad Bank, Trans University Road, Civil Lines, Rewa – 485 001. **Rohtak:** 1st Floor, Ashoka Plaza, Delhi Road, Rohtak – 124001. **Roorkee:** :Shree Ashadeep Complex, 16 Civil Lines, Near Income Tax Office, Roorkee, Uttaranchal – 247 667. **Rourkela:** 1st Floor, Sandhu Complex, Kanchery Road, Udit Nagar, Rourkela – 769 012. **Sagar:** Above Poshak, 5 Civil Lines, Opposite Income Tax Office, Sagar – 470001. **Saharanpur:** 18 Mission Market, Court Road, Saharanpur – 247001. **Uttar Pradesh:** **Salem:** 49 / 50, Fort Main Road, Old No.17 First Floor, Shevapet, Salem – 636 002. **Sambalpur:** Quality Massion, 1st Floor, Above Bata Shoe hop/ Preeti Auto Combine, Nayapara, Sambalpur-768 001. **Satna:** 1st Floor, Kb Complex, Reva Road, Satna – 485 001. **Shaktinagar:** 1st/A-375, V V Colony, Dist Sonebhadra, Shaktinagar – 231 222. **Shivpuri:** Near Bank Of India, A B Road, Shivpuri-473 551. **Shillong:** Mani Bhawan, Thana Road, Lower Police Bazar, Shillong – 739 001. **Shimla:** Triveni Building, By Pas Chowk, Khallini, Shimla – 171 002. **Shimoga:** Llr 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. **Sitiguri:** Nanak Complex, Near Church Road, Sevoke Road, Siliguri – 734001. **Sitapur:** 12/12-A Sura Complex, Arya Nagar Opp. Mal Godam, Sitapur – 261001. **Solan:** Sahni Bhawan, Adjacent Anand Cinema Complex, The Mall, Solan-173 212. **Surat:** G-16 Empire State Building, Nr Urdha Darwaja, Ring Road, Surat-395009. **Solapur:** Siddeshwar Securities, No 6, Vaman Road, Vijaypur Road, Vaman Nagar, Solapur- Maharashtra – 413 004. **Sonepat:** 205 R Model Town, Above Central Bank Of India, Sonepat. **Sri Ganganagar:** 4-E Block, Near Union Bank Of India, Sri Ganganagar – 335001. **Srikakulam:** 4-1-28/1, Venkateshwara Colony, Day & Night Junction, Srikakulam – 532001. **Sultanpur:** 1090, Hotel Sanjay Delux Compound, In Front Of Dm Bunglow, Golaghat, Sultanpur – 228 001. **Thanjavur:** Nalliah Complex, No.70, Srinivasam Pillai Road, hanjavur – 613001. **Theni:** Ramesh Murugan Complex, Near Sirram Theatre, Subban Chetty Street, Theni – 625531. **Tezpur:** 1st Floor Mayur Bhawan, Binraj Road, Tezpur – 784001. **Thodupuzha:** First Floor, Pulimoottil Pioneer, Pala Road, Thodupuzha – 685584. **Tirunelveli:** Jeney Building, 55/18, S N Road, Near Arvind Eye Hospital, Tirunelveli – 627 001. **Tirupur:** First Floor, 224 A, Selvakumar Departmental Stores, Ist Floor, Kamaraj Road, Opp To Cotton Market Complex, Tirupur – 641 604. **Tirupathi:** # 330, Tilak Road, Near Four Pillar Mandapam, Tirupati – 517501. **Trichur:** 2nd Floor, Brother's Complex, Near Dhana Laxmi Bank Head Office, Naikkannal Junction, Trichur – 680 001. **Trichy:** 60 Srikrishna Arcade, 1st Floor, Thennur High Road, Trichy – 621017. **Trivandrum:** 2nd Floor, Akshaya Towers, Sasthamangalam, Trivandrum – 695 010. **Tuticorin:** 4 B, A34, A37, Mangalam, 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, Phikhaji Residency, Opp Dcb Bank, Vapi Silvassa Road, Vapi – 396195. **Varanasi:** D-64/132, Ka 1st Floor, Anant Complex, Sigra, Varanasi – 221 010. **Vellore:** No.1, M.N.R. Arcade, Officer's Line, Krishna Nagar, Vellore – 632001. **Vijayawada:** 39-10-7 Opp : Municipal Water Tank, Labbipet, Vijayawada – 520 010. **Visakhapatnam:** 47-14-5/1 Eswar Paradise, Dwaraka Nagar, Main Road, Visakhapatnam – 530 016. **Vizianagaram:** "Soubhagya", 19-6-1/3, Ii Floor, Near Sbi Fort Branch, Vizianagaram-535 002. **Warangal:** Lashkar Bazar, 5-6-96, Chandra Complex, Hanmakonda, arangal – 500601. **Yamuna nagar:** Jagdhari Road, Above Uco Bank, Near D.A.V. Grils College, Yamuna Nagar-135 001.