

# RELIANCE

## Mutual Fund

Reliance Capital Asset Management Limited (CIN - U65910MH1995PLC220793)

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### NOTICE CUM ADDENDUM NO. 45

It may be noted that to save and invest regularly through Systematic Investment Plan ("SIP") and help the investors to achieve their financial objective, Reliance Mutual Fund ("RMF") / Reliance Capital Asset Management Ltd ("RCAM") had introduced feature of life insurance cover under a Group Term Insurance to individual Investor opting for an add on feature which was called "Reliance SIP Insure", without any extra cost to the Investor. (The Cost of the Insurance premia is being borne by RCAM).

Pursuant to the recent Regulatory Guidelines issued by Insurance Regulatory and Development Authority ("IRDA") related to settlement of claims under Group Insurance policies, following revision shall be incorporated in the Sub-Para titled "Reliance SIP Insure" under para titled "Special Products / Facilities available" of all eligible existing and prospective Scheme Information document ("SID") / Key Information Memorandum ("KIM") of RMF with immediate effect.

Existing Feature	Revised Feature
<p>The Life Insurance Cover under "SIP Insure" facility shall be an amount equivalent to the aggregate balance of unpaid SIP installments, subject to a maximum of Rs.10 lakhs per investor across all schemes / plans and folios will be invested in the Nominee's account.</p> <p>The amount of life insurance cover shall be invested in the Nominee's account in the same scheme** under which the deceased investor has enrolled for SIP Insure at the applicable price based on the closing NAV on the date on which the cheque for insurance claim settlement is received by the AMC from the insurance company, subject to completion of requisite procedure for transmission of units in favour of the nominee.</p> <p>** Not applicable for Reliance Tax Saver (ELSS) Fund. Investors are requested to note that there will be a lock - in period of 3 years for each SIP Insure installment under 'Reliance Tax Saver (ELSS) Fund' as per the Government Notification of 2005 and in the event of demise of the unitholder, the nominee would be able to withdraw the investment amount only after the completion of one year from the date of allotment of the units or anytime thereafter without any exit load. The insurance amount as per the above sum assured clause subject to a maximum of Rs. 10 lakhs in a lumpsum in cash will be paid to the nominee in case of death of the unitholder (unlike other schemes, wherein the insurance amount will be compulsorily invested in the respective scheme and the nominee is allotted the units.).</p>	<p>The Life Insurance Cover under "SIP Insure" facility shall be an amount equivalent to the aggregate balance of unpaid SIP installments, subject to a maximum of Rs.10 lakhs per investor across all schemes / plans and folios, in lumpsum, which will be paid/credited to the Nominee's bank account directly by the insurance company, in the event of the death of the Unit Holder (subject to the terms and conditions of the insurance, read along with the Certificate of Insurance ("COI"), of the Group Term Insurance policy).</p> <p>Note : Investors are requested to note that there will be a lock - in period of 3 years for each SIP Insure installment under 'Reliance Tax Saver (ELSS) Fund' as per the Government Notification of 2005 and in the event of demise of the unitholder, the nominee would be able to withdraw the investment amount only after the completion of one year from the date of allotment of the units or anytime thereafter without any exit load.</p>

The above change will be effective from June 30, 2014 for all the claims received as well as settled on and after the effective date.

This addendum forms an integral part of the SID / KIM of all eligible Schemes of Reliance Mutual Fund and COI. All the other terms and conditions of the aforesaid documents read with the addenda issued from time to time shall remain unchanged.

### NOTICE NO. 46

Notice is hereby given that the Trustee of Reliance Mutual Fund (RMF) has approved declaration of dividend on the face value of ₹ 10/- per unit in the undernoted Scheme of RMF, with July 04, 2014 as the record date:

Name of the Scheme	Dividend (₹ per unit)*	NAV as on June 26, 2014 (₹ per unit)
Reliance Interval Fund- Quarterly Interval Fund Series I -Dividend Option	0.0001	10.2265
Reliance Interval Fund- Quarterly Interval Fund Series I - Institutional Plan - Dividend Option		10.2267
Reliance Interval Fund- Quarterly Interval Fund Series I -Direct Plan - Dividend Option		10.2290

\*As reduced by the amount of applicable statutory levy.

### Pursuant to payment of dividend, the NAV of the Scheme will fall to the extent of payout, and statutory levy, if any.

\* The dividend payout will be to the extent of above mentioned dividend per unit or the difference of NAV from the last Specified Transaction Date (Ex-Dividend NAV) to the Record Date mentioned above, whichever is higher. However, the payout will be subject to the available distributable surplus in the Scheme as on the Record date.

The specified Transaction period for Reliance Interval Fund - Quarterly Interval Fund Series I is 3rd & 4th July, 2014 (both business days). The following shall be applicable for application received during the specified transaction period.

#### For Subscriptions including Switch ins under Dividend Option

In respect of valid applications for subscriptions received upto 3.00 p.m. on the aforesaid Record Date along with a local cheque or a demand draft payable at par at the place where the application is received, the Ex-Dividend NAV of the day on which application is received shall be applicable. The investors will not be eligible for dividend declared, if any, on the aforesaid Record Date;

In respect of valid applications received after 3.00 p.m. on the second day of the Specified Transaction Period the closing NAV of the next working day shall be applicable, provided such a day is / has been declared as a Specified Transaction day for the fund. Otherwise, the application will be liable for rejection.

In respect of purchase of units in Income / Debt Oriented scheme with amount equal to or more than Rs 2 lakhs, the applicable NAV shall be subject to the provisions of SEBI Circular Cir / IMD / DF / 19 / 2010 dated November 26, 2010 and CIR/IMD/DF/21/2012 dated September 13, 2012 on uniform cut-off timings for applicability of NAV. With regard to Unit holders who have opted for Dividend Reinvestment facility, the dividend due will be reinvested by allotting Units for the Income distribution / Dividend amount at the prevailing Ex-Dividend NAV per Unit on the record date.

#### For Redemptions including Switch out under Dividend Option

In respect of valid applications received upto 3.00 p.m. by the Mutual Fund, on the aforesaid Record Date the Ex-Dividend NAV of the date of receipt of application shall be applicable and the investors will be eligible for the dividend declared on the aforesaid Record Date.

**For units in demat form:** Dividend will be paid to those Unitholders/Beneficial Owners whose names appear in the statement of beneficial owners maintained by the Depositories under dividend option of the Scheme as on record date.

All unit holders under the Dividend Option of the above mentioned scheme, whose names appear on the register of unit holders on the aforesaid record date, will be entitled to receive the dividend.

**For RELIANCE CAPITAL ASSET MANAGEMENT LIMITED**  
(Asset Management Company for RELIANCE MUTUAL FUND)

Mumbai  
June 28, 2014

Sd/-  
Authorised Signatory

## Start a Reliance SIP. Start a good habit today.

Reliance SIP is the facility offered to help investors to invest regularly in the selected scheme of Reliance Mutual Fund. As with the investment in securities, the NAV of the units issued under the scheme can fluctuate as per factors affecting capital markets.

**Mutual Fund investments are subject to market risks,  
read all scheme related documents carefully.**