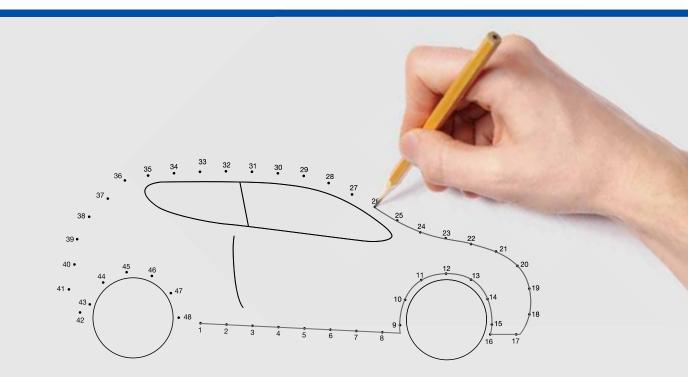
A Reliance Capital Company





Your monthly update on our Mutual Fund Schemes



# Realise your dreams step by step!

Invest in Reliance Mutual Fund Schemes through SIP - a disciplined approach to investing.

You don't need a large lump sum to start your Mutual Fund investment journey. Small amounts, invested at regular intervals through an SIP, can help you achieve your dreams effortlessly.

## Contact your Financial Advisor or Visit www.reliancemutual.com | SMS SIP to 561617

Download the Reliance Mutual Fund App

App Store

Follow us on 📑 😏 in

SMS charges apply

SIP stands for Systematic Investment Plan, wherein you can regularly invest a fixed amount at periodical intervals of time in a Mutual Fund scheme.

Apple and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Android is a trademark of Google Inc. Windows logo is a trademark of Microsoft Corp.

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

# FUNDAMENTALS

Category	Fund Name	Abbreviation	Page No
Equity			
	Reliance Vision Fund	RVF	3
	Reliance Top 200 Fund	RT200F	4
Diversified Large Cap	Reliance Quant Plus Fund	RQPF	5
	Reliance NRI Equity Fund	RNEF	6
	Reliance Focused Large Cap Fund	RFLCF	7
ndex	Reliance Index Fund - Nifty Plan	RIF-NP	8
IUCX	Reliance Index Fund - Sensex Plan	RIF-SP	9
	Reliance Growth Fund	RGF	10
Diversified Mid & Small Cap	Reliance Mid & Small Cap Fund	RMSCF	11
	Reliance Small Cap Fund	RSCF	12
Diversified Multi Cap	Reliance Regular Savings Fund - Equity Option	RRSF-E	13
	Reliance Equity Opportunities Fund	REOF	14
Balanced	Reliance Regular Savings Fund - Balanced Option	RRSF-B	15
Salahocu	Reliance Equity Savings Fund	RESF	16
	Reliance Banking Fund	RBF	17
Sector	Reliance Diversified Power Sector Fund	RDPSF	17
	Reliance Media & Entertainment Fund	RMEF	18
	Reliance Pharma Fund	RPF	18
Tax Saver	Reliance Tax Saver (ELSS) Fund	RTSF	19
Arbitrage	Reliance Arbitrage Advantage Fund	RAAF	20
ntornational	Reliance Japan Equity Fund	RJEF	21
nternational	Reliance US Equity Opportunities Fund	RUSEOF	22
Fixed Income			
	Reliance Liquidity Fund	RLQF	23
Liquid	Reliance Liquid Fund - Treasury Plan	RLF-TP	24
	Reliance Liquid Fund - Cash Plan	RLF-CP	25
	Reliance Money Manager Fund	RMMF	26
Jitra Short Term	Reliance Medium Term Fund	RMTF	27
	Reliance Banking & PSU Debt Fund	RBPSUDF	28
	Reliance Floating Rate Fund - Short Term Plan	RFRF-STP	29
Short Term	Reliance Short Term Fund	RSTF	30
	Reliance Regular Savings Fund - Debt Option	RRSF-D	31
Long Term	Reliance Corporate Bond Fund	RCBF	32
	Reliance Income Fund	RIF	33
Dynamic	Reliance Dynamic Bond Fund	RDBF	34
Gilt	Reliance Gilt Securities Fund	RGSF	35
MIP	Reliance Monthly Income Plan	RMIP	36
ETF			
	R*Shares Nifty ETF	RELNIFTY	37
	· · · · · · · · · · · · · · · · · · ·	•••••••••••••••••••••••••••••••••••••••	•••••••••••••••••••••••••••••••••••••••
	R*Shares Sensex ETF	RELSENSEX	37
	R*Shares CNX 100 ETF	RELCNX100	38
ETF - Equity	R*Shares NV20 ETF	RELNV20	38
	R*Shares Banking ETF	RELBANK	39
	R*Shares Dividend Opportunities ETF	RELDIVOPP	39
	R*Shares Consumption ETF	RELCONS	40
ETF - Fixed Income	R*Shares Long Term Gilt ETF	RRSLGETF	40
Gold			
Gold - ETF	R*Shares Gold ETF	RELGOLD	41
FOF - Domestic		RGOLDSF	41
	Reliance Gold Savings Fund	INGOLDOF	41
	Deliance Detirement Fund Weath Oresting Ochange		40
Retirement - Equity	Reliance Retirement Fund - Wealth Creation Scheme	RRF-WC	42
Retirement - Fixed Income	Reliance Retirement Fund - Income Generation Scheme	RRF-IG	43
P Poturne of Soloot Schomes			лл
SIP Returns of Select Schemes		••••••	44
Brief on the new securities included in the portfolio of Debt Funds			44
Fund Management Team			45
Scheme Performance			45 46
Funds at a Glance			40 52
Disclaimers, Statutory Details & Risk Factors	Risk Factors		58

#### **Reliance Vision Fund**

**Equity - Diversified Large Cap** 

Details as on October 31, 2016

#### Type of Scheme

An open ended Equity Growth Scheme

#### **Current Investment Philosophy**

The fund predominantly invests in large cap with tactical exposure to mid cap. Large cap stocks endeavor to provide stability & liquidity to the portfolio. Almost 50% of the portfolio consists of companies which are potential leaders in their respective sectors with an aim to provide a solid base to the portfolio. Focus of the fund is on macro understanding of sector calls; may take large sector deviation in few sectors. Stocks in portfolio are attractively valued which has the potential to create wealth in the medium to long term. Backed by Fund Management expertise & growth oriented strategy, the fund endeavors to perform well in the broad market condition.

#### **Date of allotment**

October 08, 1995

#### **Fund Manager**

Ashwani Kumar

#### **Benchmark**

S&P BSE 100

#### **Fund Size**

Monthly Average: ₹ 3102.61 Cr

Month End: ₹ 3078.52 Cr

#### NAV as on October 28, 2016

₹	463.0776
₹	43.9546
₹	77.9914
₹	283.1346
₹	474.3194
₹	45.2734
₹	80.4156
	₹₹₹₹₹

#### **Volatility Measures**

Standard Deviation:	5.29
Beta:	1.18
Sharpe Ratio:	0.25
Portfolio Turnover (Times):	0.62
Note: The above measures have been calculated up	oing monthly rolling roturns fo

s for 36 d using mo onthly rolling retu months period with 6.24% risk free return (FBIL Overnight MIBOR as on 28/10/2016).

#### **Expense Ratio^**

Regular/Other than Direct	2.04
Direct	1.39

#### Load structure

Entry Load: Nil

Exit Load: 1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units. Nil, thereafter.

#### Portfolio as on October 31, 2016

Company/Issuer	% of Assets
Auto	
TVS Motor Company Limited*	8 35
Tata Motors Limited*	3.61
Maruti Suzuki India Limited	2.75
Auto Ancillaries	
Automotive Axles Limited	1.82
Federal-Mogul Goetze (India) Limited	1.40
Banks	
HDFC Bank Limited*	11.05
State Bank of India*	8.68
ICICI Bank Limited*	4.05
Axis Bank Limited	2.85
Bank of Baroda	1.60
Chemicals	
Linde India Limited	1.63
Construction Project	
Larsen & Toubro Limited*	8.49
Consumer Non Durables	
ITC Limited*	4.48
Ferrous Metals	
Tata Steel Limited*	5.58

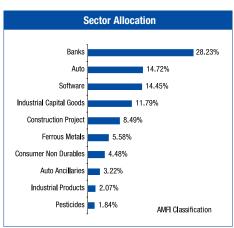
Company/Issuer	% of Assets
Industrial Capital Goods	
Siemens Limited	2.98
Honeywell Automation India Limited	2.85
ABB India Limited	2.49
BEML Limited	1.84
GE T&D India Limited	1.63
Industrial Products	
Bharat Forge Limited	2.07
Pesticides	
UPL Limited	1.84
Petroleum Products	
Reliance Industries Limited	1.67
Pharmaceuticals	
Divi's Laboratories Limited	1.12
Software	
Infosys Limited*	8.87
Tata Consultancy Services Limited*	3.79
HCL Technologies Limited	1.79
Equity Less Than 1% of Corpus	0.43
Cash and Other Receivables	0.28
Grand Total	100.00

\*Top 10 Holdings

	SIP - If you in	vested ₹ 100	000 every mo	onth in RVF			
	Since Inception	20 Years	15 Years	10 Years	5 Years	3 Years	1 Year
Total Amount Invested (₹)	2,530,000	2,400,000	1,800,000	1,200,000	600,000	360,000	120,000
Market Value (₹)	34,798,930	29,074,151	8,712,697	2,222,917	889,923	438,308	132,090
Scheme Return (%)	21.06	21.31	19.01	11.92	15.95	13.47	20.39
B: S&P BSE 100 Return(%)	13.21	13.49	14.10	9.73	11.66	9.22	19.71
AB: S&P BSE Sensex Return(%)	12.20	12.47	13.29	8.69	9.61	6.11	13.99
Inception Date: October 8, 1995			•••••		•••••	•••••	

Past performance may or may not be sustained in future. It is assumed that a SIP of ₹10,000 each executed on 10th of every month including the first installment in the Growth option of the Fund. Returns on SIP and Benchmark are annualized and cumulative investment return for cash flows resulting out of uniform and regular monthly subscriptions have been worked out on excel spreadsheet function known as XIRR. Load has not been taken into consideration. B: Benchmark, AB: Additional Benchmark

For scheme performance refer page 46-51.



	Dividen	d History	
Record Date	Rate (₹/ Unit)	Cum Dividend NAV	Ex-Dividend NAV
Dividend Plan			
	4.50	40.9070	36.4070
	5.00	52.8545	47.854
7-Mar-14	3.00	35.9875	32.987
Direct - Dividend Plan			
15-Jan-16	4.50	41.7853	37.285
16-Jan-15	5.00	53.6114	48.611
7-Mar-14	3.00	36.2725	33.272

dividend payment, NAV falls to the extent of payout & statutory levy (if applicable). Face Value.₹10.

#### **Product Label** Risko This product is suitable for investors who are seeking\*: · Long term capital growth · Investment in equity and equity related instruments through a research based ģ approach LOW

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

Investors understand that their principal will be at Moderately High risk

#### **Reliance Top 200 Fund**

#### **Equity - Diversified Large Cap**

Details as on October 31, 2016

#### **Type of Scheme**

An open ended Diversified Equity Scheme

#### **Current Investment Philosophy**

Reliance Top 200 Fund is a large cap oriented portfolio which invests in companies whose market capitalization is within the range of highest & lowest market capitalization of S&P BSE 200. Large cap stocks endeavor to provide stability & liquidity to the portfolio. It endeavors to generate alpha while owning best of the index companies. It endeavors to invest in leaders or potential leaders with established business models & sustainable free cash flows. It endeavors to invest in growth companies at a reasonable valuation & with high return on equity. It invests in emerging large cap companies which have an established business model with a proven management track record and a potential to generate high cash flows.

#### **Date of allotment**

August 08, 2007

#### **Fund Manager**

Sailesh Raj Bhan, Ashwani Kumar

#### **Benchmark**

**S&P BSE 200** 

#### **Fund Size**

Monthly Average: ₹ 2325.64 Cr

Month End: ₹ 2311.15 Cr

#### NAV as on October 28, 2016

₹	25.7420
₹	15.9285
₹	25.7420
₹	26.5030
₹	26.5327
₹	19.0926
₹	26.5327
	· ₹ ₹ ₹ ₹ ₹

#### **Volatility Measures**

Standard Deviation:	4.75
Beta:	1.09
Sharpe Ratio:	0.26
Portfolio Turnover (Times):	0.71
Note: The above measures have been calculated	
months period with 6 24% risk free return (FF	II Overnight MIBOR as on 28/10/2016)

#### **Expense Ratio^**

Regular/Other than Direct	2.07
Direct	1.17

#### Load structure

Entry Load: Nil

Exit Load: 1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units. Nil, thereafter.

Portfolio as on Uctober 31, 201
---------------------------------

Company/Issuer	% of Assets
Auto	
TVC Motor Company Limited	3.57
Ashok Leyland Limited	
Tata Motors Limited	0.71
Auto Ancillaries	
Motherson Cumi Sustama Limited	1.39
Banks	
State Bank of India*	8.68
ICICI Bank Limited*	5.24
HDFC Bank Limited*	4.04
Yes Bank Limited*	3.93
Axis Bank Limited	2.05
Katal Mahindra Dank Limitad	1.55
Construction Project	
Larsen & Toubro Limited*	4.05
ITC Limited*	5.11
United Breweries Limited	1.59
United Spirits Limited	1.42
Jubilant Foodworka Limitad	1.26
Finance	
Max Financial Services Limited	2.19
Gas	
GAIL (India) Limited*	3 83
Petronet LNG Limited	1.15

Company/Issuer	% of Assets
Hotels, Resorts And Other Recreational Activitie	es
The Indian Hotels Company Limited	3.25
Industrial Capital Goods	
GE T&D India Limited	1.99
ABB India Limited	1 77
Bharat Electronics Limited	1.70
Industrial Products	
Bharat Forge Limited	2.60
Cummins India Limited	2.06
Petroleum Products	
Reliance Industries Limited*	5.73
Castrol India Limited*	3.85
Pharmaceuticals	
Divi's Laboratories Limited	3.23
Cipla Limited	2.66
Lupin Limited	1.92
Software	
HCL Technologies Limited*	3.69
Infosys Limited	2.0
Commercial Paper	0.45
Aditya Birla Finance Ltd	0.43
Equity Less Than 1% of Corpus	2.59
Cash and Other Receivables	2.20
Grand Total	100.00

\*Top 10 Holdings

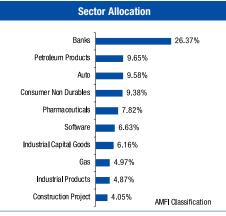
**RT200F** 

SIP - If you invested ₹ 10000 every month in RT200F					
Since Inception 5 Years 3 Years 1 Year					
Total Amount Invested (₹)	1,110,000	600,000	360,000	120,000	
Market Value (₹)	2,190,912	924,648	445,457	133,798	
Scheme Return (%)	14.25	17.53	14.62	23.37	
B: S&P BSE 200 Return (%)	10.74	13.10	11.20	21.85	
AB: S&P BSE Sensex Return (%)	8.89	9.61	6.11	13.99	
Inception Date: August 8, 2007		••••••	•••••••••••••••••••••••••••••••••••••••		

0/ of Acceto

Past performance may or may not be sustained in future. It is assumed that a SIP of ₹10,000 each executed on 10th of every month including the first installment in the Growth option of the Fund. Returns on SIP and Benchmark are annualized and cumulative investment return for cash flows resulting out of uniform and regular monthly subscriptions have been worked out on excel spreadsheet function known as XIRR. Load has not been taken into consideration. B: Benchmark, AB: Additional Benchmark

For scheme performance refer page 46-51.



Dividend History			
Record Date	Rate (₹/ Unit)	Cum Dividend NAV	Ex-Dividend NAV
Dividend Plan			
21-0ct-15	1.70	16.5271	14.827
23-Jan-15	1.60	18.8301	17.230
24-Jan-14	1.00	11.9370	10.9370
Direct - Dividend Plan			
21-0ct-15	1.70	19.2716	17.5716
23-Jan-15	1.60	21.6047	20.004
24-Jan-14	1.00	13.4633	12.4633

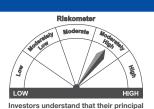
Past performance may or may not be sustained in future. Pursuant to dividend payment, NAV falls to the extent of payout & statutory levy (if applicable). Face Value-₹10.

## **Product Label**

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

- · Long term capital growth
- · Investment in equity and equity related securities of companies whose market capitalization is within the range of highest & lowest market capitalization of S&P BSE 200.

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



will be at Moderately High risk

#### **Reliance Quant Plus Fund**

**Equity - Diversified Large Cap** 

Details as on October 31, 2016

#### Type of Scheme

An open ended Equity Scheme

#### **Current Investment Philosophy**

Actively managed fund + Scientific approach + Expertise + Back test = Reliance Quant Plus Fund

Actively managed fund + Scientific approach + Expertise + Back test = Reliance Quant Plus Fund Reliance Quant Plus is an actively managed investment fund that approaches stock selection process based on a proprietary system-based model. It provides the investors with a twin advantage of stock selection process based on quantitative model and the Fund Manager's expertise leading to active fund management. The model would shortlist 15-20 Nifty 50 stocks through a screening mechanism at predetermined intervals, i.e. on weekly basis. Stocks are selected on basis of parameters like valuation, earnings, price, momentum & quality, thus, giving a leverage to diversify risks and returns in such a volatile situation. Final selection of stocks and weightage allocation is a composite effort of the Fund Manager and the quantitative model.

#### **Date of allotment**

April 18, 2008

#### **Fund Manager**

**Omprakash Kuckian** 

#### **Benchmark**

Nifty 50

#### **Fund Size**

Monthly Average: ₹ 31.35 Cr

Month End: ₹ 30.74 Cr

#### NAV as on October 28, 2016

Growth Plan:	₹ 20.3931		
Dividend Plan:	₹ 10.8736		
Bonus Option:	₹ 20.3931		
Direct - Growth Plan:	₹ 20.8025		
Direct - Dividend Plan:	₹ 1.9689		
Direct - Bonus Option:	₹ 20.8025		
Volatility Measures			
Standard Deviation:	4.07		
Beta:	0.97		
Sharpe Ratio:	0.11		
Portfolio Turnover (Times):	0.16		
Note: The above measures have been calculated using monthly rolling returns for 36 months period with 6.24% risk free return (FBIL Overnight MIBOR as on 28/10/2016).			

#### Expense Ratio<sup>^</sup>

Regular/Other than Direct	2.67
Direct	1.57

#### Load structure

Entry Load: Nil

Exit Load: 0.25% if redeemed or switched out on or before completion of 1 month from the date of allotment of units. Nil, thereafter.

Special Feature: Reliance Any Time Money Card

#### Portfolio as on October 31, 2016

Company/Issuer	% of Assets
Auto	
Maruti Suzuki India Limited*	5.56
Tata Motors Limited	4.57
Banks	
ICICI Bank Limited*	8.44
State Bank of India*	7.46
Axis Bank Limited*	5 19
HDFC Bank Limited	4.42
IndusInd Bank Limited	2.92
Cement	
UltraTech Cement Limited*	5.27
Construction Project	
Larsen & Toubro Limited*	6.20
Consumer Non Durables	•
ITC Limited	4.80

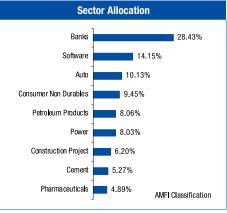
Company/Issuer	% of Assets
Asian Paints Limited	4.65
Ferrous Metals	
Tata Steel Limited	3 49
Petroleum Products	
Reliance Industries Limited*	8.06
Pharmaceuticals	
Sun Pharmaceuticals Industries Limited*	4.89
Power	
Power Grid Corporation of India Limited	4.31
NTPC Limited	3 71
Software	
HCL Technologies Limited*	7.66
Infosys Limited*	6.48
Cash and Other Receivables	0.52
Grand Total	100.00
	*Top 10 Holdings

SIP - If you invested ₹ 10000 every month in RQPF				
	Since Inception	5 Years	3 Years	1 Year
Total Amount Invested (₹)	1,030,000	600,000	360,000	120,000
Market Value (₹)	1,626,657	772,256	401,609	130,793
Scheme Return (%)	10.43	10.15	7.38	18.15
B: Nifty 50 Return (%)	10.04	10.53	7.65	16.10
AB: S&P BSE Sensex Return (%)	9.50	9.61	6.11	13.99
Inception Date: April 18, 2008				

Past performance may or may not be sustained in future. It is assumed that a SIP of ₹10,000 each executed on 10th of every month including the first installment in the Growth option of the Fund. Returns on SIP and Benchmark are annualized and cumulative investment return for cash flows resulting out of uniform and regular monthly subscriptions have been worked out on excel spreadsheet function known as XIRR. Load has not been taken into consideration.

#### B: Benchmark, AB: Additional Benchmark

For scheme performance refer page 46-51.



Dividend History			
Record Date	Rate (₹/ Unit)	Cum Dividend NAV	Ex-Dividend NAV
Dividend Plan			
24-Jun-15	4.20	14.6973	10.4973
15-Feb-13	1.00	11.6059	10.6059
24-Mar-11	2.50	13.2676	11.102
Direct - Dividend Plan			
24-Jun-15	4.70	16.3432	11.6432

Past performance may or may not be sustained in future. Pursuant to dividend payment, NAV falls to the extent of payout & statutory levy (if applicable). Face Value.₹10.

#### Product Label This product is suitable for investors who are seeking\*: Riskon · Long term capital growth · Investment in active portfolio of stocks selected from Nifty 50 on the basis of a mathematical model ۇ \*Investors should consult their financial advisors if in doubt about whether the LOW product is suitable for them.

Investors understand that their principal will be at Moderately High risk

#### **Reliance NRI Equity fund**

#### Equity - Diversified Large Cap

Details as on October 31, 2016

#### Type of Scheme

An open ended Diversified Equity Scheme

#### **Current Investment Philosophy**

Reliance NRI Equity fund has a mix of both top down and bottom up strategy. Stock selection remains the most important factor for long term performance. The fund invests in S&P BSE 200 or top 200 companies by market capitalization and has a large cap bias which would enable the fund to perform better during market recovery as blue chip stocks with good earnings visibility would tend to fare better than mid cap and small cap stocks in early revival. The fund will focus on companies with relatively higher market capitalization and having good liquidity in the stock market. The sector allocation may change as and when there is a better clarity regards direction of the economic environment. While maintaining focus on the long term investment ideas, the reasonable size of the fund allow us to take aggressive short term trading calls.

#### **Date of allotment**

November 15, 2004

#### **Fund Manager**

**Omprakash Kuckian** 

#### Benchmark

**S&P BSE 200** 

#### **Fund Size**

Monthly Average: ₹ 86.47 Cr

Month End: ₹ 85.92 Cr

#### NAV as on October 28, 2016

Growth Plan:	₹	72.7334
Dividend Plan:	₹	25.4361
Bonus Option:	₹	72.7334
Direct - Growth Plan:	₹	74.3214
Direct - Dividend Plan:	₹	28.5486
Volatility Measures		
Ctandard Doviation	4.2	0

 Standard Deviation:
 4.32

 Beta:
 1.00

 Sharpe Ratio:
 0.21

 Portfolio Turnover (Times):
 0.33

 Note: The above measures have been calculated using monthly rolling returns for 36

months period with 6.24% risk free return (FBIL Overnight MIBOR as on 28/10/2016).

#### **Expense Ratio^**

Regular/Other than Direct	2.69
Direct	1.99

#### Load structure

Entry Load: Nil

Exit Load: 1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units. Nil, thereafter.

#### Portfolio as on October 31, 2016

Company/Issuer	% of Assets
Auto	
Tata Motors Limited*	4 20
Maruti Suzuki India Limited*	/ 10
Auto Ancillaries	
Exide Industries Limited*	4 66
Bosch Limited	2 9 2
Banks	
HDFC Bank Limited*	7 33
State Bank of India*	4.51
ICICI Bank Limited	3 22
Construction Project	
Larsen & Toubro Limited*	5.17
Consumer Non Durables	
ITC Limited*	4.67
Finance	
Multi Commodity Eychange of India Limited	3.82
Housing Development Finance Corporation Limited	1.79
Gas	
Petronet LNG Limited*	5.66
GAIL (India) Limited	2.52
Hotels, Resorts And Other Recreational Activities	
The Indian Hotels Company Limited	2.69

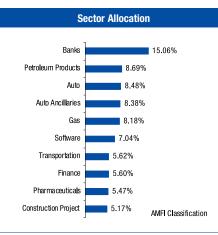
Company/Issuer	% of Assets
Industrial Capital Goods	
ABB India Limited	3.17
Industrial Products	
Cummins India Limited*	2.05
Patrolaum Products	
Bharat Petroleum Corporation Limited*	6.23
Reliance Industries Limited	2.46
Pharmaceuticals	
Lupin Limited	3.47
Cipla Limited	2.01
Services	
Aditya Birla Nuvo Limited	2.41
Software	
HCL Technologies Limited	3.55
Infosys Limited	3 48
Transportation	
Adani Ports and Special Economic Zone Limited	3.22
Container Corporation of India Limited	2.40
Cash and Other Receivables	5.42
Grand Total	100.00

\*Top 10 Holdings

SIP - If you invested ₹ 10000 every month in RNEF					
	Since Inception	10 Years	5 Years	3 Years	1 Year
Total Amount Invested (₹)	1,440,000	1,200,000	600,000	360,000	120,000
Market Value (₹)	3,634,551	2,416,036	874,880	436,323	135,006
Scheme Return (%)	14.56	13.49	15.25	13.15	25.49
B: S&P BSE 200 Return (%)	11.13	10.43	13.10	11.20	21.85
AB: S&P BSE Sensex Return (%)	9.93	8.69	9.61	6.11	13.99
Inception Date: November 15, 2004		•••••			

Past performance may or may not be sustained in future. It is assumed that a SIP of ₹10,000 each executed on 10th of every month including the first installment in the Growth option of the Fund. Returns on SIP and Benchmark are annualized and cumulative investment return for cash flows resulting out of uniform and regular monthly subscriptions have been worked out on excel spreadsheet function known as XIRR. Load has not been taken into consideration.

B: Benchmark, AB: Additional Benchmark For scheme performance refer page 46-51.



Dividend History			
Record Date	Rate (₹/ Unit)	Cum Dividend NAV	Ex-Dividend NAV
Dividend Plan			
22-Jan-16	2.50	23.6110	21.1110
23-Jan-15	2.50	29.2166	26.7166
17-Jan-14	2.00	21.7418	19.7418
Direct - Dividend Plan			
22-Jan-16	2.50	26.0809	23.5809
23-Jan-15	2.50	31.8622	29.3622
17-Jan-14	2.00	23.3956	21.3956

Past performance may or may not be sustained in tuture. Pursuant to dividend payment, NAV falls to the extent of payout & statutory levy (if applicable). Face Value-₹10.

#### Product Label

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

- Long term capital growth
- Investment in equity and equity related instruments primarily drawn from companies of S&P BSE 200

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



#### **Reliance Focused Large Cap Fund**

#### Equity - Diversified Large Cap

Details as on October 31, 2016

#### Type of Scheme

An open ended Diversified Equity Scheme

#### Current Investment Philosophy

Reliance Focused Large Cap Fund intends to create a focused portfolio consisting of 25 stocks primarily investing in the Top 100 companies by market capitalization. Concentrated bets in high conviction stocks. Portfolio diversified across sectors, not more than 25% exposure in single sector. Atleast 75% of the portfolio will be invested in the Top 100 Companies by market capitalization. The fund may have a tactical allocation to niche businesses (beyond the Top 100 Co's) which are market leaders in their respective segments. Key investment parameters will be companies with sustainable business models, proven track record and growth at reasonable price. Emphasis on alpha generation through sector rotation.

#### Date of allotment

March 28, 2006

#### **Fund Manager**

**Omprakash Kuckian** 

#### Benchmark

Nifty 50

#### **Fund Size**

Monthly Average: ₹ 1096.32 Cr

Month End: ₹ 1091.44 Cr

#### NAV as on October 28, 2016

Growth Plan:	₹	25.5244
Dividend Plan:	₹	19.2640
Bonus Option:	₹	25.5244
Direct - Growth Plan:	₹	26.1947
Direct - Dividend Plan:	₹	19.6280
Direct - Bonus Option:	₹	26.1947
Volatility Measures		

Standard Deviation:	4.33
Beta:	0.99
Sharpe Ratio:	0.22
Portfolio Turnover (Times):	0.89

Note: The above measures have been calculated using monthly rolling returns for 36 months period with 6.24% risk free return (FBIL Overnight MIBOR as on 28/10/2016).

#### **Expense Ratio^**

Regular/Other than Direct	2.22
Direct	1.42

#### Load structure

#### Entry Load: Nil

Exit Load: 1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units. Nil, thereafter.

#### Portfolio as on October 31, 2016

Company/Issuer	% of Assets
Auto	
Tata Motors Limited*	4.43
Maruti Suzuki India Limited	4.04
Auto Ancillaries	
Exide Industries Limited	3.95
Banks	
HDFC Bank Limited*	8.08
State Bank of India*	5.44
Axis Bank Limited	2.68
ICICI Bank Limited	2.54
Cement	
UltraTech Cement Limited*	4.20
Construction Project	
Larsen & Toubro Limited*	4.75
Consumer Non Durables	
United Spirits Limited*	4.12
ITC Limited	2.67
Finance	
Max Financial Services Limited*	1 13
Gas	
GAIL (India) Limited	3.18
Industrial Capital Goods	
Siemens Limited	4.07
Bharat Electronics Limited	2.68

Company/Issuer	% of Assets
Industrial Products	
Cummins India Limited	3.89
Media & Entertainment	
Zee Entertainment Enterprises Limited	2.86
Pesticides	
UPL Limited	3.20
Petroleum Products	
Indian Oil Corporation Limited*	4.74
Reliance Industries Limited	2.90
Pharmaceuticals	
Divi's Laboratories Limited	3 52
Cadila Healthcare Limited	3.10
Software	
Infosys Limited*	4.57
HCL Technologies Limited*	4.20
Textile Products	
Arvind Limited	3.79
Commercial Paper	1.83
Aditya Birla Finance Ltd	1.83
Cash and Other Receivables	0.46
Grand Total	100.00

\*Top 10 Holdings

RFLCF

SIP - If you invested ₹ 10000 every month in RFLCF					
	Since Inception	10 Years	5 Years	3 Years	1 Year
Total Amount Invested (₹)	1,280,000	1,200,000	600,000	360,000	120,000
Market Value (₹)	2,282,878	2,079,717	888,260	433,916	134,742
Scheme Return (%)	10.47	10.66	15.88	12.76	25.02
B: Nifty 50 Return(%)	9.31	9.24	10.53	7.65	16.10
AB: S&P BSE Sensex Return(%)	8.76	8.69	9.61	6.11	13.99
Inception Date: March 28, 2006					

Past performance may or may not be sustained in future. It is assumed that a SIP of ₹10,000 each executed on 10th of every month including the first

installment in the Growth option of the Fund. Returns on SIP and Benchmark are annualized and cumulative investment return for cash flows resulting out of uniform and regular monthly subscriptions have been worked out on excel spreadsheet function known as XIRR. Load has not been taken into consideration. B: Benchmark, AB: Additional Benchmark

For scheme performance refer page 46-51.



Dividend History				
Record Date	Rate (₹/ Unit)	Cum Dividend NAV	Ex-Dividend NAV	
Dividend Plan				
19-Feb-16	1.75	17.0716	15.3216	
20-Feb-15	2.35	22.5610	20.2110	
21-Feb-14	1.00	16.2895	15.2895	
Direct - Dividend Plan				
19-Feb-16	1.75	17.2719	15.5219	
20-Feb-15	2.35	22.6773	20.3273	
21-Feb-14	1.00	16.4058	15.4058	

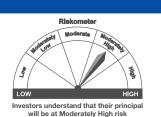
Past performance may or may not be sustained in future. Pursuant to dividend payment, NAV falls to the extent of payout & statutory levy (if applicable). Face Value-₹10.

#### Product Label

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

- Long term capital growth
- Investment in concentrated portfolio of equity & equity related instruments up to 25 companies belonging to the top 100 companies by market capitalization and/ or leaders in their respective segments.

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



#### Reliance Index Fund - Nifty Plan

#### **Equity - Index**

Details as on October 31, 2016

#### **Type of Scheme**

An open ended Index Linked Scheme

#### **Current Investment Philosophy**

The Scheme employs an investment approach designed to track the performance of Nifty 50 Index. The Scheme seeks to achieve this goal by investing in securities constituting the Nifty 50 Index in same proportion as in the Index.

#### **Date of allotment**

September 28, 2010

#### **Fund Manager**

**Omprakash Kuckian** 

#### Benchmark

Nifty 50

#### **Fund Size**

Monthly Average: ₹ 57.18 Cr

Month End: ₹ 57.87 Cr

#### NAV as on October 28, 2016

Growth Plan:	₹	14.4130
Quarterly Dividend Plan:	₹	14.4130
Half Yearly Dividend Plan:	₹	14.4130
Annual Dividend Plan:	₹	14.4130
Bonus Option:	₹	14.4130
Direct - Growth Plan:	₹	14.6382
Direct - Quarterly Dividend Plan:	₹	14.6382
Direct - Half Yearly Dividend Plan:	₹	14.6382
Direct - Annual Dividend Plan:	₹	14.6382
Direct - Bonus Option:	₹	14.6382

#### **Volatility Measures**

Standard Deviation:	4.04
Beta:	0.98
Sharpe Ratio:	0.11
Tracking Error:	0.28
Portfolio Turnover (Times):	0.25
<b>Note:</b> The above measures have been calculated months period with 6.24% risk free return (FBIL 0	

#### **Expense Ratio^**

Regular/Other than Direct	0.84
Direct	0.24

#### Load structure

Entry Load: Nil

8

Exit Load: 0.25% if redeemed or switched out on or before completion of 7 days from the date of allotment of units. Nil, thereafter.

#### Portfolio as on October 31, 2016

Company/Issuer	% of Assets
Auto	
Tata Motors Limited*	3.81
Maruti Suzuki India Limited	2 / 5
Mahindra & Mahindra Limited	1.91
Hero MotoCorp Limited	1 3/
Bajaj Auto Limited	1 21
Eicher Motors Limited	1.00
Banks	
HDFC Bank Limited*	7.91
ICICI Bank Limited*	E 05
Kotak Mahindra Bank Limited*	2 07
Axis Bank Limited	2.55
State Bank of India	2 51
IndusInd Bank Limited	1.86
Yes Bank Limited	1 31
Cement	
UltraTech Cement Limited	1.30
Construction Project	
Larsen & Toubro Limited*	3.81
Consumer Non Durables	
ITC Limited*	6.45
Hindustan Unilever Limited	1 87
Asian Paints Limited	1 51
Finance	
Housing Development Finance Corporation Limited*	6.90

Company/Issuer	% of Assets
Minerals/Mining	
Coal India Limited	1 20
Nil	
Oil 9 Natural Cas Compretion Limited	1.62
Petroleum Products	
Reliance Industries Limited*	5.47
Bharat Petroleum Corporation Limited	1.09
Pharmaceuticals	
Sun Pharmacouticals Industries Limited	2.52
Dr. Reddy's Laboratories Limited	1 22
Lupin Limited	1 1 1
Power	
Power Grid Corporation of India Limited	1.21
NTPC Limited	1.18
Software	
Infosys Limited*	6.25
Tata Consultancy Services Limited*	4.00
HCL Technologies Limited	
Telecom - Services	
Bharti Airtel Limited	1 32
Equity Less Than 1% of Corpus	12.02
Cash and Other Receivables	0.52
Grand Total	100.00

\*Top 10 Holdings

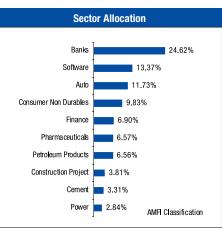
**RIF-NP** 

SIP - If you invested ₹ 10000 every month in RIF-NP				
	Since Inception	5 Years	3 Years	1 Year
Total Amount Invested (₹)	730,000	600,000	360,000	120,000
Market Value (₹)	993,507	785,306	404,256	129,717
Scheme Return (%)	10.11	10.83	7.83	16.30
B: Nifty 50 Return (%)	9.75	10.53	7.65	16.10
AB: S&P BSE Sensex Return (%)	8.96	9.61	6.11	13.99
Inception Date: September 28, 2010				

Past performance may or may not be sustained in future. It is assumed that a SIP of ₹10,000 each executed on 10th of every month including the first installment in the Growth option of the Fund. Returns on SIP and Benchmark are annualized and cumulative investment return for cash flows resulting out of uniform and regular monthly subscriptions have been worked out on excel spreadsheet function known as XIRR. Load has not been taken into consideration.

#### B: Benchmark, AB: Additional Benchmark

For scheme performance refer page 46-51.

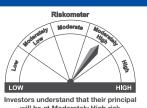


#### Product Label

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

- · Long term capital growth
- · Investment in equity and equity related securities and portfolios replicating the composition of the Nifty 50, subject to tracking errors.

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



will be at Moderately High risk

#### **Reliance Index Fund - Sensex Plan**

#### Equity - Index

Details as on October 31, 2016

#### Type of Scheme

An open ended Index Linked Scheme

#### **Current Investment Philosophy**

The Scheme employs an investment approach designed to track the performance of S&P BSE Sensex. The Scheme seeks to achieve this goal by investing in securities constituting the S&P BSE Sensex in same proportion as in the Index.

#### **Date of allotment**

September 28, 2010

#### **Fund Manager**

**Omprakash Kuckian** 

#### Benchmark

S&P BSE Sensex

#### Fund Size

Monthly Average: ₹ 4.95 Cr

Month End: ₹ 4.98 Cr

#### NAV as on October 28, 2016

Growth Plan:	₹	13.7208
Quarterly Dividend Plan:	₹	13.7208
Half Yearly Dividend Plan:	₹	13.7208
Annual Dividend Plan:	₹	13.7208
Bonus Option:	₹	13.7208
Direct - Growth Plan:	₹	13.9148
Direct - Quarterly Dividend Plan:	₹	13.9148
Direct - Half Yearly Dividend Plan:	₹	13.9148
Direct - Annual Dividend Plan:	₹	13.9148
Direct - Bonus Option:	₹	13.9148

#### **Volatility Measures**

Standard Deviation:	3.83
Beta:	0.95
Sharpe Ratio:	0.08
Tracking Error:	0.73
Portfolio Turnover (Times):	0.38
Note: The above measures have been calculat months period with 6.24% risk free return (FBI	

#### Expense Ratio<sup>^</sup>

Regular/Other than Direct	0.85
Direct	0.25

#### Load structure

#### Entry Load: Nil

Exit Load: 0.25% if redeemed or switched out on or before completion of 7 days from the date of allotment of units. Nil, thereafter.

Special Feature: Reliance Any Time Money Card

#### Portfolio as on October 31, 2016

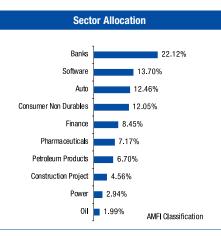
Company/Issuer	% of Assets
Auto	
Tata Motors Limited*	3.99
Maruti Suzuki India Limited	3.00
Mahindra & Mahindra Limited	2.35
Hero MotoCorp Limited	1.64
Bajaj Auto Limited	1 40
Banks	
HDFC Bank Limited*	0.71
ICICI Bank Limited*	6.00
Axis Bank Limited*	2 1 2
State Bank of India	3 08
Construction Project	
Larsen & Toubro Limited*	4 56
Consumer Non Durables	
ITC Limited*	7 90
Hindustan Unilever Limited	2 20
Asian Paints Limited	1.85
Ferrous Metals	
Tata Steel Limited	1.04
Finance	••••••
Housing Development Finance Corporation Limited*	8.45
Minerals/Mining	
Coal India Limited	1 58
Oil	
Oil & Natural Gas Corporation Limited	1.99

Company/Issuer	% of Assets
Petroleum Products	
Reliance Industries Limited*	6.70
Pharmaceuticals	
Sun Pharmaceuticals Industries Limited	3.10
Dr. Reddy's Laboratories Limited	1.58
Lupin Limited	1.37
Cipla Limited	1.12
Power	
Power Grid Corporation of India Limited	1.49
NTPC Limited	1 45
Software	
Infosys Limited*	7 67
Tata Consultancy Services Limited*	4 91
Wipro Limited	1 12
Telecom - Services	
Bharti Airtel Limited	1 62
Transportation	
Adani Ports and Special Economic Zone Limited	1.05
Equity Less Than 1% of Corpus	0.78
Cash and Other Receivables	1.81
Grand Total	100.00
	*Top 10 Holdings

SIP - If you invested ₹ 10000 every month in RIF-SP				
	Since Inception	5 Years	3 Years	1 Year
Total Amount Invested (₹)	730,000	600,000	360,000	120,000
Market Value (₹)	963,014	763,958	394,348	128,573
Scheme Return (%)	9.08	9.71	6.13	14.34
B: S&P BSE Sensex Return(%)	8.96	9.61	6.11	13.99
AB: Nifty 50 Return(%)	9.75	10.53	7.65	16.10
Incention Date: Sentember 28, 2010		••••••	••••••	

Past performance may or may not be sustained in future. It is assumed that a SIP of ₹10,000 each executed on 10th of every month including the first installment in the Growth option of the Fund. Returns on SIP and Benchmark are annualized and cumulative investment return for cash flows resulting out of uniform and regular monthly subscriptions have been worked out on excel spreadsheet function known as XIRR. Load has not been taken into consideration. B: Benchmark, AB: Additional Benchmark

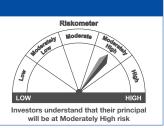
For scheme performance refer page 46-51.



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

- Long term capital growth
- Investment in equity and equity related securities and portfolios replicating the composition of the sensex, subject to tracking errors.

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



9

**RIF-SP** 

#### **Reliance Growth Fund**

Equity - Diversified Mid & Small Cap

#### Details as on October 31, 2016

#### Type of Scheme

An open ended Equity Growth Scheme

#### **Current Investment Philosophy**

Reliance Growth Fund attempts to achieve superior alpha by investing in a combination of Market Leaders and Emerging leaders. It endeavors to identify growth stocks that are available at reasonable valuation, thus adopting a Growth at Reasonable Price (GARP) style for investing. It endeavors to invest in companies that have the potential to substantially increase their profitability and companies with consistent track record. It endeavors to identify deep value stocks and benefit from the potential growth from such stocks. It endeavors to invest in companies which are having ability to provide high alpha as compared to risk taken.

#### **Date of allotment**

October 08, 1995

#### **Fund Manager**

Sunil Singhania

#### **Benchmark**

S&P BSF 100

#### **Fund Size**

Monthly Average: ₹ 5897.88 Cr

Month End: ₹ 5906.06 Cr

#### NAV as on October 28, 2016

Growth Plan:	₹	926.7067
Dividend Plan:	₹	68.4494
Bonus Option:	₹	154.1601
Institutional - Dividend Plan:	₹	614.3617
Direct - Growth Plan:	₹	951.3354
Direct - Dividend Plan:	₹	81.3741
Direct - Bonus Option:	₹	158.0458

#### **Volatility Measures**

Standard Deviation:	4.96
Beta:	1.06
Sharpe Ratio:	0.31
Portfolio Turnover (Times):	1.24
<b>Note:</b> The above measures have been calculat months period with 6.24% risk free return (FBI	

#### Expense Ratio<sup>^</sup>

Regular/Other than Direct	2.00
Direct	1.30

#### Load structure

#### Entry Load: Nil

Exit Load: 1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units. Nil. thereafter.

Special Feature: Reliance Any Time Money Card

#### Portfolio as on October 31, 2016 Company/Issuer A Та

Auto		Gas
Tata Motors Limited	2.03	Petronet LNG Limited
Banks		Industrial Capital Goods
State Bank of India*	3.71	Crompton Greaves Limited
CICI Bank Limited*	3.38	Texmaco Rail & Engineering Limi
HDFC Bank Limited*	2.80	BEML Limited
Yes Bank Limited	2.37	Industrial Products
Axis Bank Limited	1.97	Greaves Cotton Limited
The Federal Bank Limited	1.85	
Cement		Media & Entertainment
Birla Corporation Limited*	2.80	HT Media Limited
Drient Cement Limited	2.00	Pesticides
Construction Project		UPL Limited*
Larsen & Toubro Limited	1.90	Petroleum Products
VCC Limited	1.43	Castrol India Limited
Consumer Durables		Reliance Industries Limited
HSIL Limited	2.37	Pharmaceuticals
	2.17	Divi's Laboratories Limited*
Crompton Greaves Consumer Electricals Limited	1.36	Cipla Limited
Consumer Non Durables		Hikal Limited
Jnited Spirits Limited*	2.70	Power
Radico Khaitan Limited	1.92	Nava Bharat Ventures Limited
Ferrous Metals		•••••••••••••••••••••••••••••••••••••••
Fata Steel Limited	1.72	Services
Jindal Saw Limited	1.68	Aditya Birla Nuvo Limited*
Fertilisers		Software
Gujarat State Fertilizers & Chemicals Limited	1.91	HCL Technologies Limited*
Finance	·····	Infosys Limited
Muthoot Finance Limited*		Commercial Paper
Multi Commodity Exchange of India Limited	2.18	Aditya Birla Finance Ltd
Max Financial Services Limited	1.76	Equity Less Than 1% of Corpus
ndiabulls Housing Finance Limited	1.44	Cash and Other Receivables
Mahindra & Mahindra Financial Services Limited	1.03	Grand Total
Max India Limited	1.02	

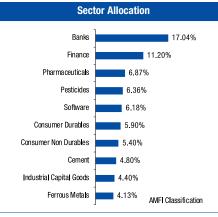
		_					
	SIP - If you in	ivested ₹ 10	0000 every m	onth in RGF			
	Since Inception	20 Years	15 Years	10 Years	5 Years	3 Years	1 Year
Total Amount Invested (₹)	2,530,000	2,400,000	1,800,000	1,200,000	600,000	360,000	120,000
Market Value (₹)	58,812,739	47,271,406	13,269,554	2,641,557	991,627	481,820	140,439
Scheme Return (%)	24.96	25.16	23.77	15.16	20.43	20.27	35.15
B: S&P BSE 100 Return (%)	13.21	13.49	14.10	9.73	11.66	9.22	19.71
AB: S&P BSE Sensex Return (%)	12.20	12.47	13.29	8.69	9.61	6.11	13.99
Inception Date: October 8, 1995							

% of Assets

Company/Issuer

Past performance may or may not be sustained in future. It is assumed that a SIP of ₹10,000 each executed on 10th of every month including the first installment in the Growth option of the Fund. Returns on SIP and Benchmark are annualized and cumulative investment return for cash flows resulting out of uniform and regular monthly subscriptions have been worked out on excel spreadsheet function known as XIRR. Load has not been taken into consideration B: Benchmark, AB: Additional Benchmark

For scheme performance refer page 46-51.



Dividend History				
Record Date	Rate (₹/ Unit)	Cum Dividend NAV	Ex-Dividend NAV	
Dividend Plan				
15-Mar-16	5.50	58.0985	52.5985	
5-Mar-15	6.50	73.3219	66.8219	
14-Mar-14	4.00	48.1464	44.1464	
Direct - Dividend Plar	1			
15-Mar-16	5.50	67.7176	62.2176	
05-Mar-15	6.50	83.8473	77.3473	
14-Mar-14	4.00	54.1392	50.1392	

Past performance may or may not be sustained in future. Pursuant to dividend payment, NAV falls to the extent of payout & statutory levy (if applicable). Face Value-₹10.

## Product Label This product is suitable for investors who are seeking\*: · Long term capital growth

• Investment in equity and equity related instruments through a research based approach

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



Investors understand that their principal will be at Moderately High risk

RGF

% of Assets

2.07

2.06

1.23

1.11

2.14

1.04

6.36

1.63

1.41

3.12

2.03

1.71

1.31

4.11

3.98

2.20

1.95

1 95

7.17

0.09

100.00

\*Top 10 Holdings

#### **Reliance Mid & Small Cap Fund**

			· ··	-
Equity -	<ul> <li>Diversified</li> </ul>	Mid &	Small	Cap

#### Details as on October 31, 2016

#### Type of Scheme

An open ended Diversified Equity Scheme

#### **Current Investment Philosophy**

The fund would take exposure in mid cap and small cap stocks and thereby commensurate the risk- return potential. Invests into stocks with an intention to provide long term growth opportunities to investors. Stocks are selected on basis of parameters like valuation, earnings, price, momentum & quality, thus, giving a leverage to diversify risks and returns in such a volatile situation. Being open ended, the fund has the flexibility of being aggressive. Fund endeavors to target mid cap and small cap opportunities.

#### **Date of allotment**

December 26, 2006

#### Fund Manager

Sunil Singhania, Samir Rachh<sup>s</sup>

#### **Benchmark**

S&P BSE MidSmallCap

#### **Fund Size**

Monthly Average: ₹ 2515.15 Cr

Month End: ₹ 2562.07 Cr

#### NAV as on October 28, 2016

Growth Plan:	₹	40.1108
Dividend Plan:	₹	22.9977
Direct - Growth Plan:	₹	41.3028
Direct - Dividend Plan:	₹	26.2882
Volatility Measures		

# Standard Deviation: 5.43 Beta: 1.02 Sharpe Ratio: 0.42 Portfolio Turnover (Times): 0.43 Note: The above measures have been calculated using monthly rolling returns for 36

**Note:** The above measures have been calculated using monthly folling returns for 36 months period with 6.24% risk free return (FBIL Overnight MIBOR as on 28/10/2016).

#### **Expense Ratio^**

Regular/Other than Direct	2.07
Direct	1.32

#### Load structure

Entry Load: Nil

Exit Load: 1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units. Nil, thereafter.

#### \$ Assistant Fund Manager

Company/Issuer	% of Assets
Auto Ancillaries	
Tube Investments of India Limited*	3.91
Exide Industries Limited	1.90
Banks	
HDFC Bank Limited*	2.79
The Federal Bank Limited	1.86
ICICI Bank Limited	1.80
Bank of Baroda	1.38
Cement	
Birla Corporation Limited*	4.02
The India Cements Limited*	2.77
Sanghi Industries Limited	1.14
Chemicals	
Gujarat Narmada Valley Fertilizers and Chemicals	3.45
Limited*	3.43
Atul Limited*	3.25
Construction Project	
Hindustan Construction Company Limited	1.71
NCC Limited	1.28
Consumer Non Durables	
United Spirits Limited	2.70
Tata Coffee Limited	1.90
Nestle India Limited	1.03
Finance	
Multi Commodity Exchange of India Limited*	3.00
Muthoot Finance Limited*	2.75
Credit Analysis and Research Limited	2.57
Sundaram Finance Limited	1.66
Gas	
GAIL (India) Limited	1.73
Hotels, Resorts And Other Recreational Activities	
Mahindra Holidays & Resorts India Limited	1.95
The Indian Hotels Company Limited	1.84
Oriental Hotels Limited	1.38

Portfolio as on October 31, 2016

Company/Issuer	% of Assets
Industrial Capital Goods	
GE Power India Limited	1.90
Crompton Greaves Limited	1.79
Honeywell Automation India Limited	1.69
Titagarh Wagons Limited	1.40
Sanghvi Movers Limited	1.14
Industrial Products	
SKF India Limited	1.95
Ador Welding Limited	1.41
Media & Entertainment	
Dish TV India Limited	1.58
INOX Leisure Limited	1.53
D.B.Corp Limited	1.07
Pesticides	
UPL Limited*	3.28
Petroleum Products	
Gulf Oil Lubricants India Limited*	3.41
Castrol India Limited	1.44
Pharmaceuticals	
Abbott India Limited	2.33
Cipla Limited	1.97
Unichem Laboratories Limited	1.76
Sun Pharmaceuticals Industries Limited	1.28
Services	••••••
Aditya Birla Nuvo Limited	1.72
Trading	
Redington (India) Limited	1.17
Transportation	••••••
Navkar Corporation Limited	2.21
Equity Less Than 1% of Corpus	8.01
Cash and Other Receivables	2.20
Grand Total	100.00
	*Top 10 Holdings

SIP - If you invested ₹ 10000 every month in RMSCF					
Since Inception 5 Years 3 Years					
Total Amount Invested (₹)	1,190,000	600,000	360,000	120,000	
Market Value (₹)	3,194,432	1,168,210	523,333	142,829	
Scheme Return (%)	19.04	27.32	26.39	39.47	
B: S&P BSE MidSmallCap Return(%)	13.77	22.03	24.20	38.96	
AB: S&P BSE Sensex Return(%)	14.16	21.50	23.24	39.13	
Inception Date: December 26, 2006					

Past performance may or may not be sustained in future. It is assumed that a SIP of ₹10,000 each executed on 10th of every month including the first installment in the Growth option of the Fund. Returns on SIP and Benchmark are annualized and cumulative investment return for cash flows resulting out of uniform and regular monthly subscriptions have been worked out on excel spreadsheet function known as XIRR. Load has not been taken into consideration. B: Benchmark, AB: Additional Benchmark

For scheme performance refer page 46-51.

suitable for them.



Dividend History				
Record Date Rate (₹/ Unit) Cum Dividend NAV Ex-Dividend				
Dividend Plan				
28-Mar-16	1.20	18.3030	17.1030	
18-Mar-15	3.00	23.4333	20.4333	
24-Jan-14	1.00	13.0076	12.0076	
Direct - Dividend Pla				
28-Mar-16	1.20	20.6443	19.4443	
18-Mar-15	3.00	25.8658	22.8658	
24-Jan-14	1.00	14.1804	13.1804	

Past performance may or may not be sustained in future. Pursuant to dividend payment, NAV falls to the extent of payout & statutory levy (if applicable). Face Value ₹10.

	Product Label	
	This product is suitable for investors who are seeking*:	Riskometer
r Card	<ul> <li>Long term capital growth</li> <li>Investment in equity and equity related securities including derivatives</li> </ul>	LOW HIGH
	*Investors should consult their financial advisors if in doubt about whether the product is	Investors understand that their principal will be at Moderately High risk

Special Feature: Reliance Any Time Money Card

RMSCF

#### **Reliance Small Cap Fund**

Equity - Diversified Mid & Small Cap

#### Details as on October 31, 2016

#### **Type of Scheme**

An open ended Equity Scheme

#### **Current Investment Philosophy**

The fund attempts to generate superior risk adjusted returns by focusing on the smaller capitalization companies. Small cap stocks, for the purpose of the fund are defined as stocks whose market capitalization is in between the highest & lowest market capitalization of companies on S&P BSE Small Cap at the time of investment. Small cap companies are potential mid caps of tomorrow and offer twin advantage of high growth prospects & relatively lower valuation. The fund focuses on identifying good growth businesses with reasonable size, quality management and rational valuation. The investment approach adopts prudent risk management measures like margin of safety and diversification across sectors & stocks with a view to generate superior risk adjusted performance over a period of time.

#### **Date of allotment**

September 16, 2010

#### **Fund Manager**

Sunil Singhania

#### Benchmark

S&P BSE SmallCap

#### **Fund Size**

Monthly Average: ₹ 2650.77 Cr

#### Month End: ₹ 2740.83 Cr

#### NAV as on October 28, 2016

Growth Plan:	₹	32.0857
Dividend Plan:	₹	24.9803
Bonus Option:	₹	32.0857
Direct - Growth Plan:	₹	33.1220
Direct - Dividend Plan:	₹	25.9296
Direct - Bonus Option:	₹	33.1220
Volatility Measures		
Standard Deviation:	6.44	
Beta:	1.00	

Sharpe Ratio:	0.45
Portfolio Turnover (Times):	0.75
Note: The above measures have been calculate	ed using monthly rolling returns for

months period with 6.24% risk free return (FBIL Overnight MIBOR as on 28/10/2016).

#### **Expense Ratio^**

Regular/Other than Direct	2.06
Direct	1.21

#### Load structure

#### Entry Load: Nil

Exit Load: 1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units. Nil. thereafter.

Special Feature: Reliance Any Time Money Card

#### Portfolio as on October 31, 2016

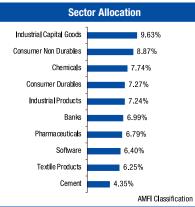
Auto Ancillaries LG Balakrishnan & Bros Limited*	2.43
	2.43
Banks	
RBL Bank Limited*	2.24
HDFC Bank Limited	1.70
The Federal Bank Limited	1.40
Yes Bank Limited	1.19
Cement	
Orient Cement Limited	1.35
The India Cements Limited	1.26
Chemicals	
Navin Fluorine International Limited*	4.24
Atul Limited*	2.54
Construction Project	
Ashoka Buildcon Limited	1.48
Hindustan Construction Company Limited	1.06
Consumer Durables	
VIP Industries Limited	2.03
Bajaj Electricals Limited	1.80
Orient Paper & Industries Limited	1.43
HSIL Limited	1.35
Consumer Non Durables	
Advanced Enzyme Technologies Limited	2.11
United Breweries Limited	1.97
Radico Khaitan Limited	1.94
Agro Tech Foods Limited	1.53
Finance	
GIC Housing Finance Limited*	2.49
Industrial Capital Goods	
Honda Siel Power Products Limited*	2.76
Bharat Electronics Limited	2.00
Voltamp Transformers Limited	1.55
Genus Power Infrastructures Limited	1.48
Industrial Products	
Polyplex Corporation Limited	1.86

Company/Issuer	% of Assets
Kirloskar Brothers Limited	1.57
INEOS Styrolution India Limited	1.24
Sterlite Technologies Limited	1.21
Media & Entertainment	
Jagran Prakashan Limited	1.87
PVR Limited	1.03
Miscellaneous	
Elantas Beck India Ltd	1.06
Paper	
West Coast Paper Mills Limited*	2.38
Pesticides	
Sharda Cropchem Limited	1.16
Pharmaceuticals	
FDC Limited*	2.34
Biocon Limited	2.03
IPCA Laboratories Limited	1.01
Power	
Kalpataru Power Transmission Limited	1.96
Software	
NIIT Limited	1.80
Intellect Design Arena Limited	1.70
Cyient Limited	1.52
Telecom - Equipment & Accessories	
Vindhya Telelinks Limited*	2.32
Textile Products	
Arvind Limited*	2.28
Raymond Limited	1.71
Siyaram Silk Mills Limited	1.47
Commercial Paper	2.48
Aditva Birla Finance Ltd	2.48
Equity Less Than 1% of Corpus	16.95
Cash and Other Receivables	1.72
Grand Total	100.00
	*Top 10 Holdings

SIP - If you invested ₹ 10000 every month in RSCF					
Since Inception 5 Years 3 Years 1 Year					
Total Amount Invested (₹)	740,000	600,000	360,000	120,000	
Market Value (₹)	1,852,890	1,385,253	568,436	144,839	
Scheme Return (%)	29.99	34.62	32.68	43.14	
B: S&P BSE SmallCap Return(%)	16.55	21.13	22.58	38.94	
AB: S&P BSE Sensex Return(%)	8.87	9.61	6.11	13.99	
Inception Date: September 16, 2010			•••••		

Past performance may or may not be sustained in future. It is assumed that a SIP of ₹10,000 each executed on 10th of every month including the first installment in the Growth option of the Fund. Returns on SIP and Benchmark are annualized and cumulative investment return for cash flows resulting out of uniform and regular monthly subscriptions have been worked out on excel spreadsheet function known as XIRR. Load has not been taken into consideration. B: Benchmark, AB: Additional Benchmark For scheme performance refer page 46-51.

· Long term capital growth



Dividend History				
Record Date	Rate (₹/ Unit)	Cum Dividend NAV	Ex-Dividend NAV	
Dividend Plan				
28-Mar-16	1.20	19.8299	18.6299	
24-Mar-15	2.00	21.3040	19.3040	
31-Jan-14	1.00	11.6954	10.6954	
Direct - Dividend Plan				
	1.20	00 1001	19.2064	
24-Mar-15	2.00	21.6887	19.6887	
31-Jan-14	1.00	11.7716	10.7716	

dividend payment, NAV falls to the extent of payout & statutory levy (if applicable). Face Value-₹10.

# **Product Label** This product is suitable for investors who are seeking\*: · Investment in equity and equity related securities of small cap companies

1.01

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

RSCF

stors understand that their principal

will be at Moderately High risk

#### Reliance Regular Savings Fund - Equity Option

#### Equity - Diversified Multi Cap

Details as on October 31, 2016

#### Type of Scheme

An open ended Scheme

#### **Current Investment Philosophy**

Multi-cap strategy with an aim to participate in investment opportunities across all sectors and market capitalization. Depending on the market valuations and conditions, fund manager changes the mix between large cap and mid caps from time to time. Fund endeavors to invest in a combination of long term and short term calls to generate alpha. Fund focuses on investment in macro trends and niche companies having potential for sustainable growth: Top Down & Bottom up strategy. Concentrated holdings in high conviction stocks: exposure to top 5 holding is approximately 23%. Although Fund avoids stock specific concentration i.e. maximum concentration in a stock is approximately 6%. Fund may take Cash calls during market extremes: Aim is to protect downside as well as have cash available to participate in potential opportunities that might spring up suddenly.

#### **Date of allotment**

June 08, 2005

#### Fund Manager

Omprakash Kuckian

#### **Benchmark**

S&P BSE 100

#### **Fund Size**

Monthly Average: ₹ 2906.91 Cr

Month End: ₹ 2895.31 Cr

#### NAV as on October 28, 2016

Growth Plan:	₹	58.3872
Dividend Plan:	₹	23.5956
Direct - Growth Plan:	₹	60.1207
Direct - Dividend Plan:	₹	29.1268

#### **Volatility Measures**

Standard Deviation:	5.19
Beta:	1.12
Sharpe Ratio:	0.27
Portfolio Turnover (Times):	0.50
Note: The above measures have been calculated usin	a monthly rolling returns for

Note: The above measures have been calculated using monthly rolling returns for 36 months period with 6.24% risk free return (FBIL Overnight MIBOR as on 28/10/2016).

#### **Expense Ratio^**

Regular/Other than Direct	2.05
Direct	1.30

#### Load structure

Entry Load: Nil

Exit Load: 1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units. Nil, thereafter.

Special Feature: Reliance Any Time Money Card

Portfolio a	is on Octo	her 31	2016

Company/Issuer	% of Assets
Auto	
Bajaj Auto Limited	2.96
Tata Motors Limited	2.71
Auto Ancillaries	
Tube Investments of India Limited*	3.24
Motherson Sumi Systems Limited	1.72
Banks	
HDFC Bank Limited*	4.36
Kotak Mahindra Bank Limited*	3.40
State Bank of India	2.68
Canara Bank	1.63
Oriental Bank of Commerce	1.47
The Federal Bank Limited	1.42
Cement	
UltraTech Cement Limited	3.10
The India Cements Limited	2.17
Chemicals	
Linde India Limited	1.30
Construction	
The Phoenix Mills Limited	2.61
Construction Project	
Larsen & Toubro Limited*	3.59
Consumer Non Durables	
Bombay Burmah Trading Corporation Limited*	4.71
Finance	
Muthoot Finance Limited	2.48
Max Financial Services Limited	2.14
Hotels, Resorts And Other Recreational Activitie	S
The Indian Hotels Company Limited	1.40
EIH Limited	1.35

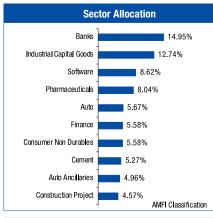
Company/Issuer	% of Assets
Industrial Capital Goods	
Honeywell Automation India Limited*	5.38
BEML Limited	1.95
GE Power India Limited	1.78
Siemens Limited	1.23
Industrial Products	•••••
Cummins India Limited	1.17
Media & Entertainment	
Dish TV India Limited	1.66
Pesticides	•••••
UPL Limited	1.31
Petroleum Products	•
Indian Oil Corporation Limited*	3.36
Pharmaceuticals	
Divi's Laboratories Limited*	3.36
Torrent Pharmaceuticals Limited	2.45
Syngene International Limited	2.23
Retailing	•••••
Aditya Birla Fashion and Retail Limited	1.11
Services	
Aditya Birla Nuvo Limited*	3.34
Software	•••••
HCL Technologies Limited*	3.17
Infosys Limited	2.76
Intellect Design Arena Limited	1.63
Hexaware Technologies Limited	1.06
Commercial Paper	2.07
Aditya Birla Finance Ltd	2.07
Equity Less Than 1% of Corpus	8.00
Cash and Other Receivables	0.57
Grand Total	100.00

**RRSF-E** 

SIP - If you invested ₹ 10000 every month in RRSF-E					
	Since Inception	10 Years	5 Years	3 Years	1 Year
Total Amount Invested (₹)	1,370,000	1,200,000	600,000	360,000	120,000
Market Value (₹)	3,512,592	2,607,098	941,000	458,064	134,131
Scheme Return (%)	15.61	14.91	18.26	16.61	23.95
B: S&P BSE 100 Return(%)	10.18	9.73	11.66	9.22	19.71
AB: S&P BSE Sensex Return(%)	9.30	8.69	9.61	6.11	13.99
Inception Date: June 8, 2005					

Past performance may or may not be sustained in future. It is assumed that a SIP of ₹10,000 each executed on 10th of every month including the first installment in the Growth option of the Fund. Returns on SIP and Benchmark are annualized and cumulative investment return for cash flows resulting out of uniform and regular monthly subscriptions have been worked out on excel spreadsheet function known as XIRR. Load has not been taken into consideration. B: Benchmark, AB: Additional Benchmark For scheme performance refer page 46-51.

For scheme performance reler page 40-51.



Dividend History			
Record Date	Rate (₹/ Unit)	Cum Dividend NAV	Ex-Dividend NAV
Dividend Plan			
23-Mar-16	3.50	22.7094	19.2094
6-Feb-15	3.00	27.4957	24.4957
28-Feb-14	1.25	18.5935	17.3435
Direct - Dividen	d Plan		
23-Mar-16	3.50	27.1014	23.6014
06-Feb-15	3.00	31.9818	28.9818
28-Feb-14	1.25	21.2983	20.0483

Past performance may or may not be sustained in future. Pursuant to dividend payment, NAV falls to the extent of payout & statutory levy (if applicable). Face Value ₹10.

Product Label	
This product is suitable for investors who are seeking*:	Riskometer
<ul> <li>Long term capital growth</li> <li>Investment in equity and equity related securities</li> </ul>	Woderete Accessing
*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	LOW HIGH Investors understand that their principal will be at Moderately High risk

led Scheme

#### **Reliance Equity Opportunities Fund**

#### Equity - Diversified Multi Cap

Details as on October 31, 2016

#### Type of Scheme

An open ended Diversified Equity Scheme

#### **Current Investment Philosophy**

It is a multi-cap, trend based fund with the flexibility to be overweight in a particular sector or market caps depending on the potential & opportunities as they arise.

Sector Calls - Emerging Themes & Opportunities not appreciated by markets. Different sectors give different returns over a period of time. A broader mandate helps take timely sector calls to maximize returns. Investments based on sector view & not on sector weights of the benchmark index. Deep research in sectors where there is limited market interest. Stock Calls - Across Market Caps to diversify the portfolio. Investment in large caps may help to capture market movements & ensures liquidity in volatile times. Investment in niche mid/small cap companies having scalable business models. Deep Value Stocks -Currently mispriced by markets. Stocks which remain under-valued and under-researched. Low valuations coupled with quality management & attractive sector fundamentals. Investments done for long term period.

#### **Date of allotment**

28 March, 2005

#### **Fund Manager**

Sailesh Raj Bhan

#### **Benchmark**

S&P BSE 100

#### **Fund Size**

Monthly Average: ₹ 10411.49 Cr

Month End: ₹ 10252.86 Cr

#### NAV as on October 28, 2016

Growth Plan:	₹	75.2566
Dividend Plan:	₹	30.6429
Bonus Option:	₹	75.2566
Institutional - Growth Plan:	₹	20.0124
Direct - Growth Plan:	₹	77.4716
Direct - Dividend Plan:	₹	36.4182
Direct - Bonus Option:	₹	77.4716
Volatility Measures		
Standard Deviation:	5.00	
Beta:	1.06	
Sharpe Ratio:	0.25	
Portfolio Turnover (Times):	0.44	

Note: The above measures have been calculated using monthly rolling returns for 36 months period with 6.24% risk free return (FBIL Overnight MIBOR as on 28/10/2016).

#### **Expense Ratio^**

Load structure		
Direct	1.28	
Regular/Other than Direct	1.98	

#### Entry Load: Nil

Exit Load: 1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units. Nil, thereafter.

Special Feature: Reliance Any Time Money Card

#### Portfolio as on October 31, 2016

Company/Issuer	% of Assets
Auto	
Tata Motors Limited	2.62
Mahindra & Mahindra Limited	1.54
Banks	
State Bank of India*	8.82
ICICI Bank Limited*	5.68
HDFC Bank Limited*	4.06
Axis Bank Limited	2.05
The Federal Bank Limited	1.20
Construction	
Prestige Estates Projects Limited	2.77
Construction Project	
Larsen & Toubro Limited*	4.05
Consumer Non Durables	
ITC Limited*	3.09
Jubilant Foodworks Limited	1.56
Finance	
Max Financial Services Limited*	3.27
Hotels, Resorts And Other Recreational Activitie	s
The Indian Hotels Company Limited*	4.58
EIH Limited	1.80
Industrial Capital Goods	
Bharat Electronics Limited*	3.20
GE T&D India Limited	3.01
Honeywell Automation India Limited	1.34
Bharat Heavy Electricals Limited	1.11
Crompton Greaves Limited	1.09

Company/Issuer	% of Assets
Kennametal India Ltd	1.02
Industrial Products	
Bharat Forge Limited	3.05
Cummins India Limited	2.80
Media & Entertainment	
PVR Limited	1.25
Hathway Cable & Datacom Limited	1.02
Petroleum Products	
Reliance Industries Limited	1.65
Castrol India Limited	1.10
Pharmaceuticals	
Divi's Laboratories Limited*	3.57
Abbott India Limited	2.59
Sanofi India Limited	1.39
Retailing	
Shoppers Stop Limited	2.41
Trent Limited	1.95
Aditya Birla Fashion and Retail Limited	1.84
Software	
HCL Technologies Limited*	3.21
Infosys Limited	2.34
Commercial Paper	0.68
Aditya Birla Finance Ltd	0.68
Equity Less Than 1% of Corpus	10.36
Cash and Other Receivables	0.93
Grand Total	100.00

#### SIP - If you invested ₹ 10000 every month in REOF 3 Years 1 Year Since Inception 10 Years 5 Years Total Amount Invested (₹) 1,400,000 1,200,000 600,000 360,000 120,000 Market Value (₹) 3,915,677 2,811,454 894,324 424,724 128,589 Scheme Return (%) 16.61 16.32 16.16 11.26 14.36 B: S&P BSE 100 Return(%) 10.43 9.73 11.66 9.22 19.71 AB: S&P BSE Sensex Return(%) 9.60 8.69 9.61 6.11 13.99 Inception Date: March 28, 2005

Past performance may or may not be sustained in future. It is assumed that a SIP of ₹10,000 each executed on 10th of every month including the first installment in the Growth option of the Fund. Returns on SIP and Benchmark are annualized and cumulative investment return for cash flows resulting out of uniform and regular monthly subscriptions have been worked out on excel spreadsheet function known as XIRR. Load has not been taken into consideration. B: Benchmark, AB: Additional Benchmark For scheme performance refer page 46-51.



Dividend History			
Record Date	Rate (₹/ Unit)	Cum Dividend NAV	Ex-Dividend NAV
Dividend Plan			
23-Mar-16	2.75	29.1413	26.3913
20-Mar-15	4.00	37.7197	33.7197
14-Mar-14	2.00	26.0320	24.0320
Direct - Dividend Plan			
23-Mar-16	2.75	33.9657	31.2157
20-Mar-15	4.00	42.9939	38.9939
14-Mar-14	2.00	29.1792	27.1792

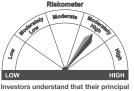
Past performance may or may not be sustained in future. Pursuant to dividend payment, NAV falls to the extent of payout & statutory levy (if applicable). Face Value-₹10.

# **Product Label** This product is suitable for investors wh o are seeking\*:

· Investment in equity and equity related securities

· Long term capital growth

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



will be at Moderately High risk

#### **Equity - Balanced**

Details as on October 31, 2016

#### **Type of Scheme**

An open ended Scheme

#### **Current Investment Philosophy**

Number of stocks in the portfolio would be 30-35 stocks, with Top 10 holdings comprising approximately 40% of the portfolio. Blend of concentration and Diversification. Theme based Investing.

Focus on Alpha generation through active sector management. No significant cash calls.

Price / Value gap that would seek for mid/small caps would be much larger than large cap stocks.

Debt Allocation will comprise of high quality debt instruments with a short to medium term maturity profile keeping in mind the interest rate outlook.

#### Date of allotment

June 08, 2005

#### Fund Manager

Sanjay Parekh, Amit Tripathi

#### Benchmark

Crisil Balanced Fund - Aggressive Index

#### Fund Size

Monthly Average: ₹ 3657.21 Cr Month End: ₹ 3788.34 Cr

#### NAV as on October 28, 2016

Growth Plan	₹	45.2142
Dividend Plan	₹	17.7641
Monthly Dividend Plan	₹	10.1737
Quarterly Dividend Plan	₹	14.6769
Direct - Growth Plan	₹	46.9091
Direct - Dividend Plan	₹	14.6889
Direct - Monthly Dividend Plan	₹	10.2072
Direct - Quarterly Dividend Plan	₹	21.1710

#### **Volatility Measures**

Standard Deviation:	3.76
Beta:	1.25
Sharpe Ratio:	0.32
Portfolio Turnover (Times):	1.62

Note: The above measures have been calculated using monthly rolling returns for 36 months period with 6.24% risk free return (FBIL Overnight MIBOR as on 28/10/2016).

Average Maturity	8.62 years
Modified Duration	5.06 years
Yield to Maturity*	7.81%

#### **Expense Ratio^**

Regular/Other than Direct	2.03
Direct	0.78

#### Load structure

#### Entry Load: Nil

Exit Load: 10% of the units allotted shall be redeemed without any exit load, on or before completion of 12 months from the date of allotment of units. Any redemption in excess of such limit in the first 12 months from the date of allotment shall be subject to the following exit load. Redemption of units would be done on First in First out Basis (FIFO):

- 1% if redeemed or switched out on or before completion of 12 months from the date of allotment of units.
- Nil, thereafter.

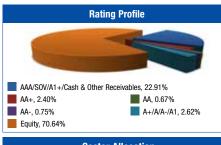
#### \*excluding other receivables

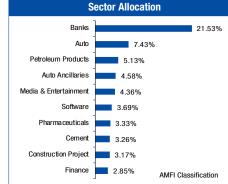
YTM including other receivables: 7.58% Average Maturity, Modified Duration & YTM details provided for Debt portion of Portfolio only

Special Feature: Reliance Any Time Money Card

Portfolio	as on	October	31	2016
1 01 11 0110	aə un	OCLUBEI		2010

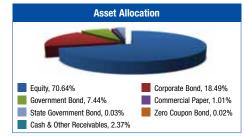
Company/Issuer	Rating	% of Assets
Auto		
Maruti Suzuki India Limited*		3.91
Tata Motors Limited*		2.99
Auto Ancillaries		
Motherson Sumi Systems Limited		2.22
Sundaram Clayton Limited	••••••	1.18
Banks	••••••	
HDFC Bank Limited*	••••••	9.61
State Bank of India*	••••••	3.41
ICICI Bank Limited*	••••••	2.60
Axis Bank Limited*	•••••	2.32
IndusInd Bank Limited		1.56
Cement		
Grasim Industries Limited*		2.84
Construction Project		
Larsen & Toubro Limited*		2.64
Consumer Non Durables		
ITC Limited		1.68
Ferrous Metals	••••••	
Tata Steel Limited	••••••	1.97
Finance	••••••	
IDFC Limited	••••••	1.40
IIFL Holdings Limited	•••••	1.06
Gas	•••••	
GAIL (India) Limited	•••••	1.04
Media & Entertainment		
TV18 Broadcast Limited		1.94
Sun TV Network Limited		1.32
UFO Moviez India Limited		1.10
Petroleum Products		
Reliance Industries Limited*		3.15
Indian Oil Corporation Limited		1.98
Pharmaceuticals	••••••	
Cipla Limited	••••••	1.40
Services	••••••	
Aditya Birla Nuvo Limited	••••••	2.09
Software	•••••	
Infosys Limited*		2.93
Telecom - Services	•••••	2.00
Idea Cellular Limited		1.61
For SIP performance refer page 44. For	echama narforme	
Tor on performance reler page 44. For	somethie periornia	nice relei page 40





#### % of Assets Company/Issue Rating Debt **Commercial Paper** 1.01 Aditya Birla Finance Ltd ICRA A1+ 0.93 Housing Development Finance Corporation ICRA A1+ 0.08 Limited **Corporate Bond** 18.49 Axis Bank Limited CRISIL AAA 2.66 CARE AAA Bajaj Finance Limited 2.57 CRISIL AAA Power Finance Corporation Limited 2.02 ICRA AA+ 2.00 Yes Bank Limited **Reliance Power Limited** ICRA A1 1.33 Oriental Bank of Commerce ICRA A+ 1.29 ICICI Bank Limited ICRA AAA 1.11 PNB Housing Finance Limited CARE AAA 1.08 Reliance Jio Infocomm Limited CRISIL AAA 0.83 CRISIL AA-Vedanta Limited 0.75 CARE AA Reliance General Insuarance Company Ltd 0.67 SBI Cards & Payment Services Pvt Ltd **CRISIL AAA** 0.56 Housing Development Finance Corporation CRISIL AAA 0.50 I imited Aditya Birla Finance Ltd ICRA AA+ 0.41 Indiabulls Housing Finance Limited CARE AAA 0.27 LIC Housing Finance Limited CARE AAA 0.21 **CRISIL AAA** Mahindra & Mahindra Financial Services CARE AAA 0.14 Limited CRISII AAA 0.06 Power Grid Corporation of India Limited Rural Electrification Corporation Limited **CRISIL AAA** 0.05 Government Bond 7.44 Government of India SOV 7 44 State Government Bond 0.03 State Government Securities SOV 0.03 Zero Coupon Bond 0.02 Housing Development Finance Corporation CRISII AAA 0.02 Limited Equity Less Than 1% of Corpus 10.69 Cash & Other Receivables 2.37 Grand Total 100.00

16-51.



\*Top 10 Holdings

Dividend History						
Record Date Rate (₹/ Unit) Cum Dividend NAV Ex-Dividend NAV						
Dividend Plan						
15-Mar-16	1.40	16.4758	15.0758			
13-Feb-15	2.00	19.2091	17.209			
7-Mar-14	0.75	13.8201	13.0701			
Direct - Dividend F	Plan					
15-Mar-16	1.40	19.1996	17.7996			
13-Feb-15	2.00	21.8485	19.848			
7-Mar-14	0.75	15.4819	14.7319			
Quarterly Dividend Plan						
15-Sep-16	0.40	14.9791	14.579			
15-Jun-16	0.40	14.1758	13.7758			
15-Mar-16	0.25	13.4206	13.1706			
Direct - Quarterly Dividend Plan						
15-Sep-16	0.40	14.9645	14.5645			
15-Jun-16	0.40	14.1074	13.7074			
15-Mar-16	0.25	13.3036	13.0536			

Past performance may or may not be sustained in future. Pursuant to dividend payment, NAV falls to the extent of payout & statutory levy (if applicable), Face Value-₹10,

#### **Product Label**

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

- · Long term capital growth
- · Investment in equity and equity related instruments and fixed income instruments

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

stors understand that their prin will be at Moderately High risk

#### **Reliance Equity Savings Fund**

#### **Equity - Balanced**

Details as on October 31, 2016

#### Type of Scheme

An open ended Equity Scheme

#### **Current Investment Philosophy**

The scheme employs various strategies which seek to exploit available arbitrage opportunities in markets along with pure equity investments. The stock selection strategy is a blend of top down and bottom up approach without any sector or market capitalization bias. All companies selected are analyzed taking into account various business fundamentals like nature & stability of business, prospects of future growth & scalability, financial discipline & returns, valuations in relation to broad market & expected growth in earnings, the company's financial strength & track record.

#### **Date of allotment**

May 30, 2015

#### **Fund Manager**

Sanjay Parekh, Anju Chhajer

#### **Benchmark**

40% of Crisil Liquid Fund Index, 30% of Crisil Short Term Bond Fund Index & 30% in Nifty 50

#### **Fund Size**

Monthly Average: ₹ 665.36 Cr

Month End: ₹ 652.08 Cr

#### NAV as on October 28, 2016

Growth Plan	₹	10.9385
Dividend Plan	₹	10.9385
Monthly Dividend Plan	₹	10.7289
Quarterly Dividend Plan	₹	10.7812
Bonus Option	₹	10.9385
Direct - Growth Plan	₹	11.1065
Direct - Dividend Plan	₹	11.1065
Direct - Monthly Dividend Plan	₹	10.9019
Direct - Quarterly Dividend Plan	₹	10.9486
Direct - Bonus Option	₹	11.1065
Average Maturity	4.05 y	ears
Modified Duration	2.77 y	ears
Yield to Maturity	8.95%	
Evenence Datie A		

#### Expense Ratio<sup>^</sup>

Regular/Other than Direct	2.00
Direct	1.00

#### Load structure

#### Entry Load: Nil

Exit Load: 10% of the units allotted shall be redeemed without any exit load, on or before completion of 12 months from the date of allotment of units. Any redemption in excess of such limit in the first 12 months from the date of allotment shall be subject to the following exit load. Redemption of units would be done on First in First out Basis (FIFO):

- 1% if redeemed or switched out on or before completion of 12 months from the date of allotment of units.
- · Nil, thereafter.

Average Maturity, Modified Duration & YTM details provided for Debt portion of Portfolio only.

Special Feature: Reliance Any Time Money Card

#### Portfolio as on October 31, 2016

Company/Issuer	Sectors/Rating	% of Assets
Equity		
Non Hedge		
Maruti Suzuki India Limited	Auto	2.59
Tata Motors Limited	Auto	1.61
Motherson Sumi Systems Limited	Auto Ancillaries	1.65
Federal-Mogul Goetze (India) Limited.		1.62
Rico Auto Industries Limited	Auto Ancillaries	0.76
HDFC Bank Limited	Banks	5.21
ICICI Bank Limited	Banks	2 58
IndusInd Bank Limited	Banks	1 19
Axis Bank Limited	Banks	1.04
The Jammu & Kashmir Bank Limited		0.34
Larsen & Toubro Limited	Construction Project	1.83
ITC Limited	Consumer Non Durables	1.70
Suzlon Energy Limited	Industrial Capital Goods	0.95
Crompton Greaves Limited	Industrial Capital Goods	6.90
BEML Limited	Industrial Capital Goods	6.88
TV18 Broadcast Limited	Media & Entertainment	1.76
UFO Moviez India Limited	Media & Entertainment	1.41
Indian Oil Corporation Limited	Petroleum Products	2.39

Company/Issuer	Sectors/Rating	% of Assets
Cipla Limited	Pharmaceuticals	1.63
Strides Shasun Limited	Pharmaceuticals	0.80
Aditya Birla Nuvo Limited	Services	1.52
Infosys Limited	Software	3.60
HCL Technologies Limited	Software	0.74
Intellect Design Arena Limited	Software	0.46
Idea Cellular Limited	Telecom - Services	0.78
Non-Hodge Total		39.94
Hedge Total		29.10
Debt		
Corporate Bonds		
	ICRA A1	7.69
L&T METRO RAIL (HYDERABAD) LTD.	ICBA AA(SO)	4.27
Bajaj Finance Limited	CARE AAA	3.90
Renew Power Venture Pvt Ltd	CARE A+	3.08
Axis Bank Limited	CRISIL AAA	3.07
IDBI Bank Limited	CRISIL A	0 77
CBLO		0.02
Net Current Assets and Liabilities		8.16
Grand Total		100.00
	*	Fop 10 Holdings

RESF

SIP - If you invested ₹ 10000 every month in RESF		
	Since Inception	1 Year
Total Amount Invested (₹)	180,000	120,000
Market Value (रॅ)	191,926	127,158
Scheme Return (%)	8.77	11.93
B: Custom Benchmark* Return(%)	9.09	12.97
AB: S&P BSE Sensex Return(%)	7.69	13.99
Inception Date: May 30, 2015		

#### \*40% Crisil Liquid Fund Index + 30% Crisil Short Term Bond Fund Index + 30% Nifty 50

Past performance may or may not be sustained in future. It is assumed that a SIP of ₹10,000 each executed on 10th of every month including the first installment in the Growth option of the Fund. Returns on SIP and Benchmark are annualized and cumulative investment return for cash flows resulting out of uniform and regular monthly subscriptions have been worked out on excel spreadsheet function known as XIRR. Load has not been taken into consideration. B: Benchmark, AB: Additional Benchmark

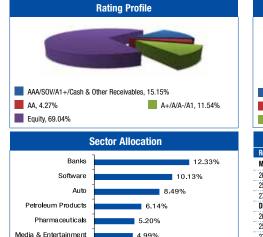


Finance

Auto Ancil laries

Industria Capital Goods

Construction Project



4.73%

4.03%

273%

2.41%



Cash & Other Receivables, 8.18%

Dividend History					
Record Date	Rate (₹/ Unit)	Cum Dividend NAV	Ex-Dividend NAV		
Monthly Dividend Plan					
26-Sep-16	0.10	10.6426	10.5926		
25-Jul-16	0.05	10.6426	10.5926		
27-Jun-16	0.05	10.3886	10.3386		
Direct - Monthly Dividend	d Plan	•			
26-Sep-16	0.10	10.9575	10.8575		
25-Jul-16	0.05	10.7768	10.7268		
27-Jun-16	0.05	10.5105	10.4605		
Quarterly Dividend Plan					
20-Jun-16	0.15	10.4334	10.2834		
Direct - Quarterly Dividend Plan					
20-Jun-16	0.15	10.5538	10.4038		

Past performance may or may not be sustained in future. Pursuant to dividend payment, NAV falls to the extent of payout & statutory levy (if applicable). Face Value-₹10.

Riskometer
Antality Moderate Moore

AMFI Classification

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



#### **Reliance Banking Fund**

Sector Fund
Details as on October 31, 2016
Type of Scheme
An open ended Banking Sector Scheme
Current Investment Philosophy
Reliance Banking fund is a focused banking and financial services sector oriented fund investing across market caps within the sector. The fund is well diversified across sub segments like Private Banke

ctor. inks. PSUs, NBFCs, Housing Fin Co's, Broking houses, etc. The fund endeavors to generate superior alpha through active fund management. The alpha generation is attempted through tactical allocation across various sub segments and differentiated investment ideas. The fund thus attempts to lower risk through diversification while retaining the alpha creation potential.

#### Date of allotment 26 May, 2003 **Fund Manager** Sanjay Parekh, Shrey Loonkers Benchmark Nifty500 Banks Index Fund size Monthly Average: ₹ 2298.02 Cr Month End: ₹ 2301.06 Cr NAV as on October 28, 2016 Growth Plan: ₹ 202.3824 Direct - Growth Plan: ₹ 206.6582 ₹ 49.6943 Dividend Plan: Direct - Dividend Plan: ₹ 58.6720 Bonus Option: ₹ 202.3824 Direct - Bonus Option: ₹ 206.6582 Expense Ratio<sup>^</sup> Regular/Other than Direct 2.07 Direct 1.37 Load structure Entry Load: Nil Exit Load: 1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units. Nil, thereafter,

\$ Assistant Fund Manager

Special Feature: Reliance Any Time Money Card

#### **Reliance Diversified Power Sector Fund**

#### Sector Fund

Details as on October 31, 2016

Type of Scheme

An open ended Power Sector Scheme

Current Investment Philosophy

It is an investment of introduction of sustainable growth by investing in securities of companies in power sector. The portfolio has an adequate diversification within the sector by spreading investment over a large range of companies. The fund provides opportunity within the sector, with focused approach and flexibility to invest in power distribution, transmission, and generation related companies and primary financer to power projects. The portfolio is focused on creating long term risk adjusted return. This is one of the few sectors where demand is vast where demand is vast.

#### **Date of allotment** 8 May, 2004 Fund Manager Sunil Singhania Benchmark S&P BSF Power Fund size Monthly Average: ₹ 1572.74 Cr Month End: ₹ 1577.98 Cr NAV as on October 28, 2016 Growth Plan: ₹ 80.4011 Dividend Plan: ₹ 30.6274 Bonus Option: ₹ 80.4011 Direct - Growth Plan: ₹ 82.2031 Direct - Dividend Plan: ₹ 31.5480 ₹ 82.2031 Direct - Bonus Option: Expense Ratio^ Regular/Other than Direct 2.14 Direct 1.49 Load structure

Entry Load: Nil

Exit Load: 1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units. Nil, thereafter.

Special Feature: Reliance Any Time Money Card

#### Portfolio as on October 31, 2016

28.69	Edelweiss Financial Services Limited	1.75
28 69		
	GIC Housing Finance Limited	1.74
13.05	Muthoot Finance Limited	1.68
8.88	IDFC Limited	
		1.44
4 98	ICICI Prudential Life Insurance Company Limited	1.21
3.55		1.31
3.38		
3.06		·····
1.86		5.01
	Cash and Other Receivables	1.52
5.61	Grand Total	100.00
	8.88 7.49 4.98 3.55 3.38 3.06 1.86	105C     Linited       7.49     Max Financial Services Limited       10Cl Prudential Life Insurance Company Limited       4.98     Miscellaneous       3.55     PNB Housing Finance Limited       3.38     Commercial Paper       3.06     Aditya Birla Finance Ltd       1.86     Equity Less Than 1% of Corpus       Cash and Other Receivables     5.61

For SIP performance refer page 44. For scheme performance refer page 46-51.

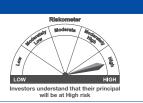
Volatility Measures								
Standard Deviation:	6.	43 Beta:	0.93	Sharpe Ratio:	0.24	Portfolio Turnover (Times):	0.44	
Dividend History								
Record Date	Record Date Rate (₹/ Unit) Cum Dividend NAV Ex-Dividend NAV Record Date Rate (₹/ Unit) Cum Dividend NAV Ex-Dividen							
Dividend Plan	Dividend Plan Direct - Dividend Plan							
12-Feb-16	4.00	39.4222	35.422	2 12-Feb-16	4.00	45.5932	41.5932	
27-Feb-15	5.00	57.6107	52.610	7 27-Feb-15	5.00	65.4517	60.4517	
7-Feb-14	3.00	32.0441	29.044	1				

Past performance may or may not be sustained in future. Pursuant to dividend payment, NAV falls to the extent of payout & statutory levy (if applicable). Face Value-₹10.

#### **Product Label**

- This product is suitable for investors who are seeking\*: · Long term capital growth
- · Investment in equity and equity related securities of companies in banking sector and companies engaged in allied activities related to banking sector

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



RDPSF

% of Assets

4.47

4.33

4.03

3.62

2.77 5.37

4.36

3.45

2.89

2.79

2 34

1.75

1 18

1.58

1.58

2.28

1.13

100.00

\*Top 10 Holdings

#### Portfolio as on October 31, 2016

Company/Issuer	% of Assets	Company/Issuer
Auto Ancillaries		Industrial Products
Exide Industries Limited*	F 00	Cummins India Limited*
Construction Project		KSB Pumps Limited*
KEC International Limited*	E 44	Kirloskar Pneumatic Co.Ltd*
Larsen & Toubro Limited*	4.00	Sterlite Technologies Limited
BGR Energy Systems Limited	1.22	Finolex Cables Limited
OM Metals Infraprojects Limited	1.14	Power
Ferrous Metals		PTC India Limited*
Jindal Stainless (Hisar) Limited*	5.82	NTPC Limited*
Jindal Saw Limited	2.95	Torrent Power Limited
Jindal Stainless Limited	1.66	Tata Power Company Limited
Finance		CESC Limited
Rural Electrification Corporation Limited	1.91	Reliance Power Limited
		Kalpataru Power Transmission Limited
Apar Industries Limited*		Reliance Infrastructure Limited
Thermax Limited		Commercial Paper
Crompton Greaves Limited		Aditya Birla Finance Ltd
GE T&D India Limited	2.93	
GE Power India Limited	2.76	Equity Less Than 1% of Corpus
Texmaco Rail & Engineering Limited	1.82	Cash and Other Receivables
Voltamp Transformers Limited	1.76	Grand Total

For SIP performance refer page 44. For scheme performance refer page 46-51.

#### Volatility Measures

0.43 **Standard Deviation:** 7.25 Beta: 0.86 Sharpe Ratio: 0.18 **Portfolio Turnover (Times):** Note: The above measures have been calculated using monthly rolling returns for 36 months period with 6.24% risk free return (FBIL Overnight MIBOR as on 28/10/2016).

Dividend History							
Record Date	Rate (₹/ Unit)	Cum Dividend NAV	Ex-Dividend NAV	Record Date	Rate (₹/ Unit)	Cum Dividend NAV	Ex-Dividend NAV
Dividend Plan	Dividend Plan Direct - Dividend Plan						
19-Feb-16	2.75	27.0783	24.3283	19-Feb-16	2.75	27.6853	24.9353
20-Feb-15	3.25	35.9895	32.7395	20-Feb-15	3.25	36.5229	33.2729
21-Mar-14	2.00	25.9367	23.9367	21-Mar-14	2.00	26.1406	24.1406
Past performance may or may not be sustained in future. Pursuant to dividend payment, NAV falls to the extent of payout & statutory levy (if applicable). Face Value-₹10.							

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

· Long term capital growth

· Investment in equity and equity related securities of companies in power sector

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



#### **Reliance Media & Entertainment Fund**

#### Sector Fund

- Details as on October 31, 2016
- Type of Scheme

An open ended Media & Entertainment Sector Scheme

#### **Current Investment Philosophy**

The fund has a focussed approach to invest in leaders or potential leaders across the media and entertainment. It is well diversified across key segments like Broadcasting, Distribution, Internet, Print, Exhibition, etc., driven by relative attractiveness of Opportunities and Valuations. The fund has a flexi cap structure, allowing it to participate across market caps. Strong business model that allows for good ROE generation will be the primary basis for investment. Businesses with focus on sustainable profitable growth will be the core components of the investment universe.

#### **Date of allotment**

30 September, 2004							
Fund Manager							
Sailesh Raj Bhan							
Benchmark							
Nifty500 Media & Entertai	nment Index						
Fund size							
Monthly Average: ₹ 93.76 Cr Month End: ₹ 91.89 Cr							
NAV as on October 28, 2016							
Growth Plan: ₹ 61.7120	₹	63.5154					
Dividend Plan: ₹ 23.6347	Direct - Dividend Plan:	₹	28.3829				
Bonus Option: ₹ 61.7120	Direct - Bonus Option:	₹	63.5154				
Expense Ratio^							
Regular/Other than Direct	2.65						
Direct	2.00						
Load structure							
Entry Load: Nil Exit Load: 1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units. Nil, thereafter.							

Special Feature: Reliance Any Time Money Card

#### **Reliance Pharma Fund**

#### Sector Fund

Details as on October 31, 2016
Type of Scheme
An open ended Pharma Sector Scheme
Current Investment Philosophy
This fund is a combination of large cap and mid cap companies with an aim to provide consistent returns. Investments are spread across all the important segments of the industry - Domestic Business, International and CRAMS and include deep value as well as high growth pharma humonese law control internet in the large

arma businesses. Low capital intensive sector that is less impacted by market volatility with good growth visibility and decent cash flows. High allocation of over 95% to stocks as the outlook for the sector is good over the medium term. The recommended investment horizon is around 2-3 yrs. Given relative certainty of growth in earnings, the sector is likely to heardfit from change in lowators entiment in its favor. benefit from change in investor sentiment in its favor.

#### Data of allat

5 June, 2004
Fund Manager
Sailesh Raj Bhan
Benchmark
S&P BSE Healthcare

#### Fund size

Monthly Average: ₹ 1590.86 Cr Month End: ₹ 1619.74 Cr

#### NAV as on October 28, 2016

Growth Plan:	₹ 147.6927	Direct - Growth Plan:	₹ 152.2279
Dividend Plan:	₹ 69.1241	Direct - Dividend Plan:	₹ 79.4731
Bonus Option:	₹ 147.6927	Direct - Bonus Option:	₹ 152.2279
Expense Rati	0^		
Regular/Other	than Direct	2.14	

#### 1.39 Direct Load structure

Entry Load: Nil

Exit Load: 1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units. Nil, thereafter.

Special Feature: Reliance Any Time Money Card

Portfolio		tohoy 01	0016
Portiolio	as on u	coner 31.	2010

Company/Issuer	% of Assets	Company/Issuer	% of Assets
Hotels, Resorts And Other Recreational Activities	3	INOX Leisure Limited*	7.38
Adlabs Entertainment Limited*	5.05	TV18 Broadcast Limited*	5.82
Media & Entertainment		Sun TV Network Limited	4.47
Jagran Prakashan Limited*	12.71	Network18 Media & Investments Limited	2.28
D.B.Corp Limited*	10.80	UFO Moviez India Limited	1.26
PVR Limited*	10.00	Software	
Zee Entertainment Enterprises Limited*	9.12	Info Edge (India) Limited*	10.19
Hathway Cable & Datacom Limited*	8.54	Cash and Other Receivables	4.01
Dish TV India Limited*	8.36	Grand Total	100.00
For SIP performance refer page 44. For scheme p	erformance refer page 46-5	51.	*Top 10 Holdings

Volatility measures									
Standard Deviation:	5.	65 Beta:	0.85	Sharpe Ratio:	0.19	Portfolio Turnover (Times)	: 0.40		
Note: The above measures have been calculated using monthly rolling returns for 36 months period with 6.24% risk free return (FBIL Overnight MIBOR as on 28/10/2016).									
Dividend History									
Record Date	Rate (₹/ Unit)	Cum Dividend NAV	Ex-Dividend NAV	Record Date	Rate (₹/ L	Jnit) Cum Dividend NAV	Ex-Dividend NAV		
Dividend Plan				Direct - Dividend Plan					
29-Jan-16	2.25	23.3003	21.0503	3 29-Jan-16		2.25 27.3778	25.1278		
30-Jan-15	2.50	25.9260	23.4260	) 30-Jan-15		2.50 29.7014	27.2014		
17-Jan-14	2.00	19.8729	17.8729	) 17-Jan-14		2.00 22.3350	20.3350		

Past performance may or may not be sustained in future. Pursuant to dividend payment, NAV falls to the extent of payout & statutory levy (if applicable). Face Value-₹10.

#### Product Label

· Long term capital growth · Investment in equity and equity related securities of media and entertainment and other associated companies

re abould consult their financial advisors if in doubt about whether the

This product is suitable for investors who are seeking\*



RPF

	IIIIdiicidi duvisuis II III	uoubi about	whether	uie
product is suitable for them.				

## Portfolio as on October 31, 2016

Company/Issuer	% of Assets
Finance	
Max India Limited	3.51
Healthcare Services	
Thyrocare Technologies Limited*	5.82
Healthcare Global Enterprises Limited	5.71
Pharmaceuticals	
Abbott India Limited*	10.72
Lupin Limited*	0.44
Sanofi India Limited*	0.50
Cadila Healthcare Limited*	8.12
Aurobindo Pharma Limited*	7.62

% of Assets Company/Issue Divi's Laboratories Limited\* 7.53 Cipla Limited\* 7.48 Sun Pharmaceuticals Industries Limited\* 6.90 Dr. Reddy's Laboratories Limited\* 6.26 IPCA Laboratories Limited 4.61 **Glenmark Pharmaceuticals Limited** 2 31 **Biocon Limited** 1.72 Indoco Remedies Limited 1 4 9 Equity Less Than 1% of Corpus 0.98 Cash and Other Receivables 1.22 Grand Total 100.00 \*Top 10 Holdings

For SIP performance refer page 44. For scheme performance refer page 46-51.

Volatility Measures							
Standard Deviation:	4.54	Beta:	0.78	Sharpe Ratio:	0.33	Portfolio Turnover (Times):	0.52

Note: The above measures have been calculated using monthly rolling returns for 36 months period with 6.24% risk free return (FBIL Overnight MIBOR as on 28/10/2016).

Dividend History								
Record Date	Rate (₹/ Unit)	Cum Dividend NAV	Ex-Dividend NAV	Record Date	Rate (₹/ Unit)	Cum Dividend NAV	Ex-Dividend NA	
Dividend Plan				Direct - Dividend Plan				
4-Mar-16	7.00	71.2321	64.2321	04-Mar-16	7.00	80.4340	73.434	
30-Jan-15	7.00	74.3562	67.3562	30-Jan-15	7.00	82.3064	75.306	
14-Feb-14	4.50	52.9275	48.4275	14-Feb-14	4.50	57.7298	53.229	

Past performance may or may not be sustained in future. Pursuant to dividend payment. NAV falls to the extent of payout & statutory levy (if applicable). Face Value - ₹10.

Product Label	
This product is suitable for investors who are seeking*:	Riskometer
<ul> <li>Long term capital growth</li> <li>Investment in equity and equity related securities of pharma &amp; other associated companies</li> </ul>	Hoderes Area State
*Investors should consult their financial advisors if in doubt about whether the product	LOW HIGH

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

Investors understand that their principal will be at High risk

RMEF

#### **Reliance Tax Saver (ELSS) Fund**

#### **Equity - Tax Saver**

Details as on October 31, 2016

#### **Type of Scheme**

An open ended Equity Linked Savings Scheme

#### **Current Investment Philosophy**

Seeks to maintain balance between large cap companies and mid cap companies. Endeavors to invest in potential leaders. Invest in companies with potential of high growth prospects over medium term (2-3 years). Generally, the fund has two or three sector calls at a time. They are mostly in-line of emerging market trends. Small percentage of portfolio is invested in contrarian calls. Significant percent of outstanding equity of the scheme is invested in high conviction midcap companies. Significant allocation/exposure is taken in Multinational Companies (MNC's). Attempt to have a balanced portfolio on a macro basis, allocating to themes like Domestic, Consumption & Defensive.

#### **Date of allotment**

September 21, 2005

#### **Fund Manager**

Ashwani Kumar

**Benchmark** 

S&P BSE 100

#### **Fund Size**

Monthly Average: ₹ 6001.65 Cr

Month End: ₹ 6043.04 Cr

#### NAV as on October 28, 2016

Growth Plan:	₹ 50.9437
Dividend Plan:	₹ 21.2527
Annual Dividend Plan:	₹ 10.7634
Direct - Growth Plan:	₹ 52.3258
Direct - Dividend Plan:	₹ 24.8007
Direct - Annual Dividend Plan	₹ 10 8134

#### **Volatility Measures**

Standard Deviation:	6.34
Beta:	1.34
Sharpe Ratio:	0.31
Portfolio Turnover (Times):	0.37
<b>Note:</b> The above measures have been calculate months period with 6.24% risk free return (FBI	

#### **Expense Ratio^**

Regular/Other than Direct	2.00
Direct	1.45

#### Load structure

Entry Load: Nil

Exit Load: Nil

#### Portfolio as on October 31, 2016

Company/Issuer	% of Assets
Auto	
TVS Motor Company Limited*	9.71
Auto Ancillaries	
Federal-Mogul Goetze (India) Limited.	2.44
Sundaram Clayton Limited	2.06
Wheels India Limited	1.60
Banks	
State Bank of India*	6.55
ICICI Bank Limited*	3.51
Axis Bank Limited*	2.69
Bank of Baroda	2.10
Canara Bank	1.41
Yes Bank Limited	1.37
Cement	
The Ramco Cements Limited*	2.81
Construction	
Simplex Infrastructures Limited	1.01
Construction Project	
Larsen & Toubro Limited*	5.86
Consumer Non Durables	
ITC Limited*	3.09
Jubilant Foodworks Limited	1.55
Ferrous Metals	
Tata Steel Limited*	6.06
Finance	
Reliance Capital Limited	1.36
Hotels, Resorts And Other Recreational	
Activities	
The Indian Hotels Company Limited	2.07

Company/Issuer	% of Assets
Industrial Capital Goods	
Honeywell Automation India Limited*	2.95
Siemens Limited*	2.48
ABB India Limited	2.27
GE T&D India Limited	1.43
BEML Limited	1.11
Industrial Products	
Bharat Forge Limited	1.63
Vesuvius India Limited	1.51
KSB Pumps Limited	1.29
Pesticides	
UPL Limited	1.98
Pharmaceuticals	
Divi's Laboratories Limited	2.12
Cipla Limited	1.20
Retailing	
Trent Limited	1.43
Services	
Aditya Birla Nuvo Limited	1.77
Software	
Infosys Limited	2.40
HCL Technologies Limited	1.48
Transportation	
Jet Airways (India) Limited	2.19
Commercial Paper	0.28
Aditya Birla Finance Ltd	0.28
Equity Less Than 1% of Corpus	13.09
Cash and Other Receivables	0.13
Grand Total	100.00

SIP - If you invested ₹ 10000 every month in RTSF								
Since Inception 10 Years 5 Years 3 Years 1								
Total Amount Invested (₹)	1,340,000	1,200,000	600,000	360,000	120,000			
Market Value (₹)	3,648,187	3,023,719	1,043,813	472,462	136,643			
Scheme Return (%)	16.97	17.68	22.58	18.85	28.37			
B: S&P BSE 100 Return(%)	9.98	9.73	11.66	9.22	19.71			
AB: S&P BSE Sensex Return(%)	9.05	8.69	9.61	6.11	13.99			
Incention Date: Contember 01, 000E		•••••	•••••	•••••				

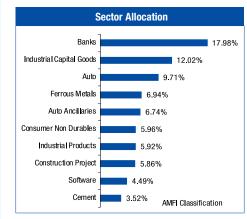
Inception Date: September 21, 2005

S

В

Past performance may or may not be sustained in future. It is assumed that a SIP of ₹10,000 each executed on 10th of every month including the first installment in the Growth option of the Fund. Returns on SIP and Benchmark are annualized and cumulative investment return for cash flows resulting out of uniform and regular monthly subscriptions have been worked out on excel spreadsheet function known as XIRR.Load has not been taken into consideration. B: Benchmark, AB: Additional Benchmark

For scheme performance refer page 46-51.



Dividend History			
Record Date	Rate (₹/ Unit)	Cum Dividend NAV	Ex-Dividend NAV
Dividend Plan			
15-Sep-16	0.45	21.3909	20.9409
15-Jun-16		19.6784	19.2284
11-Mar-16	0.45	18.2183	17.7683
Direct - Dividend Plan	•		
15-Sep-16	0.45	24.8639	24.4139
15-Jun-16	0.45	22.7580	22.3080
11-Mar-16	0.45	20.9578	20.5078

Past performance may or may not be sustained in future. Pursuant to dividend payment, NAV falls to the extent of payout & statutory levy (if applicable). Face Value-₹10.

Product Label	
This product is suitable for investors who are seeking*:	Riskometer
<ul> <li>Long term capital growth</li> <li>Investment in equity and equity related securities</li> </ul>	softwares softwares how the software so
*Investors should consult their financial advisors if in doubt about whethe product is suitable for them.	the Low HIGH Investors understand that their princip will be at Moderataly High risk

will be at Moderately High risk

RTSF

#### **Reliance Arbitrage Advantage Fund**

#### **Equity - Arbitrage**

Details as on October 31, 2016

#### Type of Scheme

An open ended Arbitrage Scheme

#### **Current Investment Philosophy**

A conservative arbitrage fund that aims to generate income through arbitrage opportunities arising out of pricing mismatch in a security between cash and derivative segment and with derivatives segment along with investments in debt securities and money market instruments.

The fund portfolio is completely hedged and takes offsetting positions on various markets simultaneously. The arbitrage fund follows a market neutral strategy and carries no specific equity risk. In the absence of adequate arbitrage opportunities, the scheme may invest in short term debt or money market securities.

#### **Date of allotment**

October 14, 2010

#### **Fund Manager**

**Omprakash Kuckian** 

#### Benchmark

**Crisil Liquid Fund Index** 

#### **Fund Size**

Monthly Average: ₹ 3754.00 Cr

Month End: ₹ 3982.77 Cr

#### NAV as on October 28, 2016

Growth Plan:	₹	16.3752
Dividend Plan:	₹	11.9840
Monthly Dividend Plan:	₹	10.5359
Direct - Growth Plan:	₹	16.6705
Direct - Dividend Plan:	₹	12.4092
Direct - Monthly Dividend Plan:	₹	10.7030

#### **Volatility Measures**

Standard Deviation:	0.19
Beta:	0.81
Sharpe Ratio:	0.42
Portfolio Turnover (Times):	13.19
Note: The above measures have been calculate	
months period with 6.24% risk free return (FBIL	Overnight MIBOR as on 28/10/2016).

#### Expense Ratio<sup>^</sup>

Regular/Other than Direct	0.98
Direct	0.38

#### Load structure

#### Entry Load: Nil

Exit Load: 0.25% if redeemed or switched out on or before completion of 1 month from the date of allotment of units. Nil, thereafter.

#### Portfolio as on October 31, 2016

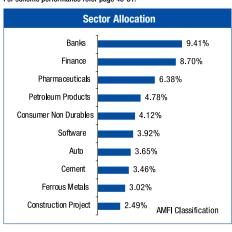
Company/Issuer	% of Assets
Auto	
Mahindra & Mahindra Limited*	1.75
Hero MotoCorp Limited	1.33
Banks	
HDFC Bank Limited*	3.75
Axis Bank Limited*	3.30
Cement	
Grasim Industries Limited	1.69
Century Textiles & Industries Limited	1.28
Construction Project	
NCC Limited	1.01
Consumer Non Durables	
Asian Paints Limited*	1.71
United Spirits Limited	1.09
Ferrous Metals	
Tata Steel Limited	1.66
JSW Steel Limited	1.25
Finance	
Housing Development Finance Corporation Limited*	2.16
Bajaj Finance Limited	1.39
Media & Entertainment	
Zee Entertainment Enterprises Limited	1.24
Non - Ferrous Metals	
Hindalco Industries Limited	1.28
Oil	
Cairn India Limited*	1.95
Petroleum Products	
Reliance Industries Limited*	2.83
Castrol India Limited*	1.72

Company/Issuer	% of Assets
Pharmaceuticals	
Sun Pharmaceuticals Industries Limited*	2.24
Aurobindo Pharma Limited	
Services	
ditya Birla Nuvo Limited	1.42
oftware	
nfosys Limited*	0.54
elecom - Services	
Tata Communications Limited	1.00
Certificate of Deposit	
ICICI Bank Limited	
commercial Paper	15.42
Kotak Mahindra Prime Ltd	6.32
Daimler Financial Services India Pvt Ltd	3.22
GS Investment & Trade Pvt Ltd	
ditya Birla Finance Ltd	1.00
ranti Tradina & Invaat Dut I ta	1.27
lousing Development Finance Corporation Limited	0.64
Family Credit Ltd	0.00
Bajaj Finance Limited	0.13
Cornorate Rond	2.53
Housing Development Finance Corporation Limited	2.02
LIC Housing Finance Limited	0.00
ndiabulls Housing Finance Limited	0.45
ireasury Bill	0.02
Government of India	0.02
quity Less Than 1% of Cornus	23.87
Derivatives, Cash and Other Receivables	16.96
Grand Total	100.00

SIP - If yo	ou invested ₹ 10000 every i	nonth in RAAF		
	Since Inception	5 Years	3 Years	1 Year
Total Amount Invested (₹)	730,000	600,000	360,000	120,000
Market Value (₹)	934,188	730,103	400,668	124,066
Scheme Return (%)	8.09	7.88	7.22	6.72
B: Crisil Liquid Fund Index Return(%)	8.45	8.41	8.09	7.63
AB: S&P BSE Sensex Return(%)	8.98	9.61	6.11	13.99
Inception Date: October 14, 2010				

Past performance may or may not be sustained in future. It is assumed that a SIP of ₹10,000 each executed on 10th of every month including the first installment in the Growth option of the Fund. Returns on SIP and Benchmark are annualized and cumulative investment return for cash flows resulting out of uniform and regular monthly subscriptions have been worked out on excel spreadsheet function known as XIRR. Load has not been taken into consideration. B: Benchmark, AB: Additional Benchmark

For scheme performance refer page 46-51.



Dividend History			
Record Date	Rate (₹/ Unit)	Cum Dividend NAV	Ex-Dividend NA
Dividend Plan			
26-Sep-16	0.15	12.0571	11.907
27-Jun-16	0.15	12.0021	11.852
28-Mar-16	0.15	11.9634	11.8134
Direct - Dividend Plan			
26-Sep-16	0.15	12.4733	12.323
27-Jun-16	0.15	12.3932	12.243
28-Mar-16	0.15	12.3309	12.180
Monthly Dividend Plan			
24-0ct-16	0.05	10.5719	10.521
26-Sep-16	0.05	10.5681	10.518
30-Aug-16	0.05	10.5686	10.518
Direct - Monthly Divide	nd Plan		
24-0ct-16	0.05	10.7382	10.688
26-Sep-16	0.05	10.7292	10.679
30-Aug-16	0.05	10.7241	10.674

Past performance may or may not be sustained in future. Pursuant to dividend payment, NAV falls to the extent of payout & statutory levy (if applicable). Face Value-₹10.

Product Label		
This product is suitable for investors who are seeking*:	Riskometer	
<ul> <li>Income over short term</li> <li>Income through arbitrage opportunities between cash and derivative market and arbitrage opportunities within the derivative segment</li> </ul>	Active Ac	
	LOW HIGH	

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

RAAF

0/ 06 00

\*Top 10 Holdinas

Investors understand that their principal will be at Moderately Low risk

#### **Reliance Japan Equity Fund**

#### Equity - International

Details as on October 31, 2016

#### Type of Scheme

An open ended Diversified Equity Scheme

#### **Current Investment Philosophy**

The Fund endeavors to create a portfolio of companies which are leaders or potential leaders in the growth oriented sectors of Japan and are listed on recognized stock exchanges of Japan, using a blend of top down and bottom up approach without any extreme sector bias.

#### **Date of allotment**

August 26, 2014

#### **Fund Manager**

Jahnvee Shah, Anju Chhajer

#### Benchmark

**TOPIX (Tokyo Stock Price Index)** 

#### **Fund Size**

Monthly Average: ₹ 26.98 Cr

Month End: ₹ 27.25 Cr

#### NAV as on October 28, 2016

Growth Plan:	₹ 10.6729
Dividend Payout Option:	₹ 10.6729
Bonus Option	₹ 10.6729
Direct - Growth Plan:	₹ 10.8324
Direct - Dividend Payout Option:	₹ 10.8324
Direct - Bonus Option	₹ 10.8324
Expense Ratio <sup>^</sup>	
Regular/Other than Direct	2.30

nogulai/outor	
Direct	

#### Load structure

#### Entry Load: Nil

Exit Load: 1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units. Nil, thereafter.

1.65

#### Portfolio as on October 31, 2016

Company/Issuer	% of Assets
Advertising	
DENTSU ORD	3.03
Apparel Retail	
Fast Retailing Co Ltd*	3.35
Auto Parts & Equipment	
SUMITOMO ELEC ORD	3.23
Automobile Manufacturers	
TOYOTA MOTOR CORP	3.10
Building Products	
DAIKIN INDUSTRIES LTD*	3.27
Chemicals	
TORAY INDUSTRIES INC	2.98
Construction & Farm Machinery & Heavy Trucks	
Kubota Corp*	3.30
Diversified Banks	
MITSUB UFJ FG ORD	3.03
Diversified Chemicals	
MITSUB CHEM HLDG ORD*	3.24
Diversified Real Estate Activities	
MITSUI FUDOSAN ORD*	3.34
DAIWA HOUSE ORD	3.09
Electrical Equipment	
NIDEC CORPORATION*	3.34
Electronic Equipment & Instruments	
HITACHI ORD*	3.35
Food Products	
MEIJI Holdings Co Ltd.	3.11
Food Retail	
SEVEN & I HLDG ORD	2.91
Gas Utilities	2.01
TOKYO GAS OBD	3.00

Company/Issuer	% of Assets
Household Durables	
SONY CORP	2.92
IT Consulting & Other Services	
NTT DATA ORD	3.14
Integrated Telecommunication Services	
NTT ORD	3.03
Leisure Equipment & Products	
Shimano Inc*	3.76
NAMCO BANDAI HOLDINGS INC	3.02
Other Diversified Financial Services	
ORIX ORD*	3.34
Personal Products	
KAO CORPORATION	2.90
Professional Services	
TEMP HOLDINGS CO LTD	3.07
Property & Casualty Insurance	
MS&AD INSURANCE ORD	3.06
Railroads	
EAST JAPAN RY ORD	3.05
Soft Drinks	
SUNTORY BEVERAGE AND FOOD LTD	3.22
Tires & Rubber	
BRIDGESTONE CORP*	3.28
Tobacco	
JAPAN TOBACCO ORD	2.97
Trading Companies & Distributors	
TOCHU CORPORATION	3.08
Cash and Other Receivables	5.46
Grand Total	100.00

SIP - If you invested ₹ 100	SIP - If you invested ₹ 10000 every month in RJEF		
	Since Inception	1 Year	
Total Amount Invested (₹)	270,000	120,000	
Market Value (₹)	281,328	125,378	
Scheme Return (%)	3.67	8.93	
B: TOPIX Return (%)	-0.96	6.29	
AB: S&P BSE Sensex Return(%)	3.77	14.28	
Inception Date: August 26, 2014			

Past performance may or may not be sustained in future. It is assumed that a SIP of ₹10,000 each executed on 10th of every month including the first installment in the Growth option of the Fund. Returns on SIP and Benchmark are annualized and cumulative investment return for cash flows resulting out of uniform and regular monthly subscriptions have been worked out on excel spreadsheet function known as XIRR. Load has not been taken into consideration. B: Benchmark, AB: Additional Benchmark

For scheme performance refer page 46-51.



# Product Label This product is suitable for investors who are seeking\*: Long term capital growth Investment in equity and equity related securities of companies listed on recognized stock exchange of Japan \*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

RJEF

#### **Reliance US Equity Opportunities Fund**

#### Equity - International

Details as on October 31, 2016

#### Type of Scheme

An open ended Diversified Equity Scheme

#### Current Investment Philosophy

The fund endeavours to invest in a portfolio of high quality stocks listed on recognized stock exchanges of US. The investment strategy of the fund would be powered by the research support of Morningstar Investment Adviser India Private Limited (MIA), a group company of Morningstar, Inc. Morningstar employs their proprietary research methodology, focused on Economic Moats, to identify investment opportunity. The fund proposes to follow the Hare Strategy for its investments. The Hare portfolio invests in stocks of firms that are experiencing rapid growth, emphasizing those that possess sustainable competitive advantages. Companies in this strategy tend to faster-growing with both higher risk and higher return potential. The investment philosophy would be a blend of top down and bottom up approach without any sector or market capitalization bias.

#### **Date of allotment**

July 23, 2015

#### **Fund Manager**

Jahnvee Shah, Anju Chhajer

#### **Benchmark**

S&P 500

Fund Size Monthly Average: ₹ 12.59 Cr

Month End: ₹ 11.65 Cr

#### NAV as on October 28, 2016

· · · · · · · · · · · · · · · · · · ·	
Growth Plan:	₹ 10.1824
Dividend Plan:	₹ 10.1824
Direct - Growth Plan:	₹ 10.3052
Direct - Dividend Plan:	₹ 10.3052
Expense Ratio <sup>^</sup>	
Regular/Other than Direct	2.49
Direct	1.54
Load structure	

#### Entry Load: Nil

Exit Load: 1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units. Nil, thereafter.

#### Portfolio as on October 31, 2016

Company/Issuer	% of Assets
Asset Management & Custody Banks	
Blackrock Inc*	4.66
Automotive Retail	
Carmax Inc	2.47
Consumer Finance	
Discover Financial Services	3.49
Data Processing & Outsourced Services	
Mastercard Incorporated*	8.86
Paypal Holdings INC	3.90
Diversified Metals & Mining	
Compass Minerals International INC	3.61
Health Care Distributors	
Amerisource Bergen Corp*	4.91
Health Care Services	
Express Scripts Holding Co*	6.54
Health Care Supplies	
Cooper Companies Inc	4.24
Health Care Technology	
Cerner Corp*	5.66

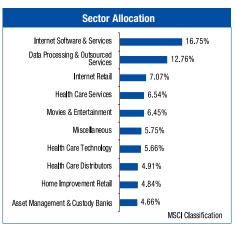
Company/Issuer	% of Assets
Home Improvement Retail	
Lowe's Companies Inc*	4.84
Internet Retail	
The Priceline Group Inc*	7.07
Internet Software & Services	
Alphabet Inc A*	6.55
Baidu Sp ADR-A	4.13
Alphabet Inc	3.33
Ebay Inc	2.75
Miscellaneous	
Ventas INC*	5.75
Movies & Entertainment	
Time Warner Inc.*	6.45
Specialized Finance	
Cme Group INC	1.93
Facebook INC –A	3.11
Cash and Other Receivables	5.78
Grand Total	100.00

\*Top 10 Holdings

SIP - If you invested ₹ 10000 every month in RUSEOF		
	Since Inception	1 Year
Total Amount Invested (₹)	160,000	120,000
Market Value (₹)	166,955	124,379
Scheme Return (%)	6.50	7.25
B: S&P 500 Return(%)	5.26	6.34
AB: S&P BSE Sensex Return(%)	9.45	13.99
Inception Date: July 23, 2015		

Past performance may or may not be sustained in future. It is assumed that a SIP of ₹10,000 each executed on 10th of every month including the first installment in the Growth option of the Fund. Returns on SIP and Benchmark are annualized and cumulative investment return for cash flows resulting out of uniform and regular monthly subscriptions have been worked out on excel spreadsheet function known as XIRR. Load has not been taken into consideration. B: Benchmark, AB: Additional Benchmark

For scheme performance refer page 46-51.



#### Product Label

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

- · Long term capital growth
- Investment in equity and equity related securities of companies listed on recognized stock exchanges in the US.

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



Special Feature: Reliance Any Time Money Card

#### **RUSEOF**

#### **Reliance Liquidity Fund**

#### Fixed Income - Liquid

Details as on October 31, 2016

#### **Type of Scheme**

**Open-ended Liquid Scheme** 

#### **Current Investment Philosophy**

The portfolio would invest in money market instruments like Certificate of Deposits (CD), Commercial Papers (CP) and other short term instruments issued by banks, financial institutions and corporates. The fund manager would ideally seek to maintain an exposure of less than 15% in instruments issued by Non-Banking Financial Companies (NBFC) under normal circumstances. The average maturity of the portfolio would be in the range if 25 - 50 days.

#### **Date of allotment**

June 16, 2005

#### **Fund Manager**

Amit Tripathi, Vivek Sharma

#### **Benchmark**

**Crisil Liquid Fund Index** 

#### **Fund Size**

Monthly Average: ₹ 4045.34 Cr

#### Month End: ₹ 2705.59 Cr

#### NAV as on October 31, 2016

Growth Plan	₹ 2,377.0215
Daily Dividend Plan	₹ 1,000.5100
Weekly Dividend Plan	₹ 1,001.1789
Monthly Dividend Plan	₹ 1,002.9852
Quarterly Dividend Plan	₹ 1,010.9294
Bonus Option	₹ 1,397.8335
Direct - Growth Plan	₹ 2,384.7895
Direct - Daily Dividend Plan	₹ 1,000.5100
Direct - Weekly Dividend Plan	₹ 1,001.2028
Direct - Monthly Dividend Plan	₹ 1,003.0127
Direct - Quarterly Dividend Plan	₹ 1,010.9826
Direct - Bonus Option	₹ 1,402.3098
Average Maturity	39 Days
Modified Duration	36 Days
Yield to Maturity*	6.67%
Expense Ratio^	

#### Regular/Other than Direct:

Direct:	0.16

0.30

#### Load structure

Entry Load: Nil

Exit Load: Nil

#### \*excluding other receivables YTM including other receivables: 7.22%

#### Portfolio as on October 31, 2016

Company/Issuer	Rating	% of Assets
Certificate of Deposit		33.44
IndusInd Bank Limited	CRISIL A1+	12.72
IDFC Bank Limited	ICRA A1+	9.77
The Federal Bank Limited	CRISIL A1+	5.22
RBL Bank Limited	ICRA A1+	2.62
Vijaya Bank	CARE A1+	1.60
Canara Bank	CRISIL A1+	1.37
Punjab & Sind Bank	ICRA A1+	0.14
Commercial Paper		45.31
Vedanta Limited	CRISIL A1+	8.29
National Bank For Agriculture and Rural Development	CRISIL A1+	6.88
Piramal Enterprises Limited	ICRA A1+	6.77
Dewan Housing Finance Corporation Limited	CRISIL A1+	3.60
Indiabulls Ventures Limited	BWR A1+	3.43

**Rating Profile** 

For scheme performance refer page 46-51.

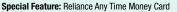


**Asset Allocation** AAA/SOV/A1+/Cash & Other Receivables, 100.00% Commercial Paper, 45.31% Certificate of Deposit, 33.44% Treasury Bill, 9.98% Corporate Bond, 2.92% Cash & Other Receivables, 8.35%

Dividend History							
Record Date	Rate (₹/ Unit)	Cum Dividend NAV	Ex-Dividend NAV	Record Date	Rate (₹/ Unit)	Cum Dividend NAV	Ex-Dividend NAV
Monthly Dividend Plan				Quarterly Dividend Plan			
25-0ct-16	3.9507	1,007.3451	1,001.8752	19-Sep-16	12.9544	1,020.9909	1,003.0551
26-Sep-16	4.2700	1,007.8218	1,001.9099	20-Jun-16	14.8316	1,023.7241	1,003.1893
25-Aug-16	4.2816	1,007.8238	1,001.8958	21-Mar-16	13.6754	1,022.2100	1,003.2760
Direct - Monthly Divide	nd Plan			Direct - Quarterly Divide	nd Plan		
25-0ct-16	4.0076	1,007.4351	1,001.8864	19-Sep-16	13.1351	1,021.1782	1,002.9922
26-Sep-16	4.3344	1,007.9218	1,001.9207	20-Jun-16	15.0033	1,023.8976	1,003.1251
25-Aug-16	4.3434	1,007.9206	1,001.9070	21-Mar-16	13.8589	1,022.3825	1,003.1944

Past performance may or may not be sustained in future. Pursuant to dividend payment, NAV falls to the extent of payout & statutory levy (if applicable). Face Value-₹1000.

Product Label				
This product is suitable for investors who are seeking*:	Riskometer			
<ul><li>Income over short term</li><li>Investment in debt and money market instruments</li></ul>	Hoderate Records			
*Investors should consult their financial advisors if in doubt about whether t product is suitable for them.	he LOW HIGH Investors understand that their principal will be at Low risk			



#### **Reliance Liquid Fund - Treasury Plan**

Fixed Income - Liquid

Details as on October 31, 2016

**Type of Scheme** 

**Open-ended Liquid Scheme** 

#### **Current Investment Philosophy**

It will be a mix portfolio with a varying allocation to the Debt and Money Market Instruments with a view to maximize returns while ensuring adequate liquidity. The average maturity of the portfolio will be in the range of 25-50 days under normal market conditions.

#### **Date of allotment**

December 09, 2003

#### **Fund Manager**

Anju Chhajer

#### **Benchmark**

**Crisil Liquid Fund Index** 

#### **Fund Size**

Monthly Average: ₹ 25032.42 Cr

Month End: ₹ 19660.17 Cr

#### NAV as on October 31, 2016

Growth Plan	₹ 3,847.8071
Daily Dividend Plan	₹ 1,528.7400
Weekly Dividend Plan	₹ 1,531.2180
Monthly Dividend Plan	₹ 1,587.8280
Quarterly Dividend Plan	₹ 1,011.3158
Direct - Growth Plan	₹ 3,859.5457
Direct - Daily Dividend Plan	₹ 1,528.7400
Direct - Weekly Dividend Plan	₹ 1,531.2276
Direct - Monthly Dividend Plan	₹ 1,591.1611
Direct - Quarterly Dividend Plan	₹ 1,013.8260
Retail - Growth Plan	₹ 3,616.6140
Retail - Daily Dividend Plan	₹ 1,524.2800
Retail - Weekly Dividend Plan	₹ 1,034.7148
Retail - Monthly Dividend Plan	₹ 1,329.6713
Retail - Quarterly Dividend Plan	₹ 1,224.4270
Average Maturity	47 Days
Modified Duration	43 Days
Yield to Maturity*	6.75%

#### **Expense Ratio^**

Regular/Other than Direct:	0.25
Direct:	0.15

#### Load structure

Entry Load: Nil

Exit Load: Nil

24

#### \*excluding other receivables YTM including other receivables: 7.48%

Company/Issuer	Rating	% of Assets
Certificate of Deposit		16.83
IndusInd Bank Limited	CRISIL A1+	4.61
Andhra Bank	CARE A1+	3.23
Axis Bank Limited	CRISIL A1+	1.91
IDFC Bank Limited	ICRA A1+	1.62
IDBI Bank Limited	CRISIL A1+	1.38
The South Indian Bank Limited	CRISIL A1+	1.18
Punjab & Sind Bank	ICRA A1+	0.83
Vijava Bank	CARE A1+/CRISIL A1+	0.81
Yes Bank Limited	ICRA A1+	0.61
Cooperatieve Centrale Raiffeisen-Boerenleenbank	ICRA A1+	0.41
State Bank of Patiala	ICRA A1+	0.20
Oriental Bank of Commerce	CRISIL A1+	0.02
Commercial Paper		65.98
National Bank For Agriculture and Rural Development	CRISIL A1+	7.51
Vedanta Limited	CRISIL A1+	7.43
Housing Development Finance Corporation Limited	ICRA A1+	4.34
Rural Electrification Corporation Limited	CARE A1+	3.85
JM Financial Products Ltd	ICRA A1+/CRISIL A1+	3.30
Infina Finance Private Limited	CRISIL A1+	2.07
India Infoline Finance Ltd	ICRA A1+	2.64
LIC Housing Finance Limited	ICRA A1+/CRISIL A1+	2.04
EOL Element Ital	CRISIL A1+	
ECL Finance Lto Hindustan Zinc Limited	CRISIL A1+	
A		1.99
	FITCH A1+	
Axis Finance Limited	FITCH A1+	1.63
Reliance Jio Infocomm Limited	CARE A1+	1.40
Aditya Birla Finance Ltd	ICRA A1+	1.24
Edelweiss Commodities Services Ltd	CRISIL A1+	1.23
Bharat Aluminium Co Ltd.	CRISIL A1+(SO)	
Piramal Enterprises Limited	ICRA A1+	1.22
Talwandi Sabo Power Ltd	CRISIL A1+(S0)	1.00
Credila Financial Services Pvt Ltd	ICRA A1+	0.82
Indiabulls Commercial Credit Ltd	CRISIL A1+	0.81
Cholamandalam Investment and Finance Company Limited		0.81
Mahindra & Mahindra Financial Services Limited	CRISIL A1+	0.80
Can Fin Homes Limited	ICRA A1+	0.78
Jhajjar Power Ltd	FITCH A1+	0.71
Emami Limited	CRISIL A1+	0.67
Piramal Finance Priviate limited	ICRA A1+	0.61
Tata Capital Ltd	CRISIL A1+	0.61
ICICI Home Finance Company Ltd	ICRA A1+	0.61
Gruh Finance Limited	CRISIL A1+	0.61
Turquoise Invest & Finance Pvt Ltd	CRISIL A1+	0.61
L&T Infrastructure Development Project Ltd	CARE A1+	0.61

Company/Issuer	Rating	% of Assets
TGS Investment & Trade Pvt Ltd	ICRA A1+	0.51
Tata Capital Housing Finance Ltd	CRISIL A1+	0.41
Hero Fincorp Limited	CRISIL A1+	0.41
Kotak Securities Ltd	ICRA A1+	0.41
Coromandel International Limited	CRISIL A1+	0.41
Bajaj Finance Limited	ICRA A1+	0.41
BMW India Fin'cial Servces	CRISIL A1+	0.41
Citicorp Finance India Ltd	ICRA A1+	0.41
JM Financial Credit Solution Limited	ICRA A1+	0.41
Tata Housing Development Co Ltd	CARE A1+	0.41
Manappuram Finance Limited	CRISIL A1+	0.39
Barclays Invest & Loans India Ltd	ICRA A1+	
IndoStar Capital Finance Ltd	CRISIL A1+	0.31
Trapti Trading & Invest Pvt Ltd	ICRA A1+	0.31
Credit Suisse Finance (India) Pvt Ltd	CRISIL A1+	0.30
JM Financial Services Ltd	ICRA A1+	0.26
Godrej Industries Limited	ICRA A1+	0.24
Sun Pharma Laboratories Ltd	ICRA A1+	0.22
Mahindra Rural Housing Finance	FITCH A1+	
Kotak Mahindra Prime Ltd	CRISIL A1+	0.20
Ujjivan Financial Services Limited	CRISIL A1+	0.20
Birla TMT Holdings Pvt Ltd	CRISIL A1+	0.20
Nirma Ltd	CRISIL A1+	0.18
Kotak Commodity Services Private Ltd	ICRA A1+	0.10
Hero Cycles Ltd.	CRISIL A1+	0.08
Adani Ports and Special Economic Zone Limited	ICRA A1+	0.04
Volkswagen Finance Pvt Ltd	FITCH A1+	0.02
Tata Capital Financial Services Ltd	ICRA A1+	0.02
Small Industries Dev Bank of India	ICRA A1+	0.02
Corporate Bond		2.39
Capital First Limited	CARE AA+	0.80
LIC Housing Finance Limited	CRISIL AAA	0.47
Bajaj Finance Limited	ICRA AA+	0.41
Housing Development Finance Corporation Limited	CRISIL AAA	0.29
Shriram City Union Finance Limited	CARE AA+	0.21
Tata Sons Ltd	CRISIL AAA	0.10
Shriram Transport Finance Company Limited	FITCH AA+	0.10
Power Finance Corporation Limited	CRISIL AAA	0.00
Treasury Bill		12.27
Government of India	SOV	12.27
Zero Coupon Bond		1.04
Housing Development Finance Corporation Limited	CRISIL AAA	0.92
ICICI Home Finance Company Ltd	ICRA AAA	0.11
Cash & Other Receivables		1.50

Asset Allocation

Commercial Paper, 65.98% Certificate of Deposit, 16.83%

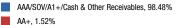
Corporate Bond, 2.39%

**RLF-TF** 

100.00

#### For scheme performance refer page 46-51.





				Zero Coupor	Bond, 1.04%	Cash & Other Re	ceivables, 1.50%
			Divider	nd History			
Record Date	Rate (₹/ Unit)	Cum Dividend NAV	Ex-Dividend NAV	Record Date	Rate (₹/ Unit)	Cum Dividend NAV	Ex-Dividend NAV
Monthly Dividend Pl	an			Quarterly Dividend	Plan		
25-0ct-16	4,7274	1.334.9139	1.328.3687	19-Sep-16	13.9378	1,235.1808	1,215.8835
26-Sep-16	4.9801	1,335,3568	1.328.4617	20-Jun-16	16.4205	1,238.7947	1,216.0600
25-Aug-16	5.0133	1.335.3448	1.328.4037	21-Mar-16	14.6694	1,236.6807	1,216.3704
Direct - Monthly Div			102011001	Direct - Quarterly D	vidend Plan		
25-0ct-16	6.3991	1.598.2103	1.589.3506	19-Sep-16	13.2731	1,024.1469	1,005.7698
26-Sep-16	6.9267	1,599,0087	1,589,4184	20-Jun-16	15.3118	1,027.1058	1,005.9061
25-Aug-16	6.9312	1,599.0033	1,589.4068	21-Mar-16	13.8991	1,025.3968	1,006.1531
Past nerformance m	nav or may not be su	stained in future. Pur	suant to dividend pays	nent NAV falls to the exter	nt of navout & statutor	v levv (if applicable) Fa	ace Value-₹1000

Grand Total

Treasury Bill, 12.27%

Past pe

# **Product Label**

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

· Income over short term

• Investment in debt and money market instruments

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



#### **Reliance Liquid Fund - Cash Plan**

Fived	Income	- Lic	him	
LIYER	Income	- LIU	uiu	

Details as on October 31, 2016

#### Type of Scheme

Open-ended Liquid Scheme

#### **Current Investment Philosophy**

It will be a mix portfolio with a varying allocation to the Debt and Money Market Instruments with a view to maximize returns while ensuring adequate liquidity. The average maturity of the portfolio will be in the range of 40 - 65 days under normal market conditions.

#### **Date of allotment**

December 07, 2001

#### **Fund Manager**

Anju Chhajer, Vivek Sharma

#### **Benchmark**

**Crisil Liquid Fund Index** 

#### **Fund Size**

Monthly Average: ₹ 4964.74 Cr

Month End: ₹ 4179.93 Cr

#### NAV as on October 31, 2016

Growth Plan	₹ 2,485.0704
Daily Dividend Plan	₹ 1,114.1500
Weekly Dividend Plan	₹ 1,092.2043
Monthly Dividend Plan	₹ 1,002.1985
Quarterly Dividend Plan	₹ 1,010.4142
Direct - Growth Plan	₹ 2,554.5494
Direct - Daily Dividend Plan	₹ 1,114.1500
Direct - Weekly Dividend Plan	₹ 1,092.2886
Direct - Monthly Dividend Plan	₹ 1,004.1563
Direct - Quarterly Dividend Plan	₹ 1,017.4557
Average Maturity	42 Days
Modified Duration	39 Days
Yield to Maturity*	6.75 %
Expense Ratio^	
Regular/Other than Direct:	1.04
Direct:	0.10

#### Load structure

Entry Load: Nil

Exit Load: Nil

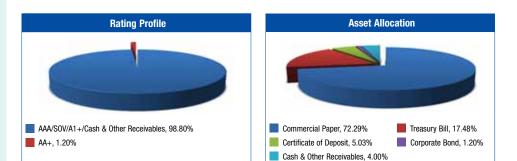
\*excluding other receivables YTM including other receivables: 6.79%

#### Portfolio as on October 31, 2016

Company/Issuer	Rating	% of Assets
Certificate of Deposit		5.03
Punjab & Sind Bank	ICBA A1+	3.78
Vijaya Bank	CARE A1+	1.06
RBL Bank Limited	ICRA A1+	0.12
IDFC Bank Limited	ICRA A1+	0.07
Commercial Paper		72.29
JSW Steel Limited	CARE A1+	10.69
National Bank For Agriculture and Rural Development	CRISIL A1+	9.26
Vedanta Limited	CRISIL A1+	9.00
ICICI Sec Primary Dealership Ltd.	CRISIL A1+	4.75
Tata Capital Housing Finance Ltd	CRISIL A1+	4.18
Motilal Oswal Securities Ltd	CRISIL A1+	3.92
TATA Realty & Infrastructure Ltd	ICRA A1+	3.79
Housing Development Finance Corporation Limited	ICRA A1+	3.57
ONGC Mangalore Petrochemicals Ltd	ICRA A1+	3.53
Family Credit Ltd	ICRA A1+	2.39
Cholamandalam Investment and Finance Company Limited	ICRA A1+	2.37

Company/Issuer	Rating	% of Assets
Birla TMT Holdings Pvt Ltd	CRISIL A1+	2.36
Steel Authority of India Limited	FITCH A1+	2.35
Au Financiers (India) Limited		2.27
ICICI Securities Ltd	CRISIL A1+	1.90
Motilal Oswal Financial Services Limited	CRISIL A1+	1.43
IFMR Capital Finance Pvt Ltd	ICRA A1+	1.18
Barclays Invest & Loans India Ltd	ICRA A1+	1.18
JM Financial Limited	ICRA A1+	1.18
Trapti Trading & Invest Pvt Ltd	ICRA A1+	0.59
Talwandi Sabo Power Ltd	ICRA A1+	0.12
India Infoline Finance Ltd	ICRA A1+	0.12
National Housing Bank	CRISIL A1+	0.12
Power Finance Corporation Limited		0.05
Corporate Bond		1.20
Tata Capital Financial Services Ltd		1.20
Treasury Bill		17.48
Government of India	SOV	17.48
Cash & Other Receivables		4.00
Grand Total		100.00

For scheme performance refer page 46-51.



Record Date	Rate (₹/ Unit)	Cum Dividend NAV	Ex-Dividend NAV	Record Date	Rate (₹/ Unit)	Cum Dividend NAV	Ex-Dividend NAV
Monthly Dividend Plan				Quarterly Dividend	Plan		
25-0ct-16	3.4609	1,006.0878	1,001.2960	19-Sep-16	11.7179	1,019.8242	1,003.6004
26-Sep-16	3.7616	1,006.5562	1,001.3481	20-Jun-16	13.8216	1,022.8992	1,003.7627
25-Aug-16	3.7931	1,006.5785	1,001.3268	21-Mar-16	12.5020	1,021.3577	1,004.0482
Direct - Monthly Dividen	d Plan			Direct - Quarterly D	ividend Plan		
25-0ct-16	4.0102	1,008.6491	1,003.0968	19-Sep-16	13.5197	1,028.2205	1,009.5020
26-Sep-16	4.3685	1,009.1965	1,003.1481	20-Jun-16	15.6421	1,031.3170	1,009.6600
25-Aug-16	4.3862	1,009.1987	1,003.1259	21-Mar-16	14.3014	1,029.7422	1,009.9414

Product Label This product is suitable for investors who are seeking\*: · Income over short term · Investment in debt and money market instruments LOW \*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

#### **Reliance Money Manager Fund**

#### **Fixed Income - Ultra Short Term**

Details as on October 31, 2016

#### Type of Scheme

**Open-ended Income Scheme** 

#### **Current Investment Philosophy**

A major part of the portfolio gets allocated to instruments whose average maturity exceeds 12 months. ~15% - 30% allocation made in relatively higher carry assets of 9-18 months would give the portfolio, carry advantage and roll down benefit over a 3-6 months period.

#### **Date of allotment**

March 20, 2007

#### **Fund Manager**

Amit Tripathi, Anju Chhajer

#### **Benchmark**

**Crisil Liquid Fund Index** 

#### **Fund Size**

Monthly Average: ₹ 17711.09 Cr

Month End: ₹ 17960.99 Cr

#### NAV as on October 28, 2016

Growth Plan	₹ 2,177.0274
Dividend Plan	₹ 1,194.0383
Daily Dividend Plan	₹ 1,007.5000
Weekly Dividend Plan	₹ 1,007.6412
Monthly Dividend Plan	₹ 1,007.3693
Quarterly Dividend Plan	₹ 1,018.1901
Bonus Option	₹ 1,263.9923
Direct - Growth Plan	₹ 2,207.0239
Direct - Dividend Plan	₹ 1,203.0551
Direct - Daily Dividend Plan	₹ 1,007.5000
Direct - Weekly Dividend Plan	₹ 1,007.6676
Direct - Monthly Dividend Plan	₹ 1,010.5881
Direct - Quarterly Dividend Plan	₹ 1,018.6052
Direct - Bonus Option	₹ 1,282.0580
Retail - Growth Plan	₹ 2,110.7867
Retail - Daily Dividend Plan	₹ 1,007.5000
Retail - Weekly Dividend Plan	₹ 1,007.6047
Retail - Monthly Dividend Plan	₹ 1,008.9502
Retail - Quarterly Dividend Plan	₹ 1,034.5110
Retail - Bonus Option	₹ 1,572.8696
Average Maturity	352 Days
Modified Duration	313 Days
Yield to Maturity*	7.40%
Expense Ratio^	
Regular/Other than Direct:	0.55

Regular/Other than Direct:	0.55
Direct:	0.23

#### Load structure

Entry Load: Nil

Exit Load: Nil

\*excluding other receivables YTM including other receivables: 7.20%

Special Feature: Reliance Any Time Money Card

#### Portfolio as on October 31, 2016

Company/Issuer	Rating	% of Assets
Certificate of Deposit		19.48
Axis Bank Limited	CRISIL A1+	3.85
IDBI Bank Limited	CRISIL A1+	2.73
Export Import Bank of India	CRISIL A1+	2.40
IndusInd Bank Limited	CRISIL A1+	2.39
Corporation Bank	CRISIL A1+	1.89
ICICI Bank Limited	ICRA A1+	1.77
National Bank For Agriculture and Rural		1.77
Development	CRISIL A1+	1.77
Vijaya Bank	CARE A1+	0.94
Yes Bank Limited	ICRA A1+	0.55
Credit Suisse AG Indian Bank Branch	CRISIL A1+	0.50
Small Industries Dev Bank of India	CARE A1+	0.38
Andhra Bank	CARE A1+	0.24
IDFC Bank Limited	ICRA A1+	0.04
State Bank of Patiala	ICRA A1+	0.03
Kotak Mahindra Bank Limited	CRISIL A1+	0.00
Commercial Paper		8.68
National Bank For Agriculture and Rural	CRISIL A1+	1.78
Development	CRISIL AT+	1.70
Steel Authority of India Limited	FITCH A1+	1.10
Vodafone India Ltd	CRISIL A1+	1.09
Shapoorji Pallonji and Company Private Ltd	ICRA A1+	1.09
IL&FS Financial Services Ltd	CARE A1+	0.95
Family Credit Ltd	CARE A1+	0.71
L and T Fincorp Limited	CARE A1+	0.54
JM Financial Products Ltd	ICRA A1+	0.49
Barclays Invest & Loans India Ltd	ICRA A1+	0.26
Vedanta Limited	CRISIL A1+	0.17
Hero Cycles Ltd.	CRISIL A1+	0.16
JSW Steel Limited	CRISIL A1+/ICR	A
	A1+/CARE A1+	0.14
Adani Ports and Special Economic Zone Limited	CRISIL A1+	0.06
Apollo Tyres Limited	CRISIL A1+	0.03
Talwandi Sabo Power Ltd	ICRA A1+	0.03
Sun Pharma Laboratories Ltd	ICRA A1+	0.03
UltraTech Cement Limited	ICRA A1+	0.03
Tata Steel Limited	ICRA A1+	0.03
Housing Development Finance Corporation		0.00
Limited	ICRA A1+	0.02
Corporate Bond		62.67
Power Finance Corporation Limited	CRISIL AAA	8.75
National Bank For Agriculture and Rural		F 00
Development	CRISIL AAA	5.99
Indiabulls Housing Finance Limited	CARE AAA	5.55
Rural Electrification Corporation Limited	CRISIL AAA	5.47
For scheme performance refer page 46-51		2

Company/Issuer	Rating	% of Assets
Housing Development Finance Corporation		
Limited	CRISIL AAA	5.23
Mahindra & Mahindra Financial Services Limited	FITCH AAA	4.20
JSW Steel Limited	CARE AA-	
Dewan Housing Finance Corporation Limited	CARE AAA	
Tata Capital Financial Services Ltd	CRISIL AA+	
Piramal Enterprises Limited	ICRA AA	2.12
	CRISIL AAA	1.54
Export Import Bank of India	CRISIL AAA	1.37
LIC Housing Finance Limited	CRISIL AAA	1.33
	CRISIL AA+	1.29
	CARE AA+	
	CRISIL AA+	
	CARE AAA	
	CARE AAA	
	CRISIL AA	1.12
Cholamandalam Investment and Finance		
Company Limited	ICRA AA	0.98
Sundaram Finance Limited	ICBA AA+/	
	CRISIL AA+	0.97
	ICRA AA+	
National Housing Bank	CRISIL AAA	
	ICRA AAA	
Kotak Mahindra Prime Ltd		
	ICRA AA+	
Power Grid Corporation of India Limited		0.28
Writers & Publishers Pvt Ltd		
Aditva Birla Finance Ltd	ICRA AA+	
IDFC Bank Limited	ICRA AAA	0.14
L & T Infrastructure Finance Co Ltd	ICRA AA+	0.14
UltraTech Cement Limited	CRISIL AAA	0.08
Tata Motors Limited	CARE AA+	
L&T Finance Ltd	CARE AA+	0.02
Floating Rate Note		1.41
Cholamandalam Investment and Finance		
Company Limited	ICRA AA	1.41
Government Bond		0.04
Government of India	SOV	0.04
State Government Bond		0.63
State Government Securities	SOV	0.63
	301	
Zero Coupon Bond		2.22
Tata Motors Finance Ltd	CRISIL AA	0.92
Reliance Capital Limited	CARE AAA	0.74
LIC Housing Finance Limited	CARE AAA	0.56

Asset Allocation

Commercial Paper, 8.68% Zero Coupon Bond, 2.22%

Certificate of Deposit, 19.48%

State Government Bond, 0.63%

Ex-Dividend NAV 1,026.4300

1,024.4242 1,024.9012 1,009.8479 1,007.7607 1,006.5860

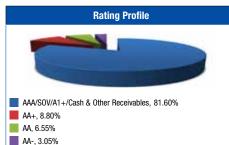
> C Grand Total

Corporate Bond, 62.67%

Floating Rate Note, 1.41%

Government Bond, 0.04%

For scheme performance refer page 46-51.



			Dividen	d History	
Record Date	Rate (₹/ Unit)	Cum Dividend NAV	Ex-Dividend NAV	Record Date	Rate (₹/ Unit)
ividend Plan				Quarterly Dividend Pla	n
9-Sep-14	57.8673	1,078.3435	1,004.0853	19-Sep-16	13.8320
rect - Dividend Plan				20-Jun-16	16.0575
)-Sep-14	61.1289	1,082.6239	1,004.1802	21-Mar-16	12.5577
onthly Dividend Plan		•••••••••••••••••••••••••••••••••••••••	•••••••	Direct - Quarterly Divi	lend Plan
9-0ct-16	5.4405	1,015.9053	1,008.3728	19-Sep-16	14,9336
-Sep-16	4.1262	1,014.2616	1,008.5487	20-Jun-16	15.9421
-Aug-16	5.1142	1,015.6479	1,008.5671	20-5011-10 21-Mar-16	13.6707
rect - Monthly Dividend					
9-Oct-16	6.5119	1,018.8557	1,009.8397	Bonus Option	Bonus Ratio
-Sep-16	4.5799	1,017.1868	1,010.8458	26-Feb-14	17:2
9-Aug-16	5.6322	1,018.6606	1,010.8626	29-0ct-12	3:1

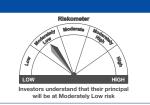
#### Past performance may or may not be sustained in future. Pursuant to dividend payment, NAV falls to the extent of payout & statutory levy (if applicable). Face Value-₹1000. **Product Label**

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

Income over short term

Investment in debt and money market instruments

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



RMMF

100.00

#### **Reliance Medium Term Fund**

#### **Fixed Income - Ultra Short Term**

#### Details as on October 31, 2016

#### Type of Scheme

Open-ended Income Scheme with no assured returns

#### **Current Investment Philosophy**

A longer maturity variant UST fund, which invests in Money Market and debt instruments, with higher allocation to CDs, PSU bonds and AAA HFI (housing finance) assets. The fund endeavors to give relatively better returns to liquid funds with moderate volatility over an investment horizon of 3-9 months. The fund focuses on roll down/ steepening benefits at the shorter end of the curve. Hence predominantly invests in 6 to 24 months high grade liquid assets.

#### **Date of allotment**

September 14, 2000

#### **Fund Manager**

Amit Tripathi, Anju Chhajer

#### **Benchmark**

**Crisil Short Term Bond Fund Index** 

#### **Fund Size**

Monthly Average: ₹ 9691.94 Cr

Month End: ₹ 10546.63 Cr

#### NAV as on October 28, 2016

· · · · · · · · · · · · · · · · · · ·	
Growth Plan	₹ 33.1112
Dividend Plan	₹ 10.6077
Daily Dividend Plan	₹ 17.0943
Weekly Dividend Plan	₹ 17.0971
Monthly Dividend Plan	₹ 10.9893
Quarterly Dividend Plan	₹ 11.4570
Bonus Option	₹ 23.6477
Direct - Growth Plan	₹ 33.5698
Direct - Dividend Plan	₹ 10.6373
Direct - Daily Dividend Plan	₹ 17.0951
Direct - Weekly Dividend Plan	₹ 17.0977
Direct - Monthly Dividend Plan	₹ 11.0541
Direct - Quarterly Dividend Plan	₹ 11.5401
Direct - Bonus Option	₹ 23.9671
Average Maturity	1.58 years
Modified Duration	1.32 years
Yield to Maturity*	7.61%
-	
Expense Ratio^	
Regular/Other than Direct:	0.74

Regular/Other than Direct: Direct:

#### Load structure

Entry Load: Nil

Exit Load: 0.50% if redeemed or switched out on or before completion of 7 days from the date of allotment of units. Nil. thereafter.

0.29

\*excluding other receivables YTM including other receivables: 7.40%

#### Special Feature: Reliance Any Time Money Card

#### Portfolio as on October 31, 2016

Company/Issuer	Rating	% of Assets
Certificate of Deposit		11.23
IDBI Bank Limited	CRISIL A1+	4.21
ICICI Bank Limited	ICRA A1+/CARE A1+	- 2.31
IndusInd Bank Limited	CRISIL A1+	1.62
Axis Bank Limited	CRISIL A1+	1.22
Oriental Bank of Commerce	CRISIL A1+	0.90
Corporation Bank	CRISIL A1+	0.46
Canara Bank	CRISIL A1+	0.46
Export Import Bank of India	CRISIL A1+	0.05
Commercial Paper		1.32
Indus Towers Ltd	CRISIL A1+	1.32
Corporate Bond		68.09
National Bank For Agriculture and Rural Development	CRISIL AAA	8.85
Rural Electrification Corporation Limited	CRISIL AAA	7.48
Housing Development Finance Corporation Limited	CRISIL AAA	4.94
LIC Housing Finance Limited	CRISIL AAA	4.89
Power Finance Corporation Limited	CRISIL AAA	4.70
L & T Infrastructure Finance Co Ltd	ICRA AA+/CARE AA+	- 3.34
Tata Capital Financial Services Ltd	CRISIL AA+	3.26
Reliance Jio Infocomm Limited	CRISIL AAA	2.50
ONGC Petro Additions Ltd	CARE AAA(SO)	1.93
Nabha Power Ltd	ICRA AAA(SO)	1.92
Writers & Publishers Pvt Ltd	BWR AA-(SO)	1.92
India Infoline Housing Finance Ltd	ICRA AA	1.90
Manappuram Finance Limited	CRISIL AA-	1.90
Kotak Mahindra Prime Ltd	CRISIL AAA	1.90
Tata Motors Limited	CARE AA+	1.76

For scheme performance refer page 46-51.



			Dividend	l History			
Record Date	Rate (₹/ Unit)	Cum Dividend NAV	Ex-Dividend NAV	Record Date	Rate (₹/ Unit)	Cum Dividend NAV	Ex-Dividend NAV
Dividend Plan				Direct - Monthly Di	vidend Plan		
29-Dec-15	0.1464	10.3121	10.1094	20-0ct-16	0.0653	11.1400	11.0496
29-Dec-14	0.1645	10.2902	10.0636	20-Sep-16	0.0443	11.1024	11.0410
22-Sep-14	0.4097	10.5668	10.0410	22-Aug-16	0.0618	11.1051	11.0196
Direct - Dividend Plan				Quarterly Dividend	Plan	•••••••	
29-Dec-15	0.1530	10.3268	10.1149	20-Sep-16	0.1837	11.6106	11.3562
29-Dec-14	0.1720	10.3036	10.0667	20-Jun-16	0.1632	11.5420	11.3161
22-Sep-14	0.5244	10.7161	10.0432	21-Mar-16	0.1470	11.4879	11.2844
Monthly Dividend Plan				Direct - Quarterly D	lividend Plan		
20-0ct-16	0.0624	11.0723	10.9859	20-Sep-16	0.1931	11.7003	11.4330
20-Sep-16	0.0414	11.0356	10.9783	20-Jun-16	0.1715	11.6272	11.3897
22-Aug-16	0.0589	11.0397	10.9582	21-Mar-16	0.1562	11.5721	11.3559

Past performance may or may not be sustained in future. Pursuant to dividend payment, NAV falls to the extent of payout & statutory levy (if applicable). Face Value-₹10.

**Product Label** 

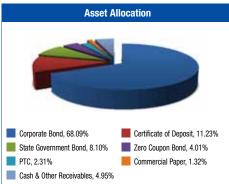
#### This product is suitable for investors who are seeking\*:

· Income over short term

· Investment in debt and money market instruments with tenure not exceeding 3 years

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

Company/Issuer	Rating	% of Assets
Vedanta Limited	CRISIL AA-	1.45
Hinduja Leyland Finance Ltd	CARE A+	1.44
Nirchem Cement Limited	CRISIL AA	1.44
Piramal Enterprises Limited	ICRA AA	1.43
Cholamandalam Investment and Finance Company Limited	ICRA AA	1.42
Power Grid Corporation of India Limited	CRISIL AAA	1.38
Indiabulls Housing Finance Limited	CARE AAA	1.26
National Housing Bank	CRISIL AAA	1.19
Sundaram Finance Limited	CRISIL AA+	0.86
Tata Capital Housing Finance Ltd	CRISIL AA+	0.81
Shriram Transport Finance Company Limited	FITCH AA+	0.71
Kalpataru Power Transmission Limited	CRISIL AA	0.48
IndoStar Capital Finance Ltd	CARE AA-	0.32
L and T Fincorp Limited	CARE AA+	0.24
Export Import Bank of India	CRISIL AAA	0.24
Inox Air Products Pvt Ltd	CRISIL AA	0.20
L&T Finance Ltd	ICRA AA+	0.04
State Government Bond		8.10
State Government Securities	SOV	8.10
Zero Coupon Bond		4.01
Tata Motors Finance Ltd	CRISIL AA	1.92
ICICI Home Finance Company Ltd	ICRA AAA	1.05
ARM Infra & Utilities Pvt Ltd	BWR A+(SO)	1.04
PTC		2.31
Sansar Trust	CRISIL AAA(SO)	2.31
Cash & Other Receivables		4.95
Grand Total		100.00





Risko

Investors understand that their principal

will be at Moderately Low risk

RMT

#### **Fundamentals**

#### **Reliance Banking & PSU Debt Fund**

#### RBPSUDF

#### Fixed Income - Ultra Short Term

Details as on October 31, 2016

#### Type of Scheme

An open ended Income Scheme

#### **Current Investment Philosophy**

Aims to capture short to medium end of the yield curve with a focus on giving returns with moderate volatility. Focus on potential capital gains in the portfolio by maintaining a duration of 2–4 yrs. Credit profile skewed towards high quality to enable a healthy risk return ratio. The right blend of asset class, credit profile & duration, makes a strong case for investment, given moderate volatility expectation and eventual benefit from a downward correction in the high grade corporate bond yield curve.

#### **Date of allotment**

May 15, 2015

#### **Fund Manager**

Anju Chhajer, Vivek Sharma

#### **Benchmark**

**Crisil Short Term Bond Fund Index** 

#### **Fund Size**

Monthly Average: ₹ 6092.70 Cr

Month End: ₹ 6192.02 Cr

#### NAV as on October 28, 2016

· · · · · · · · · · · · · · · · · · ·	
Growth Plan	₹ 11.4699
Dividend Plan	₹ 11.4699
Weekly Dividend Plan	₹ 10.2082
Monthly Dividend Plan	₹ 10.2564
Quarterly Dividend Plan	₹ 10.3710
Bonus Option	₹ 11.4699
Direct - Growth Plan	₹ 11.5035
Direct - Dividend Plan	₹ 11.5035
Direct - Weekly Dividend Plan	₹ 10.2076
Direct - Monthly Dividend Plan	₹ 10.2640
Direct - Quarterly Dividend Plan	₹ 10.3786
Direct - Bonus Option	₹ 11.5035
Average Maturity	4.18 years
Modified Duration	3.14 years
Yield to Maturity*	7.43%
Expense Ratio^	

Regular/Other than Direct:	0.43
Direct:	0.23

#### Load structure

Entry Load: Nil

Exit Load:Nil

\*excluding other receivables YTM including other receivables: 7.25%

#### Portfolio as on October 31, 2016

Company/Issuer	Rating	% of Assets
Certificate of Deposit		1.77
IDBI Bank Limited	CRISIL A1+	0.79
Andhra Bank	CARE A1+	0.58
State Bank of Hyderabad	ICRA A1+	0.40
Commercial Paper		0.88
Export Import Bank of India	ICRA A1+	0.80
Steel Authority of India Limited	FITCH A1+	0.08
Corporate Bond		88.47
Rural Electrification Corporation Limited		10.69
Power Finance Corporation Limited	CRISIL AAA	9.37
HDFC Bank Limited	CARE AAA/CRISIL AAA	7.72
IDFC Bank Limited	ICRA AAA	7.11
Canara Bank	CRISIL AAA	6.91
Housing Development Finance Corporation Limited	CRISIL AAA	6.33
Axis Bank Limited	CRISIL AAA	5.99

For scheme performance refer page 46-51.

Company/Issuer	Rating	% of Assets
National Bank For Agriculture and Rural Development	CRISIL AAA	5.20
ONGC Petro Additions Ltd	CARE AAA(SO)	4.94
Power Grid Corporation of India Limited	CRISIL AAA	4.47
Indian Railway Finance Corp Ltd	CRISIL AAA	4.09
Export Import Bank of India	CRISIL AAA	3.60
ICICI Bank Limited	ICRA AAA	3.23
Small Industries Dev Bank of India	CARE AAA	3.04
LIC Housing Finance Limited	CRISIL AAA	2.66
State Bank of Travancore	CRISIL AAA	1.25
State Bank of India	CRISIL AAA	0.99
Reliance Jio Infocomm Limited	CRISIL AAA	0.86
State Government Bond		6.02
State Government Securities	SOV	6.02
Zero Coupon Bond		0.38
IDFC Bank Limited	ICRA AAA	0.38
Cash & Other Receivables		2.48
Grand Total		100.00

 Rating Profile
 Asset Allocation

 Asset Allocation

 Corporate Bond, 88.47%
 State Government Bond, 6.02%
 Certificate of Deposit, 1.77%
 Commercial Paper, 0.88%
 Zero Coupon Bond, 0.38%
 Cash & Other Receivables, 2.48%

Dividend History							
Record Date	Rate (₹/ Unit)	Cum Dividend NAV	Ex-Dividend NAV	Record Date	Rate (₹/ Unit)	Cum Dividend NAV	Ex-Dividend NAV
Monthly Dividend Pl	an			Quarterly Dividend I	Plan		
19-0ct-16	0.0861	10.3776	10.2584	19-Sep-16	0.2064	10.5395	10.2537
19-Sep-16	0.0545	10.3337	10.2582	20-Jun-16	0.1442	10.4195	10.2199
19-Aug-16	0.0839	10.3626	10.2465	21-Mar-16	0.1278	10.3712	10.1943
Direct - Monthly Div	idend Plan			Direct - Quarterly D	ividend Plan		
19-0ct-16	0.0870	10.3861	10.2656	19-Sep-16	0.2097	10.5495	10.2591
19-Sep-16	0.0555	10.3418	10.2649	20-Jun-16	0.1474	10.4286	10.2245
19-Aug-16	0.0850	10.3705	10.2528	21-Mar-16	0.1315	10.3802	10.1981

Past performance may or may not be sustained in future. Pursuant to dividend payment, NAV falls to the extent of payout & statutory levy (if applicable). Face Value-₹10.

**Product Label** 

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

- Income over short to medium term
- Investment in debt and money market instruments of various maturities, consisting predominantly of securities issued by banks, public sector undertaking and public financial institutions

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



#### **Reliance Floating Rate Fund - Short Term Plan**

#### **Fixed Income - Short Term**

Details as on October 31, 2016

#### Type of Scheme

An open ended Income Scheme

#### **Current Investment Philosophy**

The portfolio would predominantly invest in HFC/NBFC/ Financial Institutions & Private Sector Corporate. The fund would invest in high quality assets with predominant investments (~80%) in AAA papers and remaining (~20%) in AA+/AA papers. The fund would aim to capture the prevailing higher yields available in 2-3 years asset space in the near term. In the short run, the portfolio will run an average maturity of around 2-3 years. Eventually, the Fund Manager will allow the duration to come down, and maximize the accrual yields already locked in, without adding duration at lower yield levels. Portfolio would eventually roll down in terms of maturity over a period of time, thus reducing volatility in returns.

#### **Date of allotment**

August 27, 2004

#### **Fund Manager**

Amit Tripath, Vivek Sharma

#### **Benchmark**

**Crisil Liquid Fund Index** 

#### **Fund Size**

Monthly Average: ₹ 4638.79 Cr

Month End: ₹ 4568.55 Cr

#### NAV as on October 28, 2016

Growth Plan	₹	25.0998
Dividend Plan	₹	11.3327
Daily Dividend Plan	₹	10.1967
Weekly Dividend Plan	₹	10.1849
Monthly Dividend Plan	₹	10.5924
Quarterly Dividend Plan	₹	10.5297
Direct - Growth Plan	₹	25.5785
Direct - Dividend Plan	₹	11.4047
Direct - Daily Dividend Plan	₹	10.1973
Direct - Weekly Dividend Plan	₹	10.1849
Direct - Monthly Dividend Plan	₹	10.7231
Direct - Quarterly Dividend Plan	₹	10.3693
Average Maturity	1.6	0 years
Modified Duration	1.4	0 years
Yield to Maturity*	7.4	9%
Expense Ratio^		
Regular/Other than Direct:	0.5	8

#### Regular/Other than Direct:

Direct:

#### Load structure

**Fundamentals** 

Entry Load: Nil

Exit Load: 0.50% if units redeemed or switched out on or before completion of 1 Month from the date of allotment of units. Nil thereafter

0.13

\*excluding other receivables YTM including other receivables: 7.25%

Special Feature: Reliance Any Time Money Card

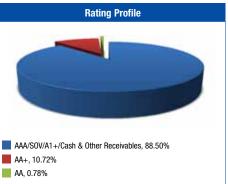
#### Portfolio as on October 31, 2016

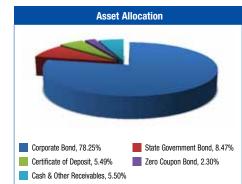
Company/Issuer	Rating	% of Assets
Certificate of Deposit		5.49
ICICI Bank Limited	ICRA A1+	3.61
Andhra Bank	CARE A1+	1.35
IndusInd Bank Limited	CRISIL A1+	0.53
Corporate Bond		78.25
Power Finance Corporation Limited	CRISIL AAA	13.45
LIC Housing Finance Limited	CRISIL AAA	8.18
Rural Electrification Corporation Limited	CRISIL AAA	5.89
National Bank For Agriculture and Rural Development	CRISIL AAA	5.16
Indiabulls Housing Finance Limited	CARE AAA	4.83
Reliance Jio Infocomm Limited	CRISIL AAA	4.78
HDB Financial Services Ltd	CRISIL AAA	4.00
Bajaj Finance Limited	CRISIL AAA/ICRA AA+	3.78
Aditya Birla Finance Ltd	ICRA AA+	3.66
IDFC Bank Limited	ICRA AAA	3.57
Reliance Capital Limited	CARE AAA	3.33
Nabha Power Ltd	ICRA AAA(SO)	3.15
Power Grid Corporation of India Limited	CRISIL AAA	2.47
Indian Railway Finance Corp Ltd	CRISIL AAA	2.35
Tata Motors Limited	CARE AA+	2.21

Company/Issuer	Rating	% of Assets
Can Fin Homes Limited	ICRA AAA	2.16
Aditya Birla Nuvo Limited	ICRA AA+	1.33
Housing Development Finance Corporation Limited	CRISIL AAA	0.91
Steel Authority of India Limited	FITCH AA	0.78
L & T Infrastructure Finance Co Ltd	ICRA AA+	0.62
ICICI Home Finance Company Ltd	ICRA AAA	0.44
Larsen & Toubro Limited	CRISIL AAA	0.34
Sundaram Finance Limited	ICRA AA+	0.33
L and T Fincorp Limited	CARE AA+	0.33
PNB Housing Finance Limited	CRISIL AA+	0.18
State Government Bond		8.47
State Government Securities	SOV	8.47
Zero Coupon Bond		2.30
ICICI Home Finance Company Ltd	ICRA AAA	1.24
Bajaj Finance Limited	ICRA AA+	0.66
Aditya Birla Finance Ltd	ICRA AA+	0.28
National Bank For Agriculture and Rural Development	CRISIL AAA	0.11
Cash & Other Receivables		5.50
Grand Total		100.00

RFRF-STF

For scheme performance refer page 46-51.





Record Date	Rate (₹/ Unit)	Cum Dividend NAV	Ex-Dividend NAV	Record Date	Rate (₹/ Unit)	Cum Dividend NAV	Ex-Dividend NAV
Dividend Plan				Direct - Monthly Di	vidend Plan		
29-Dec-14	0.1553	10.3351	10.1212	19-0ct-16	0.0673	10.8140	10.7208
19-Sep-14	0.6972	10.9355	10.0408	19-Sep-16	0.0441	10.7740	10.7129
Direct - Dividend Plan	0.0012	10.000	1010100	19-Aug-16	0.0732	10.7998	10.6985
				Quarterly Dividend	Plan		
29-Dec-14	0.1628	10.3512	10.1269	19-Sep-16	0.1769	10.6787	10.4338
19-Sep-14	0.7433	10.9971	10.0433	20-Jun-16	0.1464	10.6075	10.4048
Monthly Dividend Plan				21-Mar-16	0.1005	10.5179	10.3787
19-0ct-16	0.0642	10.6800	10.5911	Direct - Quarterly D	lividend Plan	•••••••••••••••••••••••••••••••••••••••	
••••••••••	·····			19-Sep-16	0.1812	10.5210	10.2701
19-Sep-16	0.0414	10.6414	10.5841	20-Jun-16	0.1513	10.4492	10.2397
19-Aug-16	0.0698	10.6672	10.5706	21-Mar-16	0.1060	10.3591	10.2123

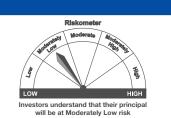
I payment, NAV falls to the extent of payout & statutory levy (if applicable). Face Value-₹10 e may or may not be su r**e.** Pursuant to divi

#### **Product Label**

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

- · Income over short term
- · Investment predominantly in floating rate and money market instruments with tenure exceeding 3 months but upto a maturity of 3 years and fixed rate debt securities

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



#### **Reliance Short Term Fund**

#### **Fixed Income - Short Term**

Details as on October 31, 2016

#### Type of Scheme

**Open-ended Income Scheme** 

#### **Current Investment Philosophy**

The fund Investments would predominantly be into corporate bonds, G-Secs and money market instruments. These investments would be restricted to 5 years duration to contain return volatility over a one year period. The fund manager while investing would place emphasis on good credit quality assets. Around 70-100% invests would be made in upto 3 years assets and 0-30% between 3-5 years assets, 15-20% tactical allocation may be made to G-Secs/ SDLs based on absolute yield and spread views. The fund will allocate predominantly in the AAA PSU/ Banking space thus allowing the portfolio manager higher flexibility in terms of changing average maturities and asset allocation. The fund would run moderate duration strategy, which would be maintained in the range of 0.75 years to 2.75 years.

#### **Date of allotment**

December 18, 2002

#### **Fund Manager**

**Prashant Pimple** 

#### **Benchmark**

**Crisil Short Term Bond Fund Index** 

#### **Fund Size**

Monthly Average: ₹ 15829.41 Cr

Month End: ₹ 16580.40 Cr

#### NAV as on October 28, 2016

Growth Plan	₹	30.0124
Dividend Plan	₹	12.2068
Monthly Dividend Plan	₹	11.1095
Quarterly Dividend Plan	₹	14.3534
Direct - Growth Plan	₹	30.6980
Direct - Dividend Plan	₹	12.4758
Direct - Monthly Dividend Plan	₹	11.2185
Direct - Weekly Dividend Plan	₹	14.5302
Average Maturity	3.30	years
Modified Duration	2.52	years
Yield to Maturity*	7.44	%
Expense Ratio^		
Regular/Other than Direct:	1.05	
Direct:	0.45	

#### Direct:

Load structure

Entry Load: Nil

Exit Load: Nil

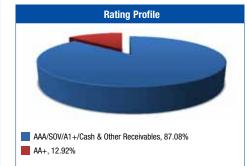
\*excluding other receivables YTM including other receivables: 7.62%

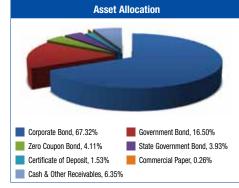
#### Portfolio as on October 31, 2016

Company/Issuer	Rating	% of Assets
Certificate of Deposit		1.53
National Bank For Agriculture and Rural Development	CRISIL A1+	0.50
Export Import Bank of India	CRISIL A1+	0.38
Small Industries Dev Bank of India	CARE A1+	0.29
Corporation Bank	CRISIL A1+	0.15
IDFC Bank Limited	ICRA A1+	0.12
Vijaya Bank	CARE A1+	0.08
Andhra Bank	CARE A1+	0.00
Commercial Paper		0.26
Credit Suisse Finance (India) Pvt Ltd	CRISIL A1+	0.26
Corporate Bond		67.32
Power Finance Corporation Limited	CRISIL AAA	11.30
Reliance Jio Infocomm Limited	CRISIL AAA	5.86
State Bank of India	CRISIL AA+	5.75
ONGC Petro Additions Ltd	CARE AAA(SO)	5.53
Housing Development Finance Corporation Limited	CRISIL AAA	4.77
Rural Electrification Corporation Limited	CRISIL AAA	3.45
HDB Financial Services Ltd	CRISIL AAA	3.32
Indiabulls Housing Finance Limited	CARE AAA	3.18
Reliance Ports and Terminals Ltd	CRISIL AAA	2.74
National Bank For Agriculture and Rural Development	CRISIL AAA	2.70
LIC Housing Finance Limited	CRISIL AAA	2.20
Bajaj Finance Limited	FITCH AAA/ CRISIL AAA	2.20
Aditya Birla Finance Ltd	CARE AA+/ICRA AA	A+ 1.91
Mahindra & Mahindra Financial Services Limited	FITCH AAA	1.67
IDFC Bank Limited	ICRA AAA	1.53
Tata Motors Limited	CARE AA+	1.22
Tata Capital Housing Finance Ltd	CRISIL AA+	1.17

Company/Issuer	Rating	% of Assets
Power Grid Corporation of India Limited	CRISIL AAA	1.11
Small Industries Dev Bank of India	CARE AAA	1.10
Indian Railway Finance Corp Ltd	CRISIL AAA	0.86
L&T Finance Ltd	ICRA AA+	0.86
Reliance Utilities & Power Pvt Ltd	CRISIL AAA	0.00
Reliance Capital Limited	CARE AAA	0.74
Hero Cycles Ltd.	CRISIL AA+	0.01
L and T Fincorp Limited	CARE AA+	0.40
IOT Utkal Energy Services Limited	CRISIL AAA(SO)	0.30
Sundaram Finance Limited	ICRA AA+	0.23
L & T Infra Debt Fund Ltd	CRISIL AAA	0.15
PNB Housing Finance Limited	CRISIL AAA	0.13
Can Fin Homes Limited	ICRA AAA	0.12
Shriram Transport Finance Company Limited	CRISIL AA+	0.09
NHPC Limited	CARE AAA	0.00
Kotak Mahindra Prime Ltd	CRISIL AAA	0.04
Union Bank of India	FITCH AA+	0.00
Government Bond		16.50
Government of India	SOV	16.50
State Government Bond	307	3.93
State Government Securities	SOV	3.93
Zero Coupon Bond	307	4.11
Mahindra & Mahindra Financial Services		
Limited	FITCH AAA	1.47
Aditva Birla Finance Ltd	ICRA AA+	0.96
HDB Financial Services Ltd	CRISIL AAA	0.61
Reliance Capital Limited	CARE AAA	0.59
North Karnataka Expressway Limited	CRISIL AAA(SO)	0.28
Indiabulls Housing Finance Limited	CARE AAA	0.19
IL&FSLtd	FITCH AAA	0.01
Cash & Other Receivables		6.35
Grand Total		100.00

For scheme performance refer page 46-51.





Dividend History							
Record Date	Rate (₹/ Unit)	Cum Dividend NAV	Ex-Dividend NAV	Record Date	Rate (₹/ Unit)	Cum Dividend NAV	Ex-Dividend NAV
Dividend Plan				26-Sep-16	0.0516	11.2951	11.2236
19-Sep-14	0.5747	10.7899	10.0524	25-Aug-16	0.0716	11.2804	11.1812
Direct - Dividend Plan				Quarterly Dividend F	Plan		
19-Sep-14	0.6228	10.9448	10.1456	19-Sep-16	0.2880	14.6020	14.2033
Monthly Dividend Plan				20-Jun-16	0.2002	14.4360	14.1588
25-0ct-16	0.0578	11.1939	11.1139	21-Mar-16	0.1413	14.3225	14.1269
26-Sep-16	0.0477	11.1820	11.1160	Direct - Quarterly Di	ividend Plan		
25-Aug-16	0.0674	11.1684	11.0751	19-Sep-16	0.3047	14.7912	14.3693
Direct - Monthly Dividend	Plan			20-Jun-16	0.2159	14.6196	14.3207
25-0ct-16	0.0615	11.3076	11.2225	21-Mar-16	0.1562	14.5015	14.2853

Past performance may or may not be sustained in future. Pursuant to dividend payment, NAV falls to the extent of payout & statutory levy (if applicable). Face Value ₹10.

Product Label	
This product is suitable for investors who are seeking*:	Riskometer
<ul> <li>Income over short term</li> <li>Investment in debt and money market instruments, with the scheme would have maximum weighted average duration between 0.75-2.75 years</li> </ul>	Moderate Access to the second
*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	LOW HIGH Investors understand that their principal will be at Moderately Low risk

#### Reliance Regular Savings Fund - Debt Option

#### Fixed Income - Long Term

Details as on October 31, 2016

#### Type of Scheme

**Open-ended Income Scheme** 

#### **Current Investment Philosophy**

The fund strategy is to benefit from accrual based returns by running a moderate duration portfolio which maintains a prudent balance in exposure towards short to medium tenor corporate bonds and PTCs. It endeavors to generate alpha by investing in acceptable credit quality private sector exposures in the plain vanilla and structured space. The endeavor is to limit duration risk by limiting individual asset duration to 4 years and overall duration range of 1 to 2 years and thereby trying to reduce volatility and emphasize more on accruals over a period of time. To ensure reasonable liquidity in the portfolio at all points of time, the strategy is to ladder the portfolio in terms of maturity while striving to maintain modified duration in the range of 1 to 2 years.

#### Date of allotment

June 08, 2005

#### **Fund Manager**

**Prashant Pimple** 

#### **Benchmark**

**Crisil Composite Bond Fund Index** 

#### **Fund Size**

Monthly Average: ₹ 7794.59 Cr

#### Month End: ₹ 7880.81 Cr

#### NAV as on October 28, 2016

· · · · · ·	
Growth Plan	₹ 21.9609
Dividend Plan	₹ 12.0472
Quarterly Dividend Plan	₹ 13.2503
Institutional - Growth Plan	₹ 22.5857
Direct - Growth Plan	₹ 22.6844
Direct - Dividend Plan	₹ 12.2812
Direct - Quarterly Dividend Plan	₹ 13.4590
Average Maturity	2.36 years
Modified Duration	1.86 years
Yield to Maturity*	9.17%
Expense Ratio^	
Regular/Other than Direct:	1.69
Direct:	0.99
Load structure	

#### Entry Load: Nil

Exit Load: 10% of the units allotted shall be redeemed without any exit load, on or before completion of 12 months from the date of allotment of units. Any redemption in excess of such limit in the first 12 months from the date of allotment shall be subject to the following exit load. Redemption of units would be done on First in First out Basis (FIFO):

- 1% if redeemed or switched out on or before completion of 12 months from the date of allotment of units.
- Nil, thereafter.

\*excluding other receivables YTM including other receivables: 8.89%

Special Feature: Reliance Any Time Money Card

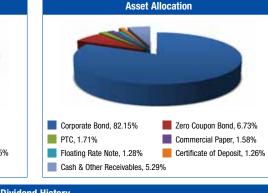
#### Portfolio as on October 31, 2016

Company/Issuer	Rating	% of Assets
Certificate of Deposit		1.26
Punjab & Sind Bank	ICRA A1+	1.26
Commercial Paper		1.58
Ballarpur Industries Limited	FITCH A1	1.13
Bilt Graphic Paper Products Ltd	FITCH A1	0.44
Corporate Bond		82.15
Renew Power Venture Pvt Ltd	CARE A+	6.12
JSW Steel Limited	CARE AA-	5.19
TATA Realty & Infrastructure Ltd	CRISIL AA	4.04
Adani Transmission Limited	FITCH AA+	4.01
Coffee Day Enterprises Limited	BWR AA-(SO)	3.95
Vedanta Limited	CRISIL AA-	3.89
State Bank of India	CRISIL AA+	3.87
Classic Mall Development Company Private Ltd	CARE AA+(SO)	3.60
Hansdeep Industries & Trading Co. Ltd.	CARE AA(SO)	3.28
Nirchem Cement Limited	CRISIL AA	3.08
Syndicate Bank	CARE AA-	2.94
Edisons Utility Works Private Limited	UNRATED	2.56
Aasan Corporate Solutions Private Limited	ICRA A+(SO)	2.52
Rural Electrification Corporation Limited	CRISIL AAA	2.21
Adani Properties Pvt. Ltd.	BWR AA-(SO)	1.97
Aditya Birla Finance Ltd	ICRA AA+	1.97
Tata Motors Limited	CARE AA+	1.96
Equitas Finance Limited	CARE A+/ FITCH A+	1.86
PNB Housing Finance Limited	CARE AAA	1.70
Kudgi Transmission Ltd	ICRA AA(SO)	1.65
Piramal Enterprises Limited	ICRA AA	1.64
Andhra Bank	CRISIL AA-	1.63
Bank of India	CRISIL A+	1.33
Tata Capital Ltd	CRISIL AA+	1.28
Janalakshmi Financial Services Ltd.	ICRA A+	1.27
Magma Fincorp Limited	CARE AA-	1.27
Power Finance Corporation Limited	CRISIL AAA	1.27
Hinduja Leyland Finance Ltd	CARE A+	1.25
PVR Limited	CRISIL AA-	1.22
MAHINDRA RURAL HOUSING FINANCE	FITCH AA+	1.08
Aditya Birla Retail Ltd	CRISIL A-	0.96

Company/Issuer	Rating	% of Assets
Bharat Aluminium Co Ltd.	CRISIL A	0.81
Dalmia Cement (Bharat) Ltd	ICRA AA	0.60
Tata Value Homes Ltd	CARE AA	0.44
Jindal ITF LTD	CARE A+(SO)	0.44
IFMR Capital Finance Pvt Ltd	ICRA A+	0.43
JM Financial Credit Solution Limited	FITCH AA	0.37
Music Broadcast Limited	CRISIL AA	0.32
G R Infra Projects Ltd	CARE A+	0.32
Ujjivan Financial Services Limited	ICRA A+	0.24
Tata Capital Housing Finance Ltd	CRISIL AA+	0.20
India Infoline Housing Finance Ltd	CRISIL AA	0.19
Dewan Housing Finance Corporation Limited	CARE AAA	0.18
Inox Air Products Pvt Ltd	CRISIL AA	0.17
Au Financiers (India) Limited	FITCH A+	0.16
AU Housing Finance Limited LTD	FITCH A+	0.16
Tata Power Company Limited	CRISIL AA-	0.1
Indiabulls Housing Finance Limited	CARE AAA	0.12
Welspun Captive Power Generation Ltd	CARE AA-(SO)	0.1
Equitas Finance Limited	CARE A+/	0.0
	FITCH A+	0.0
Shriram City Union Finance Limited	CARE AA+	0.06
Equitas Micro Finance Limited	CRISIL A	0.06
Shriram Transport Finance Company Limited	CRISIL AA+	0.02
Floating Rate Note		1.2
Jhajjar Power Ltd	FITCH A+	1.28
Zero Coupon Bond		6.73
Continental Drug Company Pvt Ltd	UNRATED	1.39
Tata Sky Ltd	CRISIL A+	1.30
Liquid Investment And Trading Co. Pvt. Ltd.	BWR A(SO)	1.0
KKR India Financial Services Private Limited	CRISIL AA	0.96
Emami Estates Private Limited	FITCH AA-(SO)	0.9
Hero Wind Energy Pvt Ltd	ICRA A	0.9
Mahindra & Mahindra Financial Services Limited	FITCH AAA	0.08
ICICI Home Finance Company Ltd	ICRA AAA	0.03
PTC		1.7
MFL Securitisation Trust	ICRA AAA(SO)	1.7
Cash & Other Receivables	()	5.2
		0.20

For SIP performance refer page 44. For scheme performance refer page 46-51.





				a mistory			
Record Date	Rate (₹/ Unit)	Cum Dividend NAV	Ex-Dividend NAV	Record Date	Rate (₹/ Unit)	Cum Dividend NAV	Ex-Dividend NAV
Quarterly Dividend Plan				Direct - Quarterly Di	ividend Plan		
21-Sep-16	0.2160	13.6011	13.3021	21-Sep-16	0.2022	13.3874	13.1074
21-Jun-16	0.2022	13.2632	12.9832	21-Jun-16	0.2160	13.4607	13.1617
21-Mar-16	0.1589	13.1776	12.9576	21-Mar-16	0.1719	13.3595	13.1215

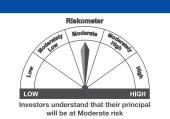
rast performance may or may not be sustained in future. Pursuant to dividend payment, way rais to the extent of payout & statutory levy (in applicable). Pace value-< (it

#### Product Label

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

- Income over medium term
- Investment predominantly in debt instruments having maturity of more than 1 year and money market instruments

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



31

#### **Reliance Corporate Bond Fund**

#### Fixed Income - Long Term

Details as on October 31, 2016

#### Type of Scheme

Open-ended Income Scheme

#### **Current Investment Philosophy**

The Fund focuses on accrual income by endeavoring to invest in medium to long term corporate papers with optimal liquidity and credit risk. It follows an active investment strategy on the credit structures depending on opportunities (credit spreads) available at various points in time. Investment will be restricted to papers rated AA- and above. The fund would run a moderate duration of around 2 - 3.5 years with the flexibility to move between this band, basis the interest rate scenario and the shape of the yield curve. The desired duration to be achieved by using a bullet or barbell strategy depending on the yield curve shape prevailing. In the current scenario the investment would be typically concentrated in assets with individual duration range of 3 - 6 years.

#### **Date of allotment**

June 26, 2014

#### **Fund Manager**

**Prashant Pimple** 

#### Benchmark

**Crisil Composite Bond Fund Index** 

#### **Fund Size**

Monthly Average: ₹ 2820.87 Cr

Month End: ₹ 2969.04 Cr

#### NAV as on October 28, 2016

Growth Plan	₹ 12.7380
Dividend Plan	₹ 10.8998
Quarterly Dividend Plan	₹ 10.5937
Bonus Option	₹ 12.7380
Direct - Growth Plan	₹ 12.9835
Direct - Dividend Plan	₹ 10.9498
Direct - Quarterly Dividend Plan	₹ 10.6219
Direct - Bonus Option	₹ 12.9835
Average Maturity	4.45 years
Modified Duration	3.18 years
Yield to Maturity*	8.52%
Expense Ratio^	
Regular/Other than Direct:	1.69

-			
Direct:			

#### Load structure

#### Entry Load: Nil

Exit Load: 1%, if redeemed or switched out on or before completion of 12 months from the date of allotment of units. Nil thereafter

0.81

\*excluding other receivables YTM including other receivables: 8.33%

Special Feature	e: Reliance Any	Time Money Card
-----------------	-----------------	-----------------

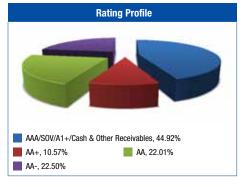
#### Portfolio as on October 31, 2016

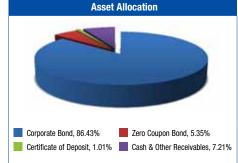
Company/Issuer	Rating	% of Assets
Certificate of Deposit		1.01
IDFC Bank Limited	ICRA A1+	1.01
Corporate Bond		86.43
Reliance Utilities & Power Pvt Ltd	CRISIL AAA	8.82
Reliance Jio Infocomm Limited	CRISIL AAA	7.40
L&T METRO RAIL (HYDERABAD) LTD.	ICRA AA(SO)	4.61
Reliance Ports and Terminals Ltd	CRISIL AAA	4.30
Aditya Birla Finance Ltd	ICRA AA+	4.25
Power Finance Corporation Limited	CRISIL AAA	4.22
PVR Limited	CRISIL AA-	4.15
Syndicate Bank	CARE AA-	4.05
Piramal Enterprises Limited	ICRA AA	3.54
Adani Transmission Limited	FITCH AA+	3.41
Vedanta Limited	CRISIL AA-	3.37
Manappuram Finance Limited	CRISIL AA-	3.37
Tata Steel Limited	BWR AA	3.34
Nirchem Cement Limited	CRISIL AA	3.09
Welspun Captive Power Generation Ltd	CARE AA-(SO)	3.00
State Bank of India	CRISIL AA+	2.91
Indiabulls Housing Finance Limited	CARE AAA	2.51
Dewan Housing Finance Corporation Limited	CARE AAA	2.36

Company/Issuer	Rating	% of Assets
Vijaya Bank	ICRA AA-	1.82
PNB Housing Finance Limited	CARE AAA	1.71
Cholamandalam Investment and Finance Company Limited	ICRA AA	1.68
Rural Electrification Corporation Limited	CRISIL AAA	1.68
Andhra Bank	CRISIL AA-	1.66
Dalmia Cement (Bharat) Ltd	ICRA AA	1.22
TATA Realty & Infrastructure Ltd	CRISIL AA	0.85
Kalpataru Power Transmission Limited	CRISIL AA	0.76
JSW Steel Limited	CARE AA-	0.51
Raymond Limited	CARE AA	0.51
Adani Properties Pvt. Ltd.	BWR AA-(SO)	0.51
Inox Air Products Pvt Ltd	CRISIL AA	0.41
Tata Value Homes Ltd	CARE AA	0.34
Mahindra Lifespace Developers Limited	CRISIL AA-	0.08
Zero Coupon Bond		5.35
Andhra Pradesh Expressway Ltd	ICRA AAA(SO)	2.64
KKR India Financial Services Private Limited	CRISIL AA	1.66
LIC Housing Finance Limited	CRISIL AAA	1.06
Cash & Other Receivables		7.21
Grand Total		100.00

RCBF

For scheme performance refer page 46-51.





Dividend History							
Record Date	Rate (₹/ Unit)	Cum Dividend NAV	Ex-Dividend NAV	Record Date	Rate (₹/ Unit)	Cum Dividend NAV	Ex-Dividend NAV
Dividend Plan				Quarterly Dividend	Plan		
06-Mav-16	1,1128	11.7941	10.2534	19-Sep-16	0.2563	10.8102	10.4554
	1.1120	11./041		20-Jun-16	0.1377	10.5742	10.3835
19-Sep-14	0.1253	10.2171	10.0563	21-Mar-16	0.1140	10.5181	10.3603
Direct - Dividend Pla	an			Direct - Quarterly [	lividend Plan		
06-Mav-16	1 2247	11.9533	10.2577	19-Sep-16	0.2764	10.8563	10.4736
00-1Vidy-10	1.2247	11.9033	10.2077	20-Jun-16	0.1522	10.6157	10.4050
19-Sep-14	0.1375	10.2358	10.0593	21-Mar-16	0.1278	10.5553	10.3783

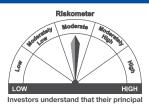
Past performance may or may not be sustained in future. Pursuant to dividend payment, NAV falls to the extent of payout & statutory levy (if applicable). Face Value-₹10.

#### Product Label

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

- Income over medium term
- Investment predominantly in corporate bonds of various maturities and across ratings that would include all Debt Securities issued by entities such as banks, public sector undertakings, municipal corporations, bodies corporate, companies etc.

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



will be at Moderate risk

#### **Reliance Income Fund**

#### Fixed Income - Long Term

Details as on October 31, 2016

#### Type of Scheme

Open-ended Income Scheme

#### **Current Investment Philosophy**

Money market assets and G-Secs are used interchangeably to implement duration views across short term interest rate cycles. Corporate bonds and some core positions in G-Secs are mainly to support the core duration. 25-30 % of the portfolio typically G-Sec allocation is tactical in nature which is interchangeably used with CDs, so as to manage duration effectively and take benefit of short term opportunities available in the market.

#### **Date of allotment**

January 01, 1998

#### **Fund Manager**

**Prashant Pimple** 

#### **Benchmark**

**Crisil Composite Bond Fund Index** 

#### **Fund Size**

Monthly Average: ₹ 2122.77 Cr

Month End: ₹ 2099.55 Cr

#### NAV as on October 28, 2016

Growth Plan	₹ 52.3830
Monthly Dividend Plan	₹ 10.4666
Quarterly Dividend Plan	₹ 13.4332
Half Yearly Dividend Plan	₹ 12.6876
Annual Dividend Plan	₹ 13.6502
Bonus Option	₹ 15.0596
Direct - Growth Plan	₹ 54.1384
Direct - Monthly Dividend Plan	₹ 10.9596
Direct - Quarterly Dividend Plan	₹ 13.8036
Direct - Half Yearly Dividend Plan	₹ 13.4512
Direct - Annual Dividend Plan	₹ 14.9812
Direct - Bonus Option	₹ 15.4703
Average Maturity	12.63 years
Modified Duration	6.97 years
Yield to Maturity*	7.14%
Expense Ratio^	
Regular/Other than Direct:	1.83
Direct:	1.00
Load structure	
Entry Load: Nil	

Exit Load: Nil

**Fundamentals** 

\*excluding other receivables YTM including other receivables: 6.90%

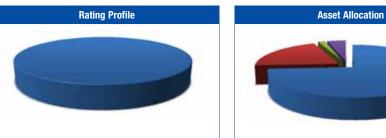
#### Portfolio as on October 31, 2016

Company/Issuer	Rating	% of Assets
Corporate Bond		20.31
Axis Bank Limited	CRISIL AAA	11.77
ICICI Bank Limited	ICRA AAA	2.49
Housing Development Finance Corporation Limited	CRISIL AAA	1.98
Damodar Valley Cor Ltd*	CARE AAA(SO)	1.55
Reliance Jio Infocomm Limited	CRISIL AAA	1.27
India Infradebt Ltd	CRISIL AAA	0.69

Company/Issuer	Rating	% of Assets
Reliance Utilities & Power Pvt Ltd	CRISIL AAA	0.52
State Bank of Hyderabad	CRISIL AAA	0.03
Government Bond		73.88
Government of India	SOV	73.88
State Government Bond		1.59
State Government Securities	SOV	1.59
Cash & Other Receivables		4.22
Grand Total		100.00

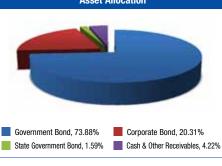
\* Unconditional and is irrevocable guarantee of GOI

For scheme performance refer page 46-51.



#### AAA/SOV/A1+/Cash & Other Receivables, 100.00%

			Divide
Record Date	Rate (₹/ Unit)	Cum Dividend NAV	Ex-Dividend NAV
Monthly Dividend Plan			
19-0ct-16	0.1040	10.6107	10.4667
19-Sep-16	0.0759	10.5638	10.4587
19-Aug-16	0 1445	10.6574	10.4574
Direct - Monthly Dividend	Plan		
19-0ct-16	0.1133	11.1145	
19-Sep-16	0.0836	11.0636	10.9478
10.1 10	0.1572	11.1627	10.9450
Quarterly Dividend Plan			
19-Sep-16	0.5194	13.9600	13.2409
20-Jun-16	0.1954	13.4727	13.2021
21-Mar-16	0.0403		13.1762
Direct - Quarterly Dividen	d Plan		
19-Sep-16	0.5512	14.3574	13.5943
20-Jun-16	0.2186	13.8524	13.5498
21-Mar-16	0.0597		
Half Yearly Dividend Plan			
19-Sep-16	0.7042	13.4810	12.5060
21-Mar-16	0.1031	12.6113	12.4685



viuelli	l History			
NAV	Record Date	Rate (₹/ Unit)	Cum Dividend NAV	Ex-Dividend NAV
	21-Sep-15	0.1193	12.4139	12.2487
4667	Direct - Half Yearly Divid	lend Plan		
4587	19-Sep-16	0.7900	14.3346	13.2472
4574	21-Mar-16	0.1481	13.4079	13.2028
	21-Sep-15	0.1686	13.1984	12.9650
.9577	Annual Dividend Plan			
.9478	21-Mar-16	0.2917	12.8481	12.4443
9450	19-Mar-15	1.3896	14.1348	12.2204
	19-Mar-14	0.1197	12.3920	12.2384
2409	Direct - Annual Dividend	l Plan		
2021	21-Mar-16	0.4057	14.1508	13.5891
1762	19-Mar-15	1.5836	15.5198	13.3381
	19-Mar-14	0.1846	13.5895	13.3526
5943	Bonus Option	Bonus Ratio		
5498	19-Mar-15	40:1		
5191	26-Feb-13	5:3		
	Direct - Bonus Option			
5060	19-Mar-15	40:1		
4685	26-Feb-13	5:3		

Past performance may or may not be sustained in future. Pursuant to dividend payment, NAV falls to the extent of payout & statutory levy (if applicable). Face Value-₹10.

#### Product Label

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

Income over long term

• Investment in debt and money market instruments

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

will be at Moderate risk

#### **Reliance Dynamic Bond Fund**

#### **Fixed Income - Dynamic**

Details as on October 31, 2016

#### Type of Scheme

**Open-ended Income Scheme** 

#### **Current Investment Philosophy**

The fund intends to maintain a dynamic approach towards portfolio management by actively managing duration in order to position the fund uniquely in different interest rate scenarios and benefit from any ensuing opportunity available in the debt market space. The flexible asset allocation of the fund enables the fund manager to take opportunistic bets on G-Secs to increase duration as well as take exposure to money market instruments to provide liquidity. The duration management depicts the investment philosophy of this fund which involves taking medium to long term calls on the interest rates which gets reflected on majority of the portfolio (60% - 80%) and tactical fund management on 10% - 20% of the portfolio to take benefit of the short term opportunities in the market. The fund endeavors to generate competitive returns through proactive duration management over a medium term horizon.

#### **Date of allotment**

November 15, 2004

#### **Fund Manager**

**Prashant Pimple** 

#### **Benchmark**

**Crisil Composite Bond Fund Index** 

#### **Fund Size**

Monthly Average: ₹ 4448.40 Cr

Month End: ₹ 4094.68 Cr

#### NAV as on October 28, 2016

₹ 21.9197
₹ 14.7437
₹ 10.7191
₹ 22.4835
₹ 16.2428
₹ 10.6765
11.56 years
6.56 years
7.38%
1.67
1.02

#### Load structure

Entry Load: Nil

Exit Load: 1%, if units redeemed or switched out on or before completion of 12 months from the date of allotment of units. Nil, thereafter.

\*excluding other receivables YTM including other receivables: 7.21%

Special Feature: Reliance Any Time Money Card

			Div
late	Rate (₹/ Unit)	Cum Dividend NAV	Ex-Dividend
d Plan			
15	0.9070	14.6923	13.4
14	0.4881	14.0757	13.4
4.4	0 4005	40.000	10.0

#### AAA/SOV/A1+/Cash & Other Receivables, 100.00%

Dividend History								
Record Date	Rate (₹/ Unit)	Cum Dividend NAV	Ex-Dividend NAV	Record Date	Rate (₹/ Unit)	Cum Dividend NAV	Ex-Dividend NAV	
<b>Dividend Plan</b>				Quarterly Dividend Plan				
25-Mar-15	0.9070	14.6923	13.4428	20-Sep-16	0.4031	11.1304	10.5723	
22-Sep-14	0.4881	14.0757	13.4493	20-Jun-16	0.1628	10.7566	10.5312	
25-Mar-14	0.4295	13.9030	13.3518	21-Mar-16	0.0504	10.5774	10.5076	
Direct - Dividend F	Plan			Direct - Quarter	ly Dividend Plan			
25-Mar-15	1.0459	16.1921	14.7512	20-Sep-16	0.4121	11.0940	10.5234	
22-Sep-14	0.5706	15.4877	14.7555	20-Jun-16	0.1727	10.7186	10.4795	
25-Mar-14	0.5499	15.3500	14.6444	21-Mar-16	0.0605	10.5374	10.4536	

Government Bond, 54.76%

Past performance may or may not be sustained in future. Pursuant to dividend payment, NAV falls to the extent of payout & statutory levy (if applicable). Face Value-₹10

#### **Product Label** This product is suitable for investors who are seeking\*: Riskometer Income over long term · Investment in debt and money market instruments

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



stors understand that their principal will be at Moderate risk

# RDBF

Company/Issuer	Rating	% of Assets
Reliance Jio Infocomm Limited	CRISIL AAA	1.29
IDFC Bank Limited	ICRA AAA	1.25
Government Bond		54.76
Government of India	SOV	54.76
State Government Bond		0.57
State Government Securities	SOV	0.57
Cash & Other Receivables		4.27
Grand Total		100.00

Asset Allocation

State Government Bond, 0.57% Cash & Other Receivables, 4.27%

Corporate Bond, 40,40%

\* Unconditional and is irrevocable guarantee of GOI

For SIP performance refer page 44. For scheme performance refer page 46-51.

**Rating Profile** 

Portfolio as on October 31, 2016

Housing Development Finance Corporation

Reliance Utilities & Power Pvt Ltd

Company/Issuer

**Corporate Bond** 

Limited

Baiai Finance Limited

Axis Bank Limited

HDFC Bank Limited

Damodar Valley Cor Ltd\*

34	November 2016	

% of Assets

40.40

8.80

8.35

7.84

5.58

5 47

1.81

Rating

CRISIL AAA

CARE AAA

CRISIL AAA

CRISIL AAA

CRISII AAA

CARE AAA(SO)

#### **Reliance Gilt Securities Fund**

#### **Fixed Income - Gilt**

Details as on October 31, 2016

#### **Type of Scheme**

An open ended Government Securities Scheme

#### **Current Investment Philosophy**

Reliance Gilt Securities fund is a long duration fund which typically invests in a portfolio of securities issued and guaranteed by the Central & State Government to generate optimal credit risk free returns. The fund is well positioned across the curve to maximize gains in the current interest rate easing scenario. We intend to run high duration between 7.0 - 8.0 yrs with 15-20% Core allocation into longer maturity G-Secs and rest into belly and shorter end of the curve. We have maintained duration during the month & portfolio allocation has been broadly constant in line with our bull steepening view. We are running almost 97% G-Secs currently with around ~ 12% in longer maturity G-Secs (20 years & above maturity) &  $\sim 54\%$  in shorter maturity (below 10 year) G-Secs. With further spread compression and targeted absolute levels we intend to switch out of the longer maturity G-Secs, book profits and thus would incrementally reduce allocation from longer maturity G-Secs and shift to belly and shorter maturity G-Secs at appropriate spreads.

#### **Date of allotment**

August 22, 2008

#### **Fund Manager**

**Prashant Pimple** 

#### **Benchmark**

I-Sec Li-BEX

#### **Fund Size**

Monthly Average: ₹ 1109.32 Cr

#### Month End: ₹ 1110.20 Cr

#### NAV as on October 28, 2016

Growth Plan	₹	21.1787
Monthly Dividend Plan	₹	10.5899
Automatic Annual Reinvestment Plan	₹	17.7535
Automatic Capital Appreciation Plan	₹	21.1787
Defined Maturity Plan	₹	21.1787
Bonus Plan	₹	12.1518
Direct - Growth Plan	₹	22.0262
Direct - Monthly Dividend Plan	₹	11.4694
Direct - Automatic Annual	₹	11.9195
Reinvestment Plan		
Direct - Automatic Capital	₹	21.9698
Appreciation Plan		
Direct - Defined Maturity Plan	₹	22.0848
Direct - Bonus Plan	₹	12.3106
Institutional - Growth Plan	₹	21.3361
Institutional - Automatic Capital	₹	21.3361
Appreciation Plan		
Average Maturity	11.8	8 years
Modified Duration	7.07	years
Yield to Maturity*	6.98	%
field to maturity	0.00	
Expense Ratio^		
Regular/Other than Direct:	1.71	
Direct:	0.58	
Diroota	0.00	

#### Load structure

Entry Load: Nil Exit Load: Nil \*excluding other receivables YTM including other receivables: 6.83%

Special Feature: Reliance Any Time Money Card

#### Portfolio as on October 21, 2016

Company/Issuer	Rating	% of Assets
Government Bond		93.62
Government of India	SOV	93.62
State Government Bond		3.10
State Government Securities	SOV	3.10
Cash & Other Receivables		3.27
Grand Total		100.00

For scheme performance refer page 46-51.

Rating Profile	Asset Allocation
AAA/SOV/A1+/Cash & Other Receivables, 100.00%	Government Bond, 93.62% State Government Bond, 3.10% Cash & Other Receivables, 3.27%

Dividend History							
Record Date	Rate (₹/ Unit)	Cum Dividend NAV	Ex-Dividend NAV	Record Date	Rate (₹/ Unit)	Cum Dividend NAV	Ex-Dividend NA
Monthly Dividend Plan	n Direct - Monthly Dividend Plan						
25-0ct-16	0.0384	10.6533	10.6001	25-0ct-16	0.0475	11.5455	11.479
26-Sep-16	0.0625	10.6810	10.5944	26-Sep-16	0.0743	11.5742	11.471
25-Aug-16	0.1443	10.6803	10.4805	25-Aug-16	0.1632	11.5717	11.345
Past performance may or may not be sustained in future. Pursuant to dividend payment, NAV falls to the extent of payout & statutory levy (if applicable). Face Value ₹10.							

#### **Product Label** This product is suitable for investors who are seeking\*: Riskomete Income over long term · Investment in government securities LOW \*Investors should consult their financial advisors if in doubt about whether the Investors understand that their principal product is suitable for them. will be at Moderate risk

#### RGSF

Fx-Dividend NAV

11.4797

11.4713

11.3458

#### **Reliance Monthly Income Plan**

#### **Fixed Income - MIP**

Details as on October 31, 2016

#### **Type of Scheme**

An Open-Ended Fund. Monthly income is not assured & is subject to the availability of distributable surplus

#### **Current Investment Philosophy**

Debt Portfolio: The portfolio has been positioned with medium to long term view of softening of interest rates and improved macros of Indian Economy. The fund manages the duration through G-Sec exposure & higher accrual through right blend of short to medium tenor corporate bonds. In line with our view on interest rate, the fund has G-Sec exposure of 25% - 35% so as to maintain modified duration of 4.5 – 6.5 years. The remaining debt exposure is currently in non psu corporate bonds which helps to give higher carry to the portfolio.

Equity Portfolio: Investment style is Growth at reasonable price (GARP). Flexi cap portfolio with minimum 50% of equity exposure in large cap stocks and rest in mid and small cap stocks. If divergence between midcap and large cap stocks is not too large then would even increase allocation to large cap stocks. Key strategy is to take aggressive sector deviation calls, yet being quite conservative by having higher margin of safety in stock selection. Bottom up stock selection of stocks (early identification) with a long term view have been a key strength of the Portfolio. Capital Preservation & Quality bias is kept in mind for stock selection. It endeavors to remain fully invested in equities (i.e. upto 20%) with minimum allocation to cash & cash equivalents.

#### **Date of allotment**

December 29, 2003

#### **Fund Manager**

Amit Tripathi, Sanjay Parekh

#### Benchmark

**Crisil MIP Blended Fund Index** 

#### **Fund Size**

Monthly Average: ₹ 2541.95 Cr

Month End: ₹ 2536.60 Cr

#### NAV as on October 28, 2016

Growth Plan	₹	37.5822
Monthly Dividend Plan	₹	12.4454
Quarterly Dividend Plan	₹	13.0786
Direct - Growth Plan	₹	38.8277
Direct - Monthly Dividend Plan	₹	13.1669
Direct - Quarterly Dividend Plan	₹	13.3130
Average Maturity	9.03 ye	ars
Modified Duration	5.20 ye	ars
Yield to Maturity*	7.99%	
Expense Ratio^		
Regular/Other than Direct:	1.8/2	
Direct:	1.02	
Load structure		

#### Entry Load: Nil

Exit Load: 10% of the units allotted shall be redeemed without any exit load, on or before completion of 12 months from the date of allotment of units. Any redemption in excess of such limit in the first 12 months from the date of allotment shall be subject to the following exit load. Redemption of units would be done on First in First out Basis (FIFO):

- 1% if redeemed or switched out on or before completion
- of 12 months from the date of allotment of units.
- Nil, thereafter.

36

#### \*excluding other receivables

YTM including other receivables: 7.79%

Average Maturity, Modified Duration & YTM details provided for Debt portion of Portfolio only.

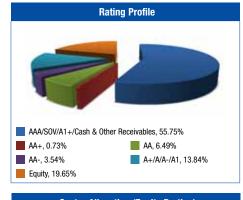
Special Feature: Reliance Any Time Money Card

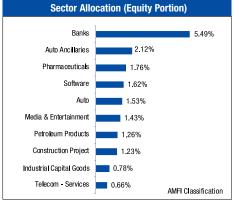
#### Portfolio as on October 31, 2016

Company/Issuer	Rating	% of Assets
Debt		
Certificate of Deposit		0.39
IDFC Bank Limited	ICRA A1+	0.39
Commercial Paper		1.97
Aditya Birla Finance Ltd	ICRA A1+	1.97
Corporate Bond		35.47
Reliance Power Limited	ICRA A1	5.92
Reliance Jio Infocomm Limited	CRISIL AAA	5.42
Oriental Bank of Commerce	ICRA A+	2.97
IDBI Bank Limited	CRISIL A	2.80
Tata Power Company Limited	CRISIL AA-	2.25
Union Bank of India	CARE AA	2.04
DLF Promenad Ltd	CRISIL AA(SO)	2.00
IOT Utkal Energy Services Limited	CRISIL AAA(SO)	1.62
Axis Bank Limited	CRISIL AAA	1.24
Tata Motors Finance Ltd	CRISIL AA	1.16
Bharat Aluminium Co Ltd.	CRISIL A	1.12
L&T METRO RAIL (HYDERABAD) LTD.	ICRA AA(SO)	1.07
Aditya Birla Retail Ltd	CRISIL A-	1.03
Housing Development Finance Corporation Limited	CRISIL AAA	1.03
Vijaya Bank	ICRA AA-	0.70
Reliance Utilities & Power Pvt Ltd	CRISIL AAA	0.65
Sundaram Finance Limited	CRISIL AA+	0.64
Adani Properties Pvt. Ltd.	BWR AA-(SO)	0.59
HDFC Bank Limited	CRISIL AAA	0.40

Company/Issuer	Rating	% of Assets
IDFC Bank Limited	ICRA AAA	0.29
India Infradebt Ltd	ICRA AAA	0.23
Tata Motors Limited	ΙΩΒΔ ΔΔ	0.21
Mahindra & Mahindra Financial Services Limited	CRISIL AA+	0.07
Shriram City Union Finance Limited	CARE $\Delta \Delta +$	0.02
Government Bond		37 94
Government of India	SOV	37 0/
Zero Coupon Bond		2.02
North Karnataka Expressway Limited		2.02
Equity		
Auto		
Moruti Suzuki India Limitod*		1 16
Auto Ancillaries		
Federal-Mogul Goetze (India) Limited.*		1.29
Banks		
HDFC Bank Limited*		2.78
ICICI Bank Limited*		1.15
Construction Project		
Larsen & Toubro Limited*		1.23
Software		
Infosys Limited*		1.43
Equity Less Than 1% of Corpus		10.62
Cash & Other Receivables		2.55

For scheme performance refer page 46-51.





# Asset Allocation

Dividend History				
Record Date	Rate (₹/ Unit)	Cum Dividend NAV	Ex-Dividend NAV	
Monthly Dividend F	Plan			
20-0ct-16	0.0592	12.5525	12.4705	
20-Sep-16	0.0592	12.4894	12.4074	
22-Aug-16	0.0592	12.4054	12.3234	
Direct - Monthly Di	vidend Plan			
20-0ct-16	0.0646	13.2806	13.1911	
20-Sep-16	0.0646	13.2074	13.1179	
22-Aug-16	0.0646	13.1116	13.0221	
<b>Quarterly Dividend</b>	Plan			
20-Sep-16	0.1878	13.2136	12.9536	
20-Jun-16	0.1878	12.7670	12.5070	
21-Mar-16	0.1661	12.6655	12.4355	
Direct - Quarterly D	lividend Plan			
20-Sep-16	0.2008	13.4522	13.1742	
20-Jun-16	0.2008	12.9829	12.7049	
21-Mar-16	0.1791	12.8665	12.6185	

Past performance may or may not be sustained in future. Pursuant to dividend payment, NAV falls to the extent of payout & statutory levy (if applicable). Face Value-₹10.

Investors understand that their principal

will be at Moderate ris

t Label	
	Riskometer
	Hoderate Hoderate Hoderate
equity related	

IOW

\*Investors should consult their financial advisors if in doubt about whether the product is suitable for them. 100.00

November	2016
	2010

Grand Total

- This product is suitable for investors who are seeking\*:
- Regular income and capital growth over long term
- Investment in debt & money market instruments and equities & equity securities

#### **R\*Shares Nifty ETF**

#### Equity ETE

Equity - ETF
Details as on October 31, 2016
Type of Scheme
An open ended Index Exchange Traded Fund (Rajiv Gandhi Equity Savings Scheme (RGESS) Qualified Scheme)
Current Investment Philosophy
The Scheme employs a passive investment approach designed to track the performance of Nifty 50 Index. The Scheme seeks to achieve this goal by investing in securities constituting Nifty 50 Index in same proportion as in the Index.
Date of allotment
November 22, 2013
Fund Manager
Omprakash Kuckian
Benchmark
Nifty 50
Creation Unit Size
50,000 Units
Exchange Listed
NSE, BSE
NSE/BSE Symbol
RELNIFTY
Fund size
Monthly Average: ₹ 26.38 Cr Month End: ₹ 30.30 Cr
NAV as on October 28, 2016 ₹ 89.9228
Expense Ratio^ 0.08
Load structure
Entry Load: Nil Exit Load: Nil
Please note that R*Shares Nifty ETF has been merged with Goldman Sachs Nifty Exchange Traded Scheme and w.e.f. November 5, 2016, the scheme "R*Shares Nifty ETF" is ceased to exist.

#### **R\*Shares Sensex ETF**

#### **Equity - ETF**

Details as on October 31, 2016

#### Type of Scheme

An open ended Index Exchange Traded Fund (Rajiv Gandhi Equity Savings Scheme (RGESS) Qualified Scheme)

#### **Current Investment Philosophy**

The Scheme employs a passive investment approach designed to track the performance of S&P BSE Sensex Index. The Scheme seeks to achieve this goal by investing in securities constituting the S&P BSE Sensex index in same proportion as in the Index.

#### **Date of allotment**

Se	ptem	her	24	201	4
36	μιεπ	nei	24,	2014	1

Fund Manager	
Omprakash Kuckian	
Benchmark	

#### S&P BSE Sensex

**Creation Unit Size** 

- 10,000 Units
- **Exchange Listed**
- BSF

#### **NSE/BSE Symbol**

RELSENSEX

#### **Fund size**

Monthly Average: ₹ 37.51 Cr

#### Month End: ₹ 37.46 Cr

NAV as on October 28, 2016 ₹ 287.8713 0.07

**Expense Ratio^** Load structure

Entry Load: Nil

Exit Load: Nil

#### Portfolio as on October 31, 2016

Company/Issuer	% of Assets
Auto	
Tata Motors Limited*	3.76
Maruti Suzuki India Limited	2.41
Mahindra & Mahindra Limited	1.89
Hero MotoCorp Limited	1.33
Bajaj Auto Limited	1.20
Banks	
HDFC Bank Limited*	7.82
ICICI Bank Limited*	4 00
Kotak Mahindra Bank Limited*	2.02
Axis Bank Limited	2.52
State Bank of India	2 /8
IndusInd Bank Limited	1 0 /
Yes Bank Limited	1 20
Cement	
UltraTech Cement Limited	1 20
Construction Project	
Larsen & Toubro Limited*	2.76
Consumer Non Durables	
ITC Limited*	6.27
Hindustan Unilever Limited	1.95
Asian Paints Limited	1.49
Finance	
Housing Development Finance Corporation Limited*	6.82

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

composition of NIFTY 50 Index, subject to tracking errors.

· Investment in equity and equity related securities and portfolios replicating the

\*Investors should consult their financial advisors if in doubt about whether the

For scheme performance refer page 46-51.

· Long term capital growth

product is suitable for them.

#### **Product Label**

% of Assets

Company/Issuer Minerals/Mining Coal India Limited

**Petroleum Products** Reliance Industries Limited\*

Pharmaceuticals

Lupin Limited

NTPC Limited

Software Infosys Limited\*

Power

Oil & Natural Gas Corporation Limited

Bharat Petroleum Corporation Limited

Sun Pharmaceuticals Industries Limited

Power Grid Corporation of India Limited

Tata Consultancy Services Limited\*

HCL Technologies Limited

Equity Less Than 1% of Corpus

Cash and Other Receivables

Telecom - Services Bharti Airtel Limited

Grand Total

Company/Issuer

Petroleum Products

**Pharmaceuticals** 

Lupin Limited

Cipla Limited

NTPC Limited

Wipro Limited

Transportation

Grand Total

Telecom - Services

Bharti Airtel Limited

Software Infosys Limited\*

Power

Reliance Industries Limited\*

**Oil & Natural Gas Corporation Limited** 

Sun Pharmaceuticals Industries Limited

Power Grid Corporation of India Limited

Tata Consultancy Services Limited'

Equity Less Than 1% of Corpus

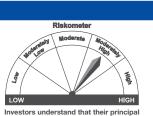
Cash and Other Receivables

Dr. Reddy's Laboratories Limited

Oil

Dr. Reddy's Laboratories Limited

Oil



Investors understand that their principal will be at Moderately High risk

#### RELSENSEX

% of Assets

2.01

6.76

3.12

1.60

1.38

1.13

1.50

1.46

7.73

4.95

1.13

1.63

1.06

0.79

0.97

100.00

\*Top 10 Holdings

#### Portfolio as on October 31, 2016 Company/Issuer

oompany/ioodor	/0 01 100010
Auto	
Tata Motors Limited*	4.00
Maruti Suzuki India Limited	2.02
Mahindra & Mahindra Limited	
Hero MotoCorp Limited	1.66
Bajaj Auto Limited	
Banks	
HDFC Bank Limited*	9.79
ICICI Bank Limited*	6.25
Axis Bank Limited*	3.15
State Bank of India	3.11
Construction Project	
Larsen & Toubro Limited*	4.59
Consumer Non Durables	
ITC Limited*	7.96
Hindustan Unilever Limited	2.32
Asian Paints Limited	1.87
Ferrous Metals	
Tata Steel Limited	1.05
Finance	
Housing Development Finance Corporation Limited*	8.52
Minerals/Mining	
Coal India Limited	1.59
For scheme performance refer page 46-51.	

#### **Product Label**

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

· Long term capital growth

 Investment in equity and equity related securities and portfolios re composition of S&P BSE Sensex Index, subject to tracking errors.

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



RELNIFT

% of Assets

1.27

1.60

5.40

1.08

2 4 9

1.32

1.10

1.20

1.17

6.17

3.95

1.33

1.30

12 87

1.73

100.00 \*Top 10 Holdings

replicating the	LOW
t whether the	Investors understand th

Adani Ports and Special Economic Zone Limited

will be at Moderately High risk

#### **R\*Shares CNX 100 ETF**

# **RELCNX100**

% of Assets

1.24

5.68

1.06

1.33

4.50

2.08

1.10

5.15

3.29

1.11

1.09

31.12

1.46

100.00 \*Top 10 Holdings

#### **Equity - ETF**

Details as on October 31, 2016

#### Type of Scheme

An open ended Index Exchange Traded Fund (Rajiv Gandhi Equity Savings Scheme (RGESS) Qualified Scheme)

#### **Current Investment Philosophy**

The Scheme employs a passive investment approach designed to track the performance of Nifty 100 Index. The Scheme seeks to achieve this goal by investing in securities constituting Nifty 100 Index in same proportion as in the Index.

#### **Date of allotment**

March 2	2, 201	3
---------	--------	---

Fund Manager	
Omprakash Kuckian	
Benchmark	
Nifty 100	
Creation Unit Size	
100,000 Units	
Exchange Listed	
NSE, BSE	
NSE/BSE Symbol	
RELCNX100	
Fund size	
Monthly Average: ₹ 7.16 Cr Month End: ₹ 7.14 Cr	
NAV as on October 28, 2016	₹ 90.7022
Expense Ratio^	0.89
Load structure	
Entry Load: Nil Exit Load: Nil	

#### Portfolio as on October 31, 2016

Company/Issuer	% of Assets
Auto	
Tata Motors Limited*	3.13
Moruti Suzuki India Limitod	2.02
Mahindra & Mahindra Limitod	1.58
Hero MotoCorp Limited	
Bajaj Auto Limited	
Banks	
HDFC Bank Limited*	6 52
ICICI Bank Limited*	4.16
Kotak Mahindra Bank Limitod*	2.45
Axis Bank Limited	2.10
State Bank of India	2.07
IndusInd Bank Limited	1 53
Yes Bank Limited	1.00
Cement	
UltraTech Cement Limited	1.07
Construction Project	
Larcon & Toubro Limited*	3.13
Concumer Non Durables	
ITC   imitod*	5.31
Hindustan Unilever Limited	1.54

#### For scheme performance refer page 46-51.

Volatility Measures									
Standard Deviation:	4.01	Beta:	0.97	Sharpe Ratio:	0.16	Tracking Error:	0.22	Portfolio Turnover	0.17
								(Times):	
Note: The above measures have been calculated using monthly rolling returns for 36 months period with 6.24% risk free return (FBIL Overnight MIBOR as on 28/10/2016).									

**Product Label** 

Company/Issue

Minerals/Mining

Coal India Limited

Petroleum Products

**Pharmaceuticals** 

Software Infosys Limited\*

Reliance Industries Limited\*

Finance

Oil

Asian Paints Limited

Housing Development Finance Corporation Limited\*

**Oil & Natural Gas Corporation Limited** 

Sun Pharmaceuticals Industries Limited

Dr. Reddy's Laboratories Limited

Tata Consultancy Services Limited\*

HCL Technologies Limited

**Cash and Other Receivables** 

Telecom - Services

Bharti Airtel Limited Equity Less Than 1% of Corpus

Grand Total

#### This product is suitable for investors who are seeking\*: · Long term capital growth

· Investment in equity and equity related securities and portfolios replicating the composition of Nifty 100 Index, subject to tracking errors. \*Investors should consult their financial advisors if in doubt about whether the product is



RELNV20

#### Portfolio as on October 31, 2016

suitable for them.

Company/Issuer	% of Assets
Auto	
Hero MotoCorp Limited*	3.19
Bajaj Auto Limited	2.88
Banks	
ICICI Bank Limited*	12.00
Axis Bank Limited*	6.06
State Bank of India*	5.97
Bank of Baroda	1.10
Consumer Non Durables	
Hindustan Unilever Limited*	4.45
Ferrous Metals	
Tata Steel Limited	2.02
Gas	
GAIL (India) Limited	1.52
Minerals/Mining	
Coal India Limited	3.06

#### Company/Issuer % of Assets Oil Oil & Natural Gas Corporation Limited\* 3.84 Petroleum Products 13.00 Reliance Industries Limited\* Bharat Petroleum Corporation Limited 2.59 Power NTPC Limited 2.81 Software Infosys Limited\* 14.51 Tata Consultancy Services Limited\* 9.51 HCL Technologies Limited\* 3.21 Wipro Limited 2.21 Telecom - Services Bharti Airtel Limited 3.13 Equity Less Than 1% of Corpus 0.80 Cash and Other Receivables 2.15 Grand Total 100.00 \*Top 10 Holdings

For scheme performance refer page 46-51.

product is suitable for them.

#### **Product Label** This product is suitable for investors who are seeking\*: · Long term capital growth · investment in equity and equity related securities and portfolios replicating the composition of Nifty 50 Value 20 Index, subject to tracking errors. 1.01 \*Investors should consult their financial advisors if in doubt about whether the Investors understand that their principal will be at Moderately High risk

#### **R\*Shares NV20 ETF**

Equity - ETF

Details as on October 31, 2016

Type of Scheme An open ended Index Exchange Traded Fund (Rajiv Gandhi

Equity Savings Scheme (RGESS) Qualified Scheme) **Current Investment Philosophy** 

R\*Shares NV20 ETF is a passively managed exchange traded fund which will employ an investment approach designed to track the performance of Nifty 50 Value 20 Index.

The Scheme seeks to achieve this goal by investing in securities constituting the Nifty 50 Value 20 Index in same proportion as in the Index.

**Date of allotment** June 18, 2015 **Fund Manager** 

**Omprakash Kuckian** 

- **Benchmark** Nifty 50 Value 20
- **Creation Unit Size**

6000 Units

**Exchange Listed** NSE

**NSE/BSE Symbol** RELNV20

Fund size

Monthly Average: ₹ 14.27 Cr Month End: ₹ 14.22 Cr

0.34

- NAV as on October 28, 2016 ₹ 379.6417
- Expense Ratio<sup>^</sup>
- Load structure

Entry Load: Nil Exit Load: Nil

#### **R\*Shares Banking ETF**

#### **Equity - ETF**

Details as on October 31, 2016

#### **Type of Scheme**

An open ended Exchange listed, Index linked Scheme (tracking Nifty Bank)

#### Current Investment Philosophy

The Scheme employs a passive investment approach designed to track the performance of Nifty Bank Index. The Scheme seeks to achieve this goal by investing in securities constituting the Nifty Bank Index in same proportion as in the Index.

#### **Date of allotment**

June 19, 2008

Fund Manager		
Omprakash Kuckian		
Benchmark		
Nifty Bank		
Creation Unit Size		
1000 Units		
Exchange Listed		
NSE, BSE		
NSE/BSE Symbol		
RELBANK		
Fund size		
Monthly Average: ₹ 474.04 Cr Month End: ₹ 574.49 Cr		
NAV as on October 28, 2016	₹ 2132.6452	
Expense Ratio^	0.20	
Load structure		
Entry Load: Nil Exit Load: Nil		
Please note that R*Shares Banking ETF has been	merned with Goldman Sachs	

#### **R\*Shares Dividend Opportunitites ETF**

#### Equity - ETF

#### Nifty Dividend Opportunities 50 Index

Creation Unit Size 150,000 Units

#### **Exchange Listed**

NSE

#### NSE/BSE Symbol RELDIVOPP

Fund size

# Monthly Average: ₹ 14.34 Cr

 Month End: ₹ 14.39 Cr

 NAV as on October 28, 2016
 ₹ 22.8878

 Expense Ratio^
 0.10

#### Load structure

Entry Load: Nil Exit Load: Nil Portfolio as on October 31, 2016

Company/Issuer	% of Assets
Banks	
HDFC Bank Limited*	30.81
ICICI Bank Limited*	19.65
Kotak Mahindra Bank Limited*	11.57
Axis Bank Limited*	9.93
State Bank of India*	9.78
IndusInd Bank Limited*	7.25

Company/Issuer	% of Assets
Yes Bank Limited*	5.11
Bank of Baroda*	1.80
The Federal Bank Limited*	1.72
Punjab National Bank*	1.31
Equity Less Than 1% of Corpus	1.03
Cash and Other Receivables	0.03
Grand Total	100.00

\*Top 10 Holdings

#### For scheme performance refer page 46-51.

Volatility Measures		
Standard Deviation:	6.56	
Beta:	0.97	
Sharpe Ratio:	0.19	
Tracking Error:	0.19	
Portfolio Turnover (Times):	0.28	

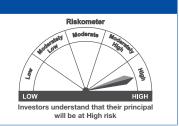
Note: The above measures have been calculated using monthly rolling returns for 36 months period with 6.24% risk free return (FBIL Overnight MIBOR as on 28/10/2016).

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

#### · Long term capital growth

 Investment in equity and equity related securities and portfolios replicating the composition of Nifty Bank Index, subject to tracking errors.

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



#### RELDIVOPP

% of Assets

5 23

1.33

6.57

1.62

4.44

4.21

2.96

1.83

4.80

8.89

2.34

10.04

3.03

100.00

\*Top 10 Holdings

# Portfolio as on October 31, 2016 Company/Issuer Auto Hero MotoCorp Limited\* Bajaj Auto Limited\* Banks Bank of Baroda Punjab National Bank Cement ACC Limited

ACC Limited	1.82
Chemicals	
Tata Chemicals Limited	1 00
Consumer Non Durables	
ITC Limited*	0.24
Hindustan Unilever Limited*	7.62
Colgate Palmolive (India) Limited	1.65
Finance	
Indiabulls Housing Finance Limited	3 29
Power Finance Corporation Limited	1.04
Rural Electrification Corporation Limited	1 00
Industrial Products	
Cummins India Limited	1.47

For scheme performance refer page 46-51.

#### Product Label

**Product Label** 

% of Assets

5.46

4.94

1.88

1.37

Company/Issuer

Minerals/Mining

Coal India Limited\*

Cairn India Limited

Pharmaceuticals Piramal Enterprises Limited

Power

Software

NTPC Limited

Grand Total

Bharti Infratel Limited

Petroleum Products

Oil & Natural Gas Corporation Limited\*

Bharat Petroleum Corporation Limited\*

Hindustan Petroleum Corporation Limited

Tata Consultancy Services Limited\*

Telecom - Equipment & Accessories

Equity Less Than 1% of Corpus

Cash and Other Receivables

Indian Oil Corporation Limited\*

NMDC Limited

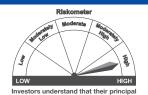
Oil

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

· Long term capital growth

 Investment in equity and equity related securities and portfolios replicating the composition of Nifty Dividend Opportunities 50 Index, subject to tracking errors.

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



will be at High risk

#### **R\*Shares Consumption ETF**

Equity - ETF	
Details as on October 31, 2016	
Type of Scheme	
An open ended Index Exchange Trad	ed Fund
<b>Current Investment Philosophy</b>	
The Scheme employs a passive inv designed to track the performan Consumption Index. The Scheme see goal by investing in securities cons Consumption Index in same proporti	ce of Nifty India eks to achieve this tituting Nifty India
Date of allotment	
April 03, 2014	
Fund Manager	
Omprakash Kuckian	
Benchmark	
Nifty India Consumption	
Creation Unit Size	
150,000 Units	
Exchange Listed	
NSE	
NSE/BSE Symbol	
RELCONS	
Fund size	
Monthly Average: ₹ 16.28 Cr Month End: ₹ 16.10 Cr	
NAV as on October 28, 2016	₹ 39.6912
Expense Ratio^	0.09
Load structure	
Entry Load: Nil Exit Load: Nil	

#### Portfolio as on October 31, 2016

Company/Issuer	% of Assets
Auto	
Maruti Suzuki India Limited*	10.66
Mahindra & Mahindra Limited*	8.82
Hero MotoCorp Limited*	6 19
Bajaj Auto Limited*	5 59
TVS Motor Company Limited	1 10
Consumer Durables	
Titan Company Limited	2 25
Havells India Limited	1.40
Consumer Non Durables	
ITC Limited*	9.75
Hindustan Unilover Limited*	8.62
Asian Paints Limited*	6.96
Godrei Consumer Products Limited*	2.93
Britannia Industries Limited	2.81
Dabur India Limited	2 37
Marico Limited	2 10
Colgate Palmolive (India) Limited	1.87
United Spirits Limited	1.66

0	0/ -6 8
Company/Issuer	% of Assets
Emami Limited	1.07
GlaxoSmithKline Consumer Healthcare Limited	1.03
Healthcare Services	
Apollo Hospitals Enterprise Limited	1.48
Hotels, Resorts And Other Recreational Activities	
The Indian Hotels Company Limited	1.01
Media & Entertainment	
Zee Entertainment Enterprises Limited*	4.11
Power	
Tata Power Company Limited	2.05
Reliance Infrastructure Limited	1.07
Telecom - Services	
Bharti Airtel Limited*	6.07
Idea Cellular Limited	1.39
Textile Products	
Page Industries Limited	1.35
Equity Less Than 1% of Corpus	2.76
Cash and Other Receivables	1.43
Grand Total	100.00

For scheme performance refer page 46-51.

#### Product Label

Company/Issuer

GRAND TOTAL

8.15% GOI (MD 24/11/2026)

6.97% GOI (MD 06/09/2026)

**Cash and Other Receivables** 

Long term capital growth
Investment in equity and equity related securities and portfolios replicating the composition of Nifty India Consumption Index, subject to tracking errors.

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

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



Rating

SOV

SOV

#### **R\*Shares Long Term Gilt ETF**

#### Fixed Income - ETF Details as on October 31, 2016

Type of Scheme

An open ended Index Exchange Traded Fund

**Current Investment Philosophy** 

The Scheme employs a passive investment approach designed to track the performance of Nifty 8-13 yr G-Sec Index. The Scheme seeks to achieve this goal by investing in securities constituting Nifty 8-13 yr G Sec Index in same proportion as in the Index.

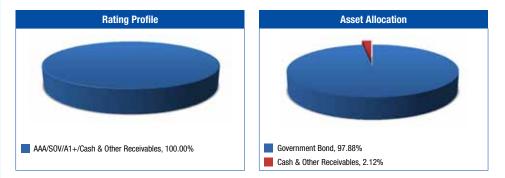
Date	of a	illotn	nent

Buto of unotinoint	
July 05, 2016	
Fund Manager	
Prashant Pimple	
Benchmark	
Nifty 8-13 yr G-Sec Index	
Creation Unit Size	
250,000 Units	
Exchange Listed	
NSE	
NSE/BSE Symbol	
RRSLGETF	
Fund size	
Monthly Average: ₹ 20.07 Cr	
Month End: ₹ 20.06 Cr	
NAV as on October 28, 2016	₹ 16.3548
Expense Ratio <sup>^</sup>	0.04
Average Maturity	9.92 years
Modified Duration	6.75 years
Yield to Maturity*	6.95%
Load structure	
Entry Load: Nil	
Exit Load: Nil	
*	

\*excluding other receivables YTM including other receivables: 6.81%

#### 

For scheme performance refer page 46-51.



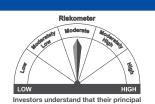
# Product Label

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

• Income over long term

• Investments in Gilt Securities replicating the composition of Nifty 8-13 yr G-Sec Index, subject to tracking errors

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



vestors understand that their principa will be at Moderate risk

\*Top 10 Holdings

% of Assets

14.28

6.72

2.12

100.00

#### **R\*Shares Gold ETF**

#### Gold - ETF

Details as on	October 31, 2016

Type of Scheme

An open ended Gold Exchange Traded Fund

#### **Current Investment Philosophy**

The Scheme employs an investment approach designed to track the performance of physical gold. The Scheme seeks to achieve this goal by investing in physical gold and gold related securities.

#### Date of allotment

November 21, 2007	
Fund Manager	
Omprakash Kuckian	
Benchmark	
Domestic Price of Gold	
Creation Unit Size	
1000 Units	
Exchange Listed	
NSE, BSE	
NSE/BSE Symbol	
RELGOLD	
Fund size	
Monthly Average: ₹ 1289.14 Cr Month End: ₹ 1291.19 Cr	
NAV as on October 28, 2016	₹ 2673.1659
Expense Ratio^	1.00

Load structure

Entry Load: Nil

Exit Load: Nil

Please note that R\*Shares Gold ETF has been merged with Goldman Sachs Gold Exchange Traded Scheme and w.e.f. November 5, 2016, the scheme "R\*Shares Gold ETF" is ceased to exist.

#### **Reliance Gold Savings Fund**

#### Gold - FOF

Details as on October 31, 2016

#### **Type of Scheme**

An open ended Fund of Fund Scheme

#### **Current Investment Philosophy**

The Scheme employs an investment approach designed to track the performance of R\*Shares Gold ETF. The Scheme seeks to achieve this goal by investing in R\*Shares Gold ETF.

#### **Date of allotment**

March 07, 2011

**Fund Manager** 

**Omprakash Kuckian** 

**Benchmark** 

**Domestic Price of Gold** 

#### Fund size

Monthly Average: ₹ 920.48 Cr Month End: ₹ 915.26 Cr

NAV	as on	October	28, 2016	
-				

Growth Plan		₹	13.3442
Dividend Plan		₹	13.3442
Direct - Growth Plan		₹	13.5484
Direct - Dividend Plan		₹	13.5484
Expense Ratio^			
Regular/Other than Direct:	0.70		
Direct:	0.15		
Entry Load: Nil Exit Load: Nil			
Special Feature: Reliance Ar	ny Time Mone	y Car	ď

#### Portfolio as on October 31, 2016

Company/Issuer	% of Assets
Gold	100.99
Cash and Other Receivables	(0.99)
Grand Total	100.00

Volatility Measures		
Standard Deviation:	4.44	
Beta:	0.94	
Sharpe Ratio:	-0.10	
Tracking Error:	0.08	
Portfolio Turnover (Times):	0.02	

Note: The above measures have been calculated using monthly rolling returns for 36 months period with 6.24% risk free return (FBIL Overnight MIBOR as on 28/10/2016).

Product Label	
This product is suitable for investors who are seeking*:	Riskometer
Long term capital growth	Moderate Moderate
<ul> <li>Returns that are commensurate with the returns provided by physical gold through investment in physical gold and gold related securities as permitted by regulators from time to time.</li> </ul>	
*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	Investors understand that their principal will be at Moderately High risk

Portfolio as on October 31, 2016	
Company/Issuer	% of Assets
R* Shares Gold ETF	99.80
Cash and Other Receivables	0.20
Grand Total	100.00

Volatility Measures		
Standard Deviation:	4.22	
Beta:	0.86	
Sharpe Ratio:	-0.14	

Note: The above measures have been calculated using monthly rolling returns for 36 months period with 6.24% risk free return (FBIL Overnight MIBOR as on 28/10/2016).

For SIP performance refer page 44. For scheme performance refer page 46-51.

Product Label			
This product is suitable for investors who are seeking*:	Riskometer		
<ul> <li>Long term capital growth</li> <li>Returns that are commensurate with the performance of R*Shares Gold ETF through investment in securities of R*Shares Gold ETF</li> </ul>	LOW HIGH		
*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	LOW HIGH Investors understand that their principal will be at Moderately High risk		

#### RELGOLD

RGOLDSF

#### **Reliance Retirement Fund - Wealth Creation Plan**

#### **Equity - Retirement**

Details as on October 31, 2016

#### **Type of Scheme**

An open ended notified tax savings cum pension scheme with no assured returns

#### **Current Investment Philosophy**

The investment objective of the scheme is to provide capital The investment objective of the scheme is to provide capital appreciation and consistent income to the investors which will be in line with their retirement goals by investing in an equity oriented portfolio. The fund attempts to invest primarily in the large cap space with some allocations to good quality mid-cap companies. The fund endeavors to good quality mid-cap companies. provide a superior wealth creation alternative for investors who are in the accumulation phase i.e seeking to create a retirement corpus during their pre-retirement phase.

Date o	f allo	tment

February 11, 2015

#### **Fund Manager**

Sanjay Parekh, Anju Chhajer

#### **Benchmark**

S&P BSE 100

#### **Fund Size**

Monthly Average: ₹ 542.79 Cr

#### Month End: ₹ 553.31 Cr

#### NAV as on October 28, 2016

Growth Plan	₹	10.8382
Dividend Plan	₹	10.8382
Bonus Option	₹	10.8382
Direct - Growth Plan	₹	11.1459
Direct - Dividend Plan	₹	11.1459
Direct - Bonus Option	₹	11.1459

#### **Expense Ratio^**

Regular/Other than Direct:	2.43
Direct:	0.98

#### Load structure

#### Entry Load: Nil

Exit Load: 1% if redeemed/switched out from Reliance Retirement Fund before attainment of 60 years of age.

- Nil in case of Auto SWP/Redemption/Switch out from Reliance Retirement Fund on or after attainment of 60 years of age or after completion of 5 year lock in period, whichever is later. • Nil in case of switch made from Wealth Creation Scheme to
- Income Generation Scheme or vice versa
- · Nil in case of Auto Transfer from Wealth Creation Scheme to Income Generation Scheme.

(Note: Age will be computed with reference to years completed on the date of transaction)

Portfolio	20 0n (	Notohor	21	2016
FULUUIU	as un u	Delonei	JI,	2010

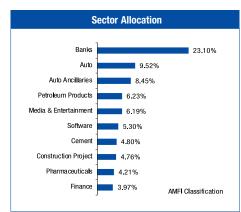
Company/Issuer	Rating	% of Assets
Auto		
Tata Motors Limited*		4.56
Maruti Suzuki India Limited*		4.24
Auto Ancillaries		
Motherson Sumi Systems Limited		2 80
Sundaram Clayton Limited		2.67
Federal-Mogul Goetze (India) Limited	4	1.43
Rico Auto Industries Limited		1.06
Banks		
HDFC Bank Limited*		9.76
State Bank of India*		1.02
ICICI Bank Limited*		3 11
Avis Bank Limited		2 00
Inducind Bank Limited		1.69
Cement		
Grasim Industries Limited*		3.55
The Ramco Cements Limited		1 25
Construction Project		
Larson & Toubro Limited*		3 00
Consumer Non Durables		
ITC Limited		2 44
Ferrous Metals		
Tata Steel Limited		3.00
Finance		
IDEC Limited		2 75
IIFL Holdings Limited		1 22

Company/Issuer	Rating	% of Assets
Industrial Capital Goods		
Suzion Energy Limited		1.05
Media & Entertainment		
TV18 Broadcast Limited		2 57
LIEO Moviez India Limited		1 96
Sun TV Network Limited		1.66
Petroleum Products		
Reliance Industries Limited*		3.73
Indian Oil Corporation Limited		2.50
Pharmaceuticals		
Cipla Limited		2.12
Sun Pharmaceuticals Industries		1 46
		1.40
	·····	
		3.57
Software		
		4.02
Telecom - Services	····	·····
Idea Cellular Limited		2.53
Debt		
Commercial Paper		1.27
Aditya Birla Finance Ltd	ICRA A1+	1.27
Equity Less Than 1% of Corpus		10.18
Cash & Other Receivables		4.51
Grand Total		100.00

For scheme performance refer page 46-51.

SIP - If you invested ₹ 10000 every month in RRF-WC				
	Since Inception	1 Year		
Total Amount Invested (₹)	210,000	120,000		
Market Value (₹)	228,879	131,537		
Scheme Return (%)	10.09	19.43		
B: S&P BSE 100 Return(%)	8.94	19.71		
AB: S&P BSE Sensex Return(%)	5.24	13.99		
Inception Date: February 11, 2015				

Past performance may or may not be sustained in future. It is assumed that a SIP of ₹10,000 each executed on 10th of every month including the first installment in the Growth option of the Fund. Returns on SIP and Benchmark are annualized and cumulative investment return for cash flows resulting out of uniform and regular monthly subscriptions have been worked out on excel spreadsheet function known as XIRR. Load has not been taken into consideration. B: Benchmark, AB: Additional Benchmark



Product Label			
This product is suitable for investors who are seeking*:	Riskometer		
Long term growth and capital appreciation	Hand Land V		
<ul> <li>Investing primarily in Equity and equity related instruments and balance in fixed income securities so as to help the investor in achieving the retirement goals</li> </ul>			
*Investors should consult their financial advisors if in doubt about whether the product is suitable for them	LOW HIGH Investors understand that their principal		

suitable for them.

#### **RRF-WC**

#### **Fixed Income - Retirement**

Details as on October 31, 2016

#### Type of Scheme

An open ended notified tax savi scheme with no assured returns

#### **Current Investment Philosophy**

The investment objective of the scheme is to provide capital preciation and consistent income to the investors which will be in line with their retirement goals by investing in fixed income oriented portfolio with a low to moderate exposure (upto 30%) in equities. Thus the fund attempts to generate potentially higher returns by combining stability of fixed income along with growth possibilities of equities. On the fixed income allocation the fund will attempt to have an optimal blend of duration and accruals with investments in high quality instruments. The equity portfolio will be invested pre-dominantly in large cap companies with tactical allocation to mid cap stocks. The fund is well suited for investors in the post-retirement phase seeking regular income with lower volatility.

#### **Date of allotment**

February 11, 2015

#### **Fund Manager**

Sanjay Parekh, Anju Chhajer

#### **Benchmark**

Crisil MIP Blended Fund Index

#### **Fund Size**

Monthly Average: ₹ 148.30 Cr Month End: ₹ 149.79 Cr

#### NAV as on October 28, 2016

Growth Plan	₹ 11.4500
Dividend Payout Option	₹ 11.4500
Bonus Option	₹ 11.4500
Direct - Growth Plan	₹ 11.7434
Direct - Dividend Payout Option	₹ 11.7434
Direct - Bonus Option	₹ 11.7434
Average Maturity	21.33 years
Modified Duration	9.35 years
Yield to Maturity*	7.32 %
Expense Ratio^	
Regular/Other than Direct:	2.34

Regular/Other	than	Direc
---------------	------	-------

#### Load structure

#### Entry Load: Nil

Direct:

Exit Load: 1% if redeemed/switched out from Reliance Retirement Fund before attainment of 60 years of age

1.09

- Nil in case of Auto SWP/Redemption/Switch out from Reliance Retirement Fund on or after attainment of 60 years of age or after completion of 5 year lock in period, whichever is later.
- · Nil in case of switch made from Wealth Creation Scheme to Income Generation Scheme or vice versa
- · Nil in case of Auto Transfer from Wealth Creation Scheme to Income Generation Scheme.

(Note: Age will be computed with reference to years completed on the date of transaction)

#### \*excluding other receivables

YTM including other receivables: 7.12%

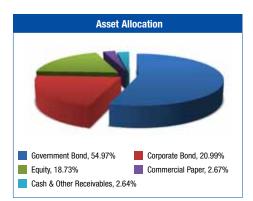
Average Maturity, Modified Duration & YTM details provided for Debt portion of Portfolio only

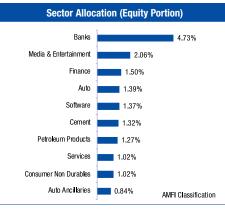
	Portfolio as on October 31, 2016	
	Company/Issuer	Rating
6	Debt	
	Commercial Paper	
vings cum pension	Aditya Birla Finance Ltd	ICRA A1+
•	Corporate Bond	
	Export Import Bank of India	CRISIL AAA
IV	Canara Bank	CRISII AAA

Export Import Bank of India	CRISIL AAA	7.12
Canara Bank	CRISIL AAA	6.97
IDFC Bank Limited	ICRA AAA	3.48
Punjab National Bank	CARE AA+	3.42
Government Bond		54.97
Government of India	SOV	54.97
Equity		
Banks		
HDFC Bank Limited*		2.05
Services		
Aditya Birla Nuvo Limited*		1.02
Software		
Infosys Limited*		1.14
Equity Less Than 1% of Corpus		14.54
Cash & Other Receivables		2.64
Grand Total		100.00

For SIP performance refer page 44. For scheme performance refer page 46-51.

# **Rating Profile** AAA/SOV/A1+/Cash & Other Receivables, 77.85% AA+, 3.42% Equity, 18.73%





# **Product Label**

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

- · Income over long term along with capital growth
- · Investing primarily in fixed income securities and balance in equity and equity related instruments so as to help the investor in achieving the retirement goals

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



will be at Moderately High risk

#### **Fundamentals**

**RRF-IGP** 

% of Assets

2.67

2.67

20.99

\*Top 10 Holdings

#### SYSTEMATIC INVESTMENT PLAN (SIP) RETURNS

#### **Reliance Banking Fund (RBF)**

	Since Inception	10 Years	5 Years	3 Years	1 Year
Total Amount Invested (₹)	1,620,000	1,200,000	600,000	360,000	120,000
Market Value (₹)	7,365,976	3,072,157	968,798	477,202	142,800
Scheme Return (%)	20.52	17.98	19.46	19.57	39.42
B: Nifty 500 Banks Index Return(%)	16.21	13.88	14.83	14.06	30.49
AB: S&P BSE Sensex Return(%)	11.67	8.69	9.61	6.11	13.99
Inception Date: May 26, 2003					

#### **Reliance Diversified Power Sector Fund (RDPSF)**

	Since Inception	10 Years	5 Years	3 Years	1 Year
Total Amount Invested (₹)	1,500,000	1,200,000	600,000	360,000	120,000
Market Value (₹)	3,153,728	1,662,113	805,011	428,817	132,824
Scheme Return (%)	11.29	6.38	11.84	11.93	21.67
B: S&P BSE Power Return (%)	0.92	-1.68	2.39	2.95	11.21
AB: S&P BSE Sensex Return (%)	10.56	8.69	9.61	6.11	13.99
Inception Date: May 8, 2004					

#### **Reliance Media & Entertainment Fund (RMEF)**

	Since Inception	10 Years	5 Years	3 Years	1 Year
Total Amount Invested (₹)	1,450,000	1,200,000	600,000	360,000	120,000
Market Value (₹)	3,590,063	2,475,700	920,174	452,802	132,540
Scheme Return (%)	14.16	13.94	17.33	15.79	21.17
B: Nifty 500 Media & Entertainment Index Return(%)	13.40	14.02	20.73	20.75	34.58
AB: S&P BSE Sensex Return(%)	10.03	8.69	9.61	6.11	13.99
Inception Date: September 30, 2004			·····		

#### **Reliance Pharma Fund (RPF)**

	Since Inception	10 Years	5 Years	3 Years	1 Year
Total Amount Invested (₹)	1,490,000	1,200,000	600,000	360,000	120,000
Market Value (₹)	7,104,810	4,082,756	1,017,503	454,412	127,078
Scheme Return (%)	23.18	23.26	21.51	16.04	11.79
B: S&P BSE Healthcare Return(%)	18.00	19.31	18.88	11.60	6.07
AB: S&P BSE Sensex Return(%)	10.48	8.69	9.61	6.11	13.99
Inception Date: June 5, 2004					

#### **Reliance Regular Savings Fund - Balanced Option (RRSF-B)**

	Since Inception	10 Years	5 Years	3 Years	1 Year
Total Amount Invested (₹)	1,370,000	1,200,000	600,000	360,000	120,000
Market Value (₹)	3,442,484	2,705,094	925,634	454,412	132,415
Scheme Return (%)	15.29	15.60	17.58	16.04	20.96
B: CRISIL Balanced Fund - Aggressive Index Return(%)	9.78	9.53	10.76	9.34	15.56
AB: S&P BSE Sensex Return(%)	9.30	8.69	9.61	6.11	13.99
Inception Date: June 8, 2005					

#### Reliance Regular Savings Fund - Debt Option (RRSF-D)

	Since Inception	10 Years	5 Years	3 Years	1 Year
Total Amount Invested (₹)	1,370,000	1,200,000	600,000	360,000	120,000
Market Value (₹)	2,243,803	1,878,706	764,276	417,202	126,609
Scheme Return (%)	8.35	8.73	9.73	10.01	11.00
B: Crisil Composite Bond Fund Index Return (%)	8.49	8.84	10.51	11.91	14.07
AB: Crisil 10 Yr Gilt Index Return(%)	7.50	7.69	9.57	11.81	14.62
Inception Date: June 8, 2005					

#### **Reliance Dynamic Bond Fund (RDBF)**

	Since Inception	10 Years	5 Years	3 Years	1 Year
Total Amount Invested (₹)	1,440,000	1,200,000	600,000	360,000	120,000
Market Value (₹)	2,383,901	1,879,520	778,713	427,000	129,087
Scheme Return (%)	8.10	8.73	10.49	11.63	15.22
B: Crisil Composite Bond Fund Index Return (%)	8.36	8.84	10.51	11.91	14.07
AB: Crisil 10 Yr Gilt Index Return(%)	7.41	7.69	9.57	11.81	14.62
Inception Date: November 15, 2004					

#### **Reliance Gold Savings Fund (RGOLDSF)**

	Since Inception	5 Years	3 Years	1 Year
Total Amount Invested (₹)	680,000	600,000	360,000	120,000
Market Value (₹)	715,121	620,304	384,947	126,784
Scheme Return (%)	1.77	1.33	4.49	11.29
B: Domestic Price of Gold Return (%)	2.68	2.13	4.78	5.36
AB: Return(%)	N.A.	N.A.	N.A.	N.A.
Inception Date: March 7, 2011		•	•	

#### **Reliance Retirement Fund - Income Generation Scheme (RRF-IG)**

	Since Inception	1 Year
Total Amount Invested (₹)	210,000	120,000
Market Value (₹)	232,642	130,107
Scheme Return (%)	12.08	16.97
B: Crisil MIP Blended Fund Index Return (%)	11.46	14.48
AB: Crisil 10 Yr Gilt Index Return(%)	12.28	14.62
Inception Date: February 11, 2015		

#### Details as on October 31, 2016

Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.

#### B: Benchmark, AB: Additional Benchmark

It is assumed that a SIP of ₹10,000 each executed on 10th of every month including the first installment.

Load has not been taken into consideration.

Returns on SIP and Benchmark are annualised and cumulative investment return for cash flows resulting out of uniform and regular monthly subscriptions have been worked out on excel spreadsheet function known as XIRR.

#### Brief on New Securities included in the Portfolio of Debt Funds

#### Mahindra Rural Housing Finance Ltd (Rated AA+ by India Ratings)

Mahindra Rural Housing Finance Ltd (MRHFL) was incorporated in April 2007 as a housing finance company with a focus on the rural and semi-urban areas. MRHFL is an 87.5% subsidiary of Mahindra & Mahindra Financial Services Ltd (MMFSL; rated AA+/A1+ by Crisil, AAA by CARE & India ratings) one of India's leading vehicle financiers. The balance stake of 12.5% is held by National Housing Bank. MRHFL provides loans for purchase, construction, extension, and renovation of house property in rural and semi-urban markets. MRHFL operates through 325 locations across 11 states. The company's strength lies in strong parentage, strategic importance to parent for rural penetration, high level of operational integration, comfortable capital adequacy, and good resource raising ability.

#### Source: Company Website

# FUND MANAGERS/ EXPERIENCE

Fund Manger (Industry Experience)	Managing the Fund since
Equity Fund Management Team	
Mr. Sunil Singhania (23 years)	
Reliance Growth Fund	Dec 2003
Reliance Diversified Power Sector Fund	May 2004
Reliance Mid & Small Cap Fund	Dec 2006
Reliance Small Cap Fund	Sep 2012
Reliance Capital Builder Fund - Series A	Aug 2014

Mr. Sailesh Raj Bhan (22 Years)		
Reliance Pharma Fund	Jun 2004	
Reliance Media & Entertainment Fund	Oct 2004	
Reliance Equity Opportunities Fund	Mar 2005	
Reliance Top 200 Fund	Aug 2007	
Reliance Equity Linked Savings Fund - Series 1	Mar 2008	
Reliance Close Ended Equity Fund - Series A	Dec 2013	
Reliance Close Ended Equity Fund - Series B	Jan 2014	
Reliance Close Ended Equity Fund II - Series A	May 2014	
Reliance Capital Builder Fund - Series B	Sep 2014	
Reliance Capital Builder Fund - Series C	Oct 2014	
Various Series of Reliance Dual Advantage Fixed Tenure Fund		

Mr. Ashwani Kumar (25 Years)	
Reliance Vision Fund	Jun 2003
Reliance Tax Saver (ELSS) Fund	Sep 2005
Reliance Top 200 Fund	Aug 2007

Mr. Sanjay Parekh (22 Years)	
Reliance Monthly Income Plan	Apr 2012
Reliance Regular Savings Fund - Balanced Option	Apr 2012
Reliance Banking Fund	Apr 2012
Reliance Retirement Fund - Wealth Creation Scheme	Feb 2015
Reliance Retirement Fund - Income Generation Scheme	Feb 2015
Reliance Equity Savings Fund	Jun 2015
Various Series of Reliance Dual Advantage Fixed Te	enure Fund

Mr. Omprakash Kuckian (27 Years)	
Reliance NRI Equity Fund	Nov 2004
Reliance Regular Savings Fund - Equity Option	Oct 2007
Reliance Focused Large Cap Fund	Aug 2009
Reliance Capital Builder Fund III - Series A	Jun 2015
Reliance Quant Plus Fund	Sep 2015
Reliance Index Fund - Nifty Plan	Sep 2015
Reliance Index Fund - Sensex Plan	Sep 2015
R*Shares Banking ETF	Sep 2015
R*Shares Dividend Opportunities ETF	Sep 2015
R*Shares Consumption ETF	Sep 2015
R*Shares CNX 100 ETF	Sep 2015
R*Shares Nifty ETF	Sep 2015
R*Shares Sensex ETF	Sep 2015

Fund Manger (Industry Experience)	Managing the Fund since
Reliance Arbitrage Advantage Fund	Sep 2015
R*Shares NV20 ETF	Sep 2015
R*Shares Gold ETF	Sep 2015
Reliance Gold Savings Fund	Sep 2015
Various Series of Reliance Dual Advantage Fi	ixed Tenure Fund

#### Mr. Samir Rachh (18 Years)

Reliance Mid & Small Cap Fund	Sep 2010
Reliance Capital Builder Fund - Series A	Aug 2014
Reliance Capital Builder Fund II - Series A	Dec 2014
Reliance Capital Builder Fund II - Series B	Jan 2015
Reliance Capital Builder Fund II - Series C	Mar 2015

#### Mr. Shrey Loonkar (12 Years)

	-	•	
Reliance	e Banking Fu	und	Sep 2010

#### Ms. Jahnvee Shah (15 Years)

Dedicated Fund Manager for Overseas Investments	
Reliance Japan Equity Fund	Aug 2014
Reliance US Equity Opportunities Fund	July 2015

Fixed Income Fund Management Team	
Mr. Amit Tripathi (20 Years)	
Reliance Liquidity Fund	Jun 2005
Reliance Money Manager Fund	Mar 2007
Reliance Floating Rate Fund - Short Term Plan	Oct 2007
Reliance Monthly Income Plan	Oct 2008
Reliance Medium Term Fund	Oct 2008
Reliance Regular Savings Fund - Balanced Option	Aug 2010
Reliance Interval Fund III - Series I	Sep 2014
Reliance Yearly Interval Fund - All Series	
Reliance Interval Fund - All Series	
Reliance Interval Fund II - All Series	
All Series of Reliance Fixed Horizon Fund	

Mr. Prashant Pimple (17 Years)	
Reliance Dynamic Bond Fund	Oct 2008
Reliance Income Fund	Oct 2008
Reliance Gilt Securities Fund	Oct 2008
Reliance Short Term Fund	Oct 2008
Reliance Regular Savings Fund - Debt Option	Aug 2010
Reliance Corporate Bond Fund	Jun 2014
R*Shares Long Term Gilt ETF	Jul 2016

Ms. Anju Chhajer (20 Years)	
Reliance Money Manager Fund	Oct 2009
Reliance Liquid Fund - Cash Plan	Oct 2013
Reliance Liquid Fund - Treasury Plan	Oct 2013
Reliance Japan Equity Fund	Aug 2014

Fund Manger (Industry Experience)	Managing the Fund since
Reliance Retirement Fund - Wealth Creation Scheme	Feb 2015
Reliance Retirement Fund - Income Generation Scheme	Feb 2015
Reliance Banking & PSU Debt Fund	May 2015
Reliance Equity Savings Fund	Jun 2015
Reliance US Equity Opportunities Fund	Jul 2015
Reliance Interval Fund II - All Series	
Various Series of Reliance Dual Advantage Fixe	d Tenure Fund

Mr. Vivek Sharma (10 Years)	
Reliance Liquidity Fund	Oct 2013
Reliance Floating Rate Fund - Short Term Plan	Oct 2013
Reliance Liquid Fund - Cash Plan	Oct 2013
Reliance Banking & PSU Debt Fund	May 2015

#### **Reliance Vision Fund (RVF)**

NAV as on Sep 30, 2016: ₹458.7952

Fund Manager: Ashwani Kumar

Date	NAV Per Unit (₹)	RVF	B: S&P BSE 100	AB: S&P BSE Sensex
Sep 30, 2015 to Sep 30, 2016	418.5911	9.60	0.77	6.54
Sep 30, 2014 to Sep 30, 2015	392.2944	6.70	40.05	-1.79
Sep 30, 2013 to Sep 30, 2014	227.1044	72.74	0.39	37.41
Since Inception (October 8, 1995)				
CAGR (%)	10.0000	19.99	11.22	10.24
Point to Point (INR)*		458,796	93,246	77,399

#### Reliance Top 200 Fund (RT200F)

NAV as on Sep 30, 2016: ₹25.5344

#### Fund Manager: Sailesh Raj Bhan, Ashwani Kumar

Date	NAV Per	RT200F	B: S&P BSE 200	AB: S&P BSE Senser
	Unit (₹)		200	Selisex
Sep 30, 2015 to Sep 30, 2016	23.1045	10.52	10.96	6.54
Sep 30, 2014 to Sep 30, 2015	21.1476	9.25	3.08	-1.79
Sep 30, 2013 to Sep 30, 2014	13.0640	61.88	42.50	37.41
Since Inception (August 8, 2007)				
CAGR (%)	10.0000	10.78	7.80	6.76
Point to Point (INR)*		25,534	19,895	18,203

#### **Reliance Quant Plus Fund (RQPF)**

NAV as on Sep 30, 2016: ₹20.3699

#### Fund Manager: Omprakash Kuckian

Date	NAV Per Unit (₹)	RQPF	B: Nifty 50	AB: S&P BSE Sensex
Sep 30, 2015 to Sep 30, 2016	18.8067	8.31	8.33	6.54
Sep 30, 2014 to Sep 30, 2015	19.2025	-2.06	-0.20	-1.79
Sep 30, 2013 to Sep 30, 2014	13.5464	41.75	38.87	37.41
Since Inception (April 18, 2008)				
CAGR (%)	10.0000	8.78	6.74	6.40
Point to Point (INR)*		20,370	17,364	16,905

#### Reliance NRI Equity Fund (RNEF) NAV as on Sep 30, 2016: ₹71.4256

#### Fund Manager: Omprakash Kuckian

Date	NAV Per Unit (₹)	RNEF	B: S&P BSE 200	AB: S&P BSE Sensex
Sep 30, 2015 to Sep 30, 2016	64.9325	10.00	10.96	6.54
Sep 30, 2014 to Sep 30, 2015	60.6746	7.02	3.08	-1.79
Sep 30, 2013 to Sep 30, 2014	42.0175	44.40	42.50	37.41
Since Inception (November 15, 2004)				
CAGR (%)	10.0000	17.99	14.01	13.84
Point to Point (INR)*		71,426	47,502	46,674

#### **Reliance Focused Large Cap Fund (RFLCF)**

NAV as on Sep 30, 2016: ₹25.1805 Fund Manager: Omprakash Kuckian

Date	NAV Per Unit (₹)	RFLCF	B: Nifty 50	AB: S&P BSE Sensex
Sep 30, 2015 to Sep 30, 2016	23.565	6.86	8.33	6.54
Sep 30, 2014 to Sep 30, 2015	20.9408	12.53	-0.20	-1.79
Sep 30, 2013 to Sep 30, 2014	14.2482	46.97	38.87	37.41
Since Inception (March 28, 2006)				
CAGR (%)	10.0000	9.18	9.47	9.16
Point to Point (INR)*		25,181	25,898	25,136

#### Reliance Index Fund - Nifty Plan (RIF-NP)

#### NAV as on Sep 30, 2016: ₹14.3730 Fund Manager: Omprakash Kuckian

Tana manageri empranaen naenan				
Date	NAV Per Unit (₹)	RIF-NP	B: Nifty 50	AB: S&P BSE Sensex
Sep 30, 2015 to Sep 30, 2016	13.2833	8.20	8.33	6.54
Sep 30, 2014 to Sep 30, 2015	13.2871	-0.03	-0.20	-1.79
Sep 30, 2013 to Sep 30, 2014	9.5386	39.30	38.87	37.41
Since Inception (September 28, 2010)				
CAGR (%)	10.0000	6.22	6.11	5.58
Point to Point (INR)*		14,373	14,282	13,860

#### Reliance Index Fund - Sensex Plan (RIF-SP) NAV as on Sep 30, 2016: ₹13.6833

Fund Manager: Omprakash Kuckian

Date	NAV Per Unit (₹)	RIF-SP	B: S&P BSE Sensex	AB: Nifty 50
Sep 30, 2015 to Sep 30, 2016	12.8534	6.46	6.54	8.33
Sep 30, 2014 to Sep 30, 2015	13.0666	-1.63	-1.79	-0.20
Sep 30, 2013 to Sep 30, 2014	9.5746	36.47	37.41	38.87
Since Inception (September 28, 2010)				
CAGR (%)	10.0000	5.36	5.58	6.11
Point to Point (INR)*		13,683	13,860	14,282

#### **Reliance Growth Fund (RGF)**

NAV as on Sep 30, 2016: ₹905.0571

Fund Manager: Sunil Singhania

Date	NAV Per Unit (₹)	RGF	B: S&P BSE 100	AB: S&P BSE Sensex
	UIIIL (K)		100	Selisex
Sep 30, 2015 to Sep 30, 2016	796.8994	13.57	9.73	6.54
Sep 30, 2014 to Sep 30, 2015	705.7982	12.91	0.77	-1.79
Sep 30, 2013 to Sep 30, 2014	422.4133	67.09	40.05	37.41
Since Inception (October 8, 1995)				
CAGR (%)	10.0000	23.94	11.22	10.24
Point to Point (INR)*		905,051	93,246	77,399

#### **Reliance Mid & Small Cap Fund (RMSCF)**

NAV as on Sep 30, 2016: ₹38.4606

Fund Manager: Sunil Singhania, Samir Rachh\$

Date	NAV Per Unit (₹)	RMSCF	B: S&P BSE MidSmall Cap	AB: S&P BSE Sensex
Sep 30, 2015 to Sep 30, 2016	32.7565	17.41	18.72	6.54
Sep 30, 2014 to Sep 30, 2015	28.8427	13.57	12.02	-1.79
Sep 30, 2013 to Sep 30, 2014	14.3822	100.54	65.00	37.41
Since Inception (December 26, 2006)				
CAGR (%)	10.0000	14.78	10.34	7.53
Point to Point (INR)*		38,461	26,153	20.328

#### Reliance Small Cap Fund (RSCF) NAV as on Sep 30, 2016: ₹29.7125

Fund Manager: Sunil Singhania

Date	NAV Per Unit (₹)	RSCF	B: S&P BSE SmallCap	AB: S&P BSE Sensex
Sep 30, 2015 to Sep 30, 2016	24.8901	19.37	15.97	6.54
Sep 30, 2014 to Sep 30, 2015	22.0198	13.04	3.18	-1.79
Sep 30, 2013 to Sep 30, 2014	9.0868	142.33	95.41	37.41
Since Inception (September 16, 2010)				
CAGR (%)	10.0000	19.74	3.90	6.16
Point to Point (INR)*		29,713	12,599	14,351

#### Reliance Regular Savings Fund - Equity (RRSF-E) NAV as on Sep 30, 2016: ₹57.4891

Fund Manager: Omprakash Kuckian

Date	NAV Per	RRSF-E	B: S&P BSE 100	AB: S&P BSE
	Unit (₹)			Sensex
Sep 30, 2015 to Sep 30, 2016	52.6673	9.16	9.73	6.54
Sep 30, 2014 to Sep 30, 2015	45.5082	15.73	0.77	-1.79
Sep 30, 2013 to Sep 30, 2014	28.5022	59.67	40.05	37.41
Since Inception (June 8, 2005)				
CAGR (%)	10.0000	16.71	13.39	13.18
Point to Point (INR)*		57,489	41,492	40,632

#### **Reliance Equity Opportunities Fund (REOF)**

NAV as on Sep 30, 2016: ₹74.6512

Fund Manager: Sailesh Raj Bhan

Date	NAV Per Unit (₹)	REOF	B: S&P BSE 100	AB: S&P BSE Sensex
Sep 30, 2015 to Sep 30, 2016	72.8162	2.52	9.73	6.54
Sep 30, 2014 to Sep 30, 2015	66.2977	9.83	0.77	-1.79
Sep 30, 2013 to Sep 30, 2014	38.7296	71.18	40.05	37.41
Since Inception (March 28, 2005)				
CAGR (%)	10.0000	19.07	13.70	13.45
Point to Point (INR)*		74,651	43,855	42,800

#### Reliance Regular Savings Fund - Balanced Option (RRSF-B) NAV as on Sep 30, 2016: ₹44.5093

#### Fund Manager: Sanjay Parekh & Amit Tripathi

Date	NAV Per Unit (₹)	RRSF-B	B: CRISIL Balanced Fund - Aggressive Index	AB: S&P BSE Sensex
Sep 30, 2015 to Sep 30, 2016	39.8035	11.82	9.68	6.54
Sep 30, 2014 to Sep 30, 2015	35.9518	10.71	4.38	-1.79
Sep 30, 2013 to Sep 30, 2014	23.1596	55.24	28.89	37.41
Since Inception (June 8, 2005)			-	
CAGR (%)	10.0000	14.10	11.59	13.18
Point to Point (INR)*		44.509	34.621	40.632

#### **Reliance Equity Savings Fund (RESF)**

NAV as on Sep 30, 2016: ₹10.8478

#### Fund Manager: Sanjay Parekh & Anju Chhajer

Date	NAV Per	RESF	B: Custom	AB: S&P BSE
	Unit (₹)		Index#	Sensex
Sep 30, 2015 to Sep 30, 2016	10.1357	7.03	8.36	6.54
Since Inception (May 30, 2015)				
CAGR (%)	10.0000	6.26	4.34	0.10
Point to Point (INR)*		10,848	10,585	10,013
# 40% of Crisil Liquid Fund Index + 30% of	Crisil Short Term Bond Fu	nd Index + 30% i	n Nifty 50	

**Reliance Banking Fund (RBF)** 

#### NAV as on Sep 30, 2016: ₹200.1452 Fund Manager: Sanjay Parekh & Shrey Loonker\$

Date	NAV Per Unit (₹)	RBF	B: Nifty 500 Banks Index	AB: S&P BSE Sensex
Sep 30, 2015 to Sep 30, 2016	171.3383	16.81	11.61	6.54
Sep 30, 2014 to Sep 30, 2015	151.3039	13.24	10.49	-1.79
Sep 30, 2013 to Sep 30, 2014	87.2155	73.48	59.09	37.41
Since Inception (May 26, 2003)				
CAGR (%)	10.0000	25.15	20.68	17.88
Point to Point (INR)*		200,146	123,126	89,986

#### Reliance Diversified Power Sector Fund (RDPSF)

#### NAV as on Sep 30, 2016: ₹76.9352

Fund Manager: Sunil Singhania De

Date	NAV Per	кираг	DI SAP DOE	AD: SOP DOE
	Unit (₹)		Power	Sensex
Sep 30, 2015 to Sep 30, 2016	72.6187	5.94	8.03	6.54
Sep 30, 2014 to Sep 30, 2015	70.6923	2.73	-6.89	-1.79
Sep 30, 2013 to Sep 30, 2014	41.2846	71.23	29.90	37.41
Since Inception (May 8, 2004)				
CAGR (%)	10.0000	17.88	N.A.	13.69
Point to Point (INR)*		76.935	N.A.	49.133

#### **Reliance Media & Entertainment Fund (RMEF)**

NAV as on Sep 30, 2016: ₹60.2656

Fund Manager: Sailesh Raj Bhan

Date	NAV Per Unit (₹)	RMEF	B: Nifty 500 Media & Entertainment Index	AB: S&P BSE Sensex
Sep 30, 2015 to Sep 30, 2016	51.9477	16.01	25.67	6.54
Sep 30, 2014 to Sep 30, 2015	47.8106	8.65	17.82	-1.79
Sep 30, 2013 to Sep 30, 2014	34.0964	40.22	26.75	37.41
Since Inception (September 30, 2004)				
CAGR (%)	10.0000	16.13	14.10	14.32
Point to Point (INR)*		60,266	48,763	49,907

#### **Reliance Pharma Fund (RPF)**

NAV as on Sep 30, 2016: ₹144.5181 Fund Manager: Sailesh Raj Bhan

Date	NAV Per Unit (₹)	RPF	B: S&P BSE Healthcare	AB: S&P BSE Sensex
Sep 30, 2015 to Sep 30, 2016	153.6813	-5.96	-8.99	6.54
Sep 30, 2014 to Sep 30, 2015	121.5205	26.47	23.88	-1.79
Sep 30, 2013 to Sep 30, 2014	73.0670	66.31	51.65	37.41
Since Inception (June 5, 2004)				
CAGR (%)	10.0000	24.19	17.42	15.16
Point to Point (INR)*		144,517	72,403	56,975

#### **Reliance Tax Saver (ELSS) Fund (RTSF)** NAV as on Sep 30, 2016: ₹49.7103

Fund Manager: Ashwani Kumar

Date	NAV Per Unit (₹)	RTSF	B: S&P BSE 100	AB: S&P BSE Sensex
Sep 30, 2015 to Sep 30, 2016	42.5114	16.93	9.73	6.54
Sep 30, 2014 to Sep 30, 2015	42.1569	0.84	0.77	-1.79
Sep 30, 2013 to Sep 30, 2014	20.6457	104.19	40.05	37.41
Since Inception (September 21, 2005)				
CAGR (%)	10.0000	15.64	11.70	11.38
Point to Point (INR)*		49,710	33,910	32,833

#### **Reliance Arbitrage Advantage Fund (RAAF)**

NAV as on Sep 30, 2016: ₹16.2955 Fund Manager: Omprakash Kuckian

• •				
Date	NAV Per	RAAF	B: Crisil Liquid	AB: S&P BSE
	Unit (₹)		Fund Index	Sensex
Sep 30, 2015 to Sep 30, 2016	15.3083	6.45	7.69	6.54
Sep 30, 2014 to Sep 30, 2015	14.1069	8.52	8.56	-1.79
Sep 30, 2013 to Sep 30, 2014	13.0981	7.70	9.49	37.41
Since Inception (October 14, 2010)				
CAGR (%)	10.0000	8.53	8.46	5.28
Point to Point (INR)*		16,296	16,238	13,595

#### **Reliance Japan Equity Fund (RJEF)**

NAV as on Sep 30, 2016: ₹10.5401

Fund Manager: Jahnvee Shah & Anju Chhajer

Date	NAV Per	RJEF	B: TOPIX	AB: S&P BSE
	Unit (₹)			Sensex
Sep 30, 2015 to Sep 30, 2016	10.0168	5.22	-6.26	6.54
Sep 30, 2014 to Sep 30, 2015	9.8489	1.70	6.40	-1.79
Since Inception (August 26, 2014)				
CAGR (%)	10.0000	2.54	1.39	2.53
Point to Point (INR)*		10,540	10,294	10,538

#### **Reliance US Equity Opportunitues Fund (RUSEOF)** NAV as on Sep 30, 2016: ₹10.4032

Fund Manager: Jahnvee Shah & Anju Chhajer

Date	NAV Per Unit (₹)	RUSEOF	B: S&P 500	AB: S&P BSE Sensex
Sep 30, 2015 to Sep 30, 2016	9.1405	13.81	12.93	6.54
Since Inception (July 23, 2015)				
CAGR (%)	10.0000	3.37	2.63	-1.50
Point to Point (INR)*		10,403	10,315	9,822

# **Reliance Retirement Fund - Wealth Creation Scheme (RRF-WC)**

NAV as on Sep 30, 2016: ₹11.3962 Fund Manager: Sanjay Parekh, Anju Chhajer

Date	NAV Per Unit (₹)	RRF-WC	B: S&P BSE 100	AB: S&P BSE Sensex
Sep 30, 2015 to Sep 30, 2016	9.8842	7.68	9.73	6.54
Since Inception (February 11, 2015)				
CAGR (%)	10.0000	3.89	0.95	-1.44
Point to Point (INR)*		10,643	10,156	9,766

#### **Reliance Liquidity Fund (RLQF)** NAV as on Sep 30, 2016: ₹2363.4472

Fund Manager: Amit Tripathi, Vivek Sharma

Date	NAV Per Unit (₹)	RLQF	B: Crisil Liquid Fund Index	AB: Crisil 1 Year T-Bill Index
Sep 30, 2015 to Sep 30, 2016	2191.671	7.84	7.69	7.36
Sep 30, 2014 to Sep 30, 2015	2017.9303	8.61	8.56	8.86
Sep 30, 2013 to Sep 30, 2014	1845.5796	9.34	9.49	8.35
30 days	2350.7587	6.79	7.01	7.95
15 days	2357.2139	6.89	7.22	9.57
7 days	2360.2515	7.06	7.94	13.44
Since Inception (June 16, 2005)				
CAGR (%)	1000.0000	7.91	7.37	6.19
Point to Point (INR)*		23,635	22,335	19,710

#### Reliance Liquid Fund - Treasury Plan (RLF-TP) NAV as on Sep 30, 2016: ₹3825.6870 Fund Manager: Anju Chhaier

Date	NAV Per Unit (₹)	RLF-TP	B: Crisil Liquid Fund Index	AB: Crisil 1 Year T-Bill Index
Sep 30, 2015 to Sep 30, 2016	3545.6206	7.90	7.69	7.36
Sep 30, 2014 to Sep 30, 2015	3264.2049	8.62	8.56	8.86
Sep 30, 2013 to Sep 30, 2014	2984.3529	9.38	9.49	8.35
30 days	3804.8973	6.88	7.01	7.95
15 days	3815.4733	6.98	7.22	9.57
7 days	3820.4438	7.16	7.94	13.44
Since Inception (December 9, 2003)				
CAGR (%)	1520.4200	7.46	6.99	5.93
Point to Point (INR)*		25,162	23,777	20,932

#### Reliance Liquid Fund - Cash Plan (RLF-CP) NAV as on Sep 30, 2016: ₹2473.1321

#### Fund Manager: Anju Chhajer, Vivek Sharma

Date	NAV Per Unit (₹)	RLF-CP	B: Crisil Liquid Fund Index	AB: Crisil 1 Year T-Bill Index
Sep 30, 2015 to Sep 30, 2016	2308.6911	7.12	7.69	7.36
Sep 30, 2014 to Sep 30, 2015	2139.1259	7.93	8.56	8.86
Sep 30, 2013 to Sep 30, 2014	1969.2036	8.63	9.49	8.35
30 days	2461.1044	6.15	7.01	7.95
15 days	2467.1467	6.33	7.22	9.57
7 days	2469.8998	6.82	7.94	13.44
Since Inception (December 7, 2001)	-			
CAGR (%)	1000	6.30	N.A.	5.99
Point to Point (INR)*		24,731	N.A.	23,688

#### **Reliance Money Manager Fund (RMMF)**

#### NAV as on Sep 30, 2016: ₹2164.9337

#### Fund Manager: Amit Tripathi, Anju Chhajer

Date	NAV Per	RMMF	B: Crisil Liquid	AB: Crisil 1 Year
	Unit (₹)		Fund Index	T-Bill Index
Sep 30, 2015 to Sep 30, 2016	1994.882	8.52	7.69	7.36
Sep 30, 2014 to Sep 30, 2015	1834.3859	8.75	8.56	8.86
Sep 30, 2013 to Sep 30, 2014	1676.8898	9.39	9.49	8.35
Since Inception (March 20, 2007)				
CAGR (%)	1000.0000	8.43	7.69	6.49
Point to Point (INR)*		21,649	20,280	18,214

#### **Reliance Medium Term Fund (RMTF)**

#### NAV as on Sep 30, 2016: ₹32.9143

#### Fund Manager: Amit Tripathi, Anju Chhajer

Date	NAV Per Unit (₹)	RMTF	B: Crisil Short Term Bond Fund Index	AB: Crisil 1 Year T-Bill Index
Sep 30, 2015 to Sep 30, 2016	30.2027	8.98	9.31	7.36
Sep 30, 2014 to Sep 30, 2015	27.6278	9.32	9.90	8.86
Sep 30, 2013 to Sep 30, 2014	25.2627	9.36	10.12	8.35
Since Inception (September 14, 2000)				
CAGR (%)	10.0000	7.70	N.A.	6.41
Point to Point (INR)*		32,914	N.A.	27,119

#### **Reliance Banking & PSU Debt Fund (RBPSUDF)**

#### NAV as on Sep 30, 2016: ₹11.3942

Fund Manager: Anju Chhajer, Vivek Sharma

Date	NAV Per Unit (₹)	RBPSUDF	B: Crisil Short Term Bond Fund Index	AB: Crisil 1 Year T-Bill Index
Sep 30, 2015 to Sep 30, 2016	10.3836	9.73	9.31	11.11
Since Inception (May 15, 2015)				
CAGR (%)	10.0000	9.91	9.40	11.42
Point to Point (INR)*		11,394	11,321	11,610

#### Reliance Floating Rate Fund - Short Term Plan (RFRF-STP) NAV as on Sep 30, 2016: ₹24.9431 Fund Manager: Amit Tripathi, Vivek Sharma

Date	NAV Per Unit (₹)	RFRF-STP	B: Crisil Liquid Fund Index	AB: Crisil 1 Year T-Bill Index
Sep 30, 2015 to Sep 30, 2016	22.9334	8.76	7.69	7.36
Sep 30, 2014 to Sep 30, 2015	20.8802	9.83	8.56	8.86
Sep 30, 2013 to Sep 30, 2014	19.0901	9.38	9.49	8.35
Since Inception (August 27, 2004)				
CAGR (%)	10.0000	7.85	7.18	6.08
Point to Point (INR)*		24,943	23,131	20,431

#### **Reliance Short Term Fund (RSTF)**

NAV as on Sep 30, 2016: ₹29.8117 Fund Manager: Prashant Pimple

· · · · · · · · · · · · · · · · · · ·				
Date	NAV Per Unit (₹)	RSTF	B: Crisil Short Term Bomd Fund Index	AB: Crisil 1 Year T-Bill Index
Sep 30, 2015 to Sep 30, 2016	27.2636	9.35	9.31	11.11
Sep 30, 2014 to Sep 30, 2015	24.7514	10.15	9.90	13.76
Sep 30, 2013 to Sep 30, 2014	22.4742	10.13	10.12	6.85
Since Inception (December 18, 2002)				
CAGR (%)	10.0000	8.24	7.17	6.21
Point to Point (INR)*		29,812	25,997	22,950

#### Reliance Regular Savings Fund - Debt Option (RRSF-D)

NAV as on Sep 30, 2016: ₹21.7840

Fund Manager: Prashant Pimple

Date	NAV Per	RRSF-D	B: Crisil Composite	AB: Crisil 10
	Unit (₹)		Bond Fund Index	Year Gilt Index
Sep 30, 2015 to Sep 30, 2016	19.8169	9.93	11.51	11.11
Sep 30, 2014 to Sep 30, 2015	18.0378	9.86	12.56	13.76
Sep 30, 2013 to Sep 30, 2014	16.3524	10.31	11.61	6.85
Since Inception (June 8, 2005)				
CAGR (%)	10.0000	7.12	7.34	6.65
Point to Point (INR)*		21,784	22,304	20,732

#### **Reliance Corporate Bond Fund (RCBF)**

NAV as on Sep 30, 2016: ₹12.6366 Fund Manager: Prashant Pimple

#### Date NAV Per RCBF **B: Crisil Composite** AB: Crisil 10 Unit (₹) **Bond Fund Index** Year Gilt Index Sep 30, 2015 to Sep 30, 2016 11.3947 10.90 11.51 11.11 Sep 30, 2014 to Sep 30, 2015 10.2420 11.25 12.56 13.76 Since Inception (June 26, 2014) CAGR (%) 10.0000 10.88 11.72 12.02 Point to Point (INR)\* 12,637 12,854 12,933

#### Reliance Income Fund (RIF) NAV as on Sep 30, 2016: ₹52.0724

Fund Manager: Prashant Pimple

Date	NAV Per Unit (₹)	RIF	B: Crisil Composite Bond Fund Index	AB: Crisil 10 Year Gilt Index
Sep 30, 2015 to Sep 30, 2016	47.0090	10.77	11.51	11.11
Sep 30, 2014 to Sep 30, 2015	41.5201	13.22	12.56	13.76
Sep 30, 2013 to Sep 30, 2014	38.1738	8.77	11.61	6.85
Since Inception (January 1, 1998)				
CAGR (%)	10.0000	9.19	N.A.	N.A.
Point to Point (INR)*		52,072	N.A.	N.A.

#### Reliance Dynamic Bond Fund (RDBF) NAV as on Sep 30, 2016: ₹21.8074

Fund Manager: Prashant Pimple

Date	NAV Per Unit (₹)	RDBF	B: Crisil Composite Bond Fund Index	AB: Crisil 10 Year Gilt Index
Sep 30, 2015 to Sep 30, 2016	19.6216	11.14	11.51	11.11
Sep 30, 2014 to Sep 30, 2015	17.2993	13.42	12.56	13.76
Sep 30, 2013 to Sep 30, 2014	15.7766	9.65	11.61	6.85
Since Inception (November 15, 2004)				-
CAGR (%)	10.0000	6.78	7.38	6.89
Point to Point (INR)*		21,807	23,314	22,067

#### Reliance Gilt Securities Fund (RGSF) NAV as on Sep 30, 2016: ₹21.0394

Fund Manager: Prashant Pimple

runu manayen, riasnant rimpie				
Date	NAV Per Unit (₹)	RGSF	B: I-Sec Li-BEX	AB: Crisil 10 Year Gilt Index
Sep 30, 2015 to Sep 30, 2016	18.7139	12.43	13.80	11.11
Sep 30, 2014 to Sep 30, 2015	16.1367	15.97	15.70	13.76
Sep 30, 2013 to Sep 30, 2014	14.4745	11.48	12.85	6.85
Since Inception (August 22, 2008)				
CAGR (%)	10.0000	9.60	11.12	8.10
Point to Point (INR)*		21,039	23,520	18,810

#### **Reliance Monthly Income Plan (RMIP)**

NAV as on Sep 30, 2016: ₹37.2618

Fund Manager: Amit Tripathi, Sanjay Parekh

Date	NAV Per Unit (₹)	RMIP	B: Crisil MIP Blended Fund Index	AB: Crisil 10 Year Gilt Index
Sep 30, 2015 to Sep 30, 2016	34.1587	9.08	11.17	11.11
Sep 30, 2014 to Sep 30, 2015	30.3294	12.63	10.72	13.76
Sep 30, 2013 to Sep 30, 2014	25.0025	21.31	15.45	6.85
Since Inception (December 29, 2003)			-	
CAGR (%)	10.0000	10.85	7.98	5.62
Point to Point (INR)*	•	37.262	26.643	20.106

#### Reliance Retirement Fund - Income Generation Scheme (RRF-IG)

NAV as on Sep 30, 2016: ₹11.3962

#### Fund Manager: Sanjay Parekh, Anju Chhajer

Date	NAV Per Unit (₹)	RRF-IG	B: Crisil MIP Blended Fund Index	AB: Crisil 10 Year Gilt Index
Sep 30, 2015 to Sep 30, 2016	10.3079	10.56	11.17	11.11
Since Inception (February 11, 2015)				
CAGR (%)	10.0000	8.32	8.96	9.99
Point to Point (INR)*		11,396	11,506	11,686

#### **R\*Shares Nifty ETF (RELNIFTY)**

NAV as on Sep 30, 2016: ₹89.5644

Fund Manager: Omprakash Kuckian

Date	NAV Per Unit (₹)	RELNIFTY	B: Nifty 50	AB: S&P BSE Sensex
Sep 30, 2015 to Sep 30, 2016	81.6063	9.75	8.33	6.54
Sep 30, 2014 to Sep 30, 2015	80.6839	1.14	-0.20	-1.79
Since Inception (November 22, 2013)				
CAGR (%)	60.0818	15.00	13.51	11.88
Point to Point (INR)*		14,907	14,363	13,783

#### **R\*Shares Sensex ETF (RELSENSEX)**

NAV as on Sep 30, 2016: ₹286.8208

Fund Manager: Omprakash Kuckian

Date	NAV Per Unit (₹)	RELSENSEX	B: S&P BSE Sensex	AB: Nifty 50
Sep 30, 2015 to Sep 30, 2016	265.3608	8.09	6.54	8.33
Sep 30, 2014 to Sep 30, 2015	266.6777	-0.49	-1.79	-0.20
Since Inception (September 22, 2014)				
CAGR (%)	268.0461	3.41	2.05	3.70
Point to Point (INR)*		10,702	10,420	10,763

#### R\*Shares CNX 100 ETF (RELCNX100)

NAV as on Sep 30, 2016: ₹90.0661

#### Fund Manager: Omprakash Kuckian

Date	NAV Per Unit (₹)	RELCNX100	B: Nifty 100	AB: S&P BSE Sensex
Sep 30, 2015 to Sep 30, 2016	81.8732	10.01	9.62	6.54
Sep 30, 2014 to Sep 30, 2015	79.9831	2.36	2.05	-1.79
Sep 30, 2013 to Sep 30, 2014	56.5682	41.39	40.63	37.41
Since Inception (March 22, 2013)				
CAGR (%)	55.4442	14.74	14.16	11.91
Point to Point (INR)*		16,244	15,955	14,873

#### R\*Shares NV20 ETF (RELNV20)

NAV as on Sep 30, 2016: ₹378.3862 Fund Manager: Omprakash Kuckian

r una managori omprataon taottan				
Date	NAV Per	RELNV20	B: Nifty 50	AB: S&P BSE
	Unit (₹)		Value 20	Sensex
Sep 30, 2015 to Sep 30, 2016	356.1044	6.26	4.67	6.54
Since Inception (June 18, 2015)				
CAGR (%)	371.9050	1.35	0.02	2.14
Point to Point (INR)*		10,174	10,002	10,277

# R\*Shares Banking ETF (RELBANK)

NAV as on Sep 30, 2016: ₹2103.4623 Fund Manager: Omprakash Kuckian

Date	NAV Per Unit (₹)	RELBANK	B: Nifty Bank	AB: S&P BSE Sensex
Sep 30, 2015 to Sep 30, 2016	1864.4906	12.82	12.02	6.54
Sep 30, 2014 to Sep 30, 2015	1653.1609	12.78	11.85	-1.79
Sep 30, 2013 to Sep 30, 2014	1025.1713	61.26	60.04	37.41
Since Inception (June 19, 2008)				
CAGR (%)	603.7200	16.25	15.23	7.68
Point to Point (INR)*		34,842	32,373	18,469

#### **R\*Shares Dividend Opportunities ETF (RELDIVOPP)**

NAV as on Sep 30, 2016: ₹22.4038 Fund Manager: Omprakash Kuckian

r una managori omprataon taottan				
Date	NAV Per Unit (₹)	RELDIVOPP	B: Nifty Dividend Opportunities 50	AB: S&P BSE Sensex
Sep 30, 2015 to Sep 30, 2016	19.2555	16.35	13.54	6.54
Sep 30, 2014 to Sep 30, 2015	20.6087	-6.57	-8.94	-1.79
Since Inception (April 15, 2014)				
CAGR (%)	17.1901	11.35	8.75	9.10
Point to Point (INR)*		13,033	12,294	12,393

#### **R\*Shares Consumption ETF (RELCONS)**

NAV as on Sep 30, 2016: ₹40.0208 Fund Manager: Omprakash Kuckian

Fund	Manag	jer: Om	prakash	1 Kuc	kian

Date	NAV Per	RELCONS	B: Nifty India	AB: S&P BSE
	Unit (₹)		Consumption	Sensex
Sep 30, 2015 to Sep 30, 2016	35.1365	13.90	12.45	6.54
Sep 30, 2014 to Sep 30, 2015	32.7597	7.26	6.36	-1.79
Since Inception (April 3, 2014)				
CAGR (%)	26.6905	17.62	16.26	8.93
Point to Point (INR)*		14,994	14,566	12,380

#### R\*Shares Gold ETF (RELGOLD) NAV as on Sep 30, 2016: ₹2796.8213

Fund Manager: Omprakash Kuckian

Date	NAV Per Unit (₹)	RELGOLD	B: Domestic Price of Gold	AB: N.A.
Sep 30, 2015 to Sep 30, 2016	2369.791	18.02	19.16	N.A.
Sep 30, 2014 to Sep 30, 2015	2457.0015	-3.55	-2.60	N.A.
Sep 30, 2013 to Sep 30, 2014	2753.6511	-10.77	-9.85	N.A.
Since Inception (November 21, 2007)				
CAGR (%)	1017.7258	12.08	13.47	N.A.
Point to Point (INR)*		27,481	30,660	N.A.

#### Reliance Gold Savings Fund (RGOLDSF) NAV as on Sep 30, 2016: ₹13.7554

Fund Manager: Omprakash Kuckian

Date	NAV Per	RGETF	B: Domestic	AB: NA
	Unit (₹)		Price of Gold	
Sep 30, 2015 to Sep 30, 2016	11.5238	19.37	19.16	N.A.
Sep 30, 2014 to Sep 30, 2015	12.0491	-4.36	-2.60	N.A.
Sep 30, 2013 to Sep 30, 2014	14.1197	-14.66	-9.85	N.A.
Since Inception (March 7, 2011)				
CAGR (%)	10.0000	5.89	7.24	N.A.
Point to Point (INR)*		13,755	14,766	N.A.

#### Reliance Interval Fund - Monthly Interval Fund - Series I (RIF-MIF-S1) NAV as on Sep 30, 2016: ₹20.8946 Fund Manager: Amit Tripathi

Date	NAV Per Unit (₹)	RIF-MIF-S1	B: Crisil Liquid Fund Index	AB: Crisil 1 Year T-Bill Index
Sep 30, 2015 to Sep 30, 2016	19.4412	7.48	7.69	7.36
Sep 30, 2014 to Sep 30, 2015	17.9597	8.25	8.56	8.86
Sep 30, 2013 to Sep 30, 2014	16.4828	8.96	9.49	8.35
Since Inception (March 15, 2007)				
CAGR (%)	10.0000	8.02	7.70	6.49
Point to Point (INR)*		20.895	20.304	18.232

# Reliance Interval Fund - Monthly Interval Fund - Series II (RIF-MIF-S2) NAV as on Sep 30, 2016: $\gtrless$ 20.9130

Fund Manager: Amit Tripathi

Date	NAV Per Unit (₹)	RIF-MIF-S2	B: Crisil Liquid Fund Index	AB: Crisil 1 Year T-Bill Index
Sep 30, 2015 to Sep 30, 2016	19.4917	7.29	7.69	7.36
Sep 30, 2014 to Sep 30, 2015	18.0076	8.24	8.56	8.86
Sep 30, 2013 to Sep 30, 2014	16.5533	8.79	9.49	8.35
Since Inception (March 29, 2007)				
CAGR (%)	10.0000	8.06	7.69	6.52
Point to Point (INR)*		20,913	20,232	18,232

# Reliance Interval Fund - Quarterly Interval Fund - Series I (RIF-QIF-S1) NAV as on Sep 30, 2016: ₹21.3090

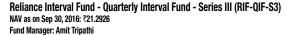
Fund Manager: Amit Tripathi

Date	NAV Per Unit (₹)	RIF-QIF-S1	B: Crisil Liquid Fund Index	AB: Crisil 1 Year T-Bill Index
Sep 30, 2015 to Sep 30, 2016	19.8348	7.43	7.69	7.36
Sep 30, 2014 to Sep 30, 2015	18.3111	8.32	8.56	8.86
Sep 30, 2013 to Sep 30, 2014	16.7353	9.42	9.49	8.35
Since Inception (April 3, 2007)				
CAGR (%)	10.0000	8.29	7.66	6.50
Point to Point (INR)*		21,309	20,168	18,197

# Reliance Interval Fund - Quarterly Interval Fund - Series II (RIF-QIF-S2) NAV as on Sep 30, 2016: ₹21.4570

Fund Manager: Amit Tripathi

Date	NAV Per Unit (₹)	RIF-QIF-S2	B: Crisil Liquid Fund Index	AB: Crisil 1 Year T-Bill Index
Sep 30, 2015 to Sep 30, 2016	19.8988	7.83	7.69	7.36
Sep 30, 2014 to Sep 30, 2015	18.3002	8.74	8.56	8.86
Sep 30, 2013 to Sep 30, 2014	16.7030	9.56	9.49	8.35
Since Inception (May 7, 2007)				
CAGR (%)	10.0000	8.45	7.63	6.48
Point to Point (INR)*		21,457	19,975	18,047



Date	NAV Per Unit (₹)	RIF-QIF-S3	B: Crisil Liquid Fund Index	AB: Crisil 1 Year T-Bill Index
Sep 30, 2015 to Sep 30, 2016	19.7226	7.96	7.69	7.36
Sep 30, 2014 to Sep 30, 2015	18.1850	8.46	8.56	8.86
Sep 30, 2013 to Sep 30, 2014	16.6455	9.25	9.49	8.35
Since Inception (June 6, 2007)				
CAGR (%)	10.0000	8.44	7.60	6.47
Point to Point (INR)*		21,293	19,799	17,943

#### Reliance Interval Fund - Annual Interval Fund - Series I (RIF-AIF-S1) NAV as on Sep 30, 2016: ₹21.3843

Fund Manager: Amit Tripathi

Date	NAV Per Unit (₹)	RIF-AIF-S1	B: Crisil Short Term Bond Fund Index	AB: Crisil 10 Yr Gilt Index
Sep 30, 2015 to Sep 30, 2016	19.8332	7.82	9.31	11.11
Sep 30, 2014 to Sep 30, 2015	18.1554	9.24	9.90	13.76
Sep 30, 2013 to Sep 30, 2014	16.602	9.36	10.12	6.85
Since Inception (May 3, 2007)				
CAGR (%)	10.0000	8.40	8.38	7.39
Point to Point (INR)*		21,384	21,344	19,578

#### Reliance Yearly Interval Fund - Series 1 (RYIF-S1) NAV as on Sep 30, 2016: ₹13.6658

Fund Manager: Amit Tripathi NAV Per **B: Crisil Short Term** Date RYIF-S1 Unit (₹) Bond Fund Index Sep 30, 2015 to Sep 30, 2016 12.6158 8.32 9.31 9.02 9.90 Sep 30, 2014 to Sep 30, 2015 11.5720 Sep 30, 2013 to Sep 30, 2014 10.5428 9.76 10.12

Since Inception (January 23, 2013)				
CAGR (%)	10.0000	8.84	9.33	7.91
Point to Point (INR)*		13,666	13,894	13,240

AB: Crisil 1 Year

**T-Bill Index** 

11.11

13.76

6.85

#### Reliance Yearly Interval Fund - Series 2 (RYIF-S2) NAV as on Sep 30, 2016: ₹13.7138

Fund Manager: Amit Tripathi

Date	NAV Per	RYIF-S2	B: Crisil Short Term	AB: Crisil 1 Year
	Unit (₹)		Bond Fund Index	T-Bill Index
Sep 30, 2015 to Sep 30, 2016	12.6548	8.37	9.31	11.11
Sep 30, 2014 to Sep 30, 2015	11.581	9.27	9.90	13.76
Sep 30, 2013 to Sep 30, 2014	10.541	9.87	10.12	6.85
Since Inception (February 6, 2013)				
CAGR (%)	10.0000	9.04	9.38	7.99
Point to Point (INR)*		13,714	13,873	13,239

#### Reliance Yearly Interval Fund - Series 3 (RYIF-S3) NAV as on Sep 30, 2016: ₹13.7240

Fund Manager: Amit Tripathi

Date	NAV Per Unit (₹)	RYIF-S3	B: Crisil Short Term Bond Fund Index	AB: Crisil 1 Year T-Bill Index
Sep 30, 2015 to Sep 30, 2016	12.6689	8.33	9.31	11.11
Sep 30, 2014 to Sep 30, 2015	11.6009	9.21	9.90	13.76
Sep 30, 2013 to Sep 30, 2014	10.5149	10.33	10.12	6.85
Since Inception (February 27, 2013)			-	
CAGR (%)	10.0000	9.21	9.42	7.78
Point to Point (INR)*		13.724	13.818	13.087

#### Reliance Yearly Interval Fund - Series 4 (RYIF-S4) NAV as on Sep 30, 2016: ₹13.5604

Fund Manager: Amit Tripathi

Date	NAV Per	RYIF-S4	B: Crisil Short Term	AB: Crisil 1 Year
	Unit (₹)		Bond Fund Index	T-Bill Index
Sep 30, 2015 to Sep 30, 2016	12.5777	7.81	9.31	11.11
Sep 30, 2014 to Sep 30, 2015	11.5286	9.10	9.90	13.76
Sep 30, 2013 to Sep 30, 2014	10.4882	9.92	10.12	6.85
Since Inception (March 7, 2013)				
CAGR (%)	10.0000	8.91	9.41	7.89
Point to Point (INR)*		13,560	13,785	13,113

## Reliance Yearly Interval Fund - Series 5 (RYIF-S5)

NAV as on Sep 30, 2016: ₹13.3834 Fund Manager: Amit Tripathi

Date	NAV Per Unit (₹)	RYIF-S5	B: Crisil Short Term Bond Fund Index	AB: Crisil 1 Year T-Bill Index
Sep 30, 2015 to Sep 30, 2016	12.4439	7.55	9.31	11.11
Sep 30, 2014 to Sep 30, 2015	11.4067	9.09	9.90	13.76
Sep 30, 2013 to Sep 30, 2014	10.4041	9.64	10.12	6.85
Since Inception (March 22, 2013)	-			
CAGR (%)	10.0000	8.61	9.39	8.08
Point to Point (INR)*		13,383	13,726	13,153

#### Reliance Yearly Interval Fund - Series 6 (RYIF-S6) NAV as on Sep 30, 2016: ₹13.3341

Fund Manager: Amit Tripathi

Date	NAV Per Unit (₹)	RYIF-S6	B: Crisil Short Term Bond Fund Index	AB: Crisil 1 Year T-Bill Index
Sep 30, 2015 to Sep 30, 2016	12.3600	7.88	9.31	11.11
Sep 30, 2014 to Sep 30, 2015	11.3432	8.96	9.90	13.76
Sep 30, 2013 to Sep 30, 2014	10.3482	9.62	10.12	6.85
Since Inception (April 5, 2013)				
CAGR (%)	10.0000	8.59	9.36	8.02
Point to Point (INR)*		13,334	13,664	13,092

#### Reliance Yearly Interval Fund - Series 7 (RYIF-S7) NAV as on Sep 30, 2016: ₹13.2998 Fund Manager: Amit Tripathi

Date	NAV Per Unit (₹)	RYIF-S7	B: Crisil Short Term Bond Fund Index	AB: Crisil 1 Year T-Bill Index
Sep 30, 2015 to Sep 30, 2016	12.3575	7.63	9.31	11.11
Sep 30, 2014 to Sep 30, 2015	11.2982	9.38	9.90	13.76
Sep 30, 2013 to Sep 30, 2014	10.2947	9.75	10.12	6.85
Since Inception (April 22, 2013)				
CAGR (%)	10.0000	8.63	9.30	7.67
Point to Point (INR)*		13,300	13,584	12,900

#### **Reliance Yearly Interval Fund - Series 8 (RYIF-S8)**

#### NAV as on Sep 30, 2016: ₹13.0798

Fund Manager: Amit Tripathi

Date	NAV Per Unit (₹)	RYIF-S8	B: Crisil Short Term Bond Fund Index	AB: Crisil 1 Year T-Bill Index
Sep 30, 2015 to Sep 30, 2016	12.1276	7.85	9.31	11.11
Sep 30, 2014 to Sep 30, 2015	11.1038	9.22	9.90	13.76
Sep 30, 2013 to Sep 30, 2014	10.1443	9.46	10.12	6.85
Since Inception (June 14, 2013)				
CAGR (%)	10.0000	8.48	9.28	7.23
Point to Point (INR)*		13,080	13,399	12,588

#### Reliance Yearly Interval Fund - Series 9 (RYIF-S9) NAV as on Sep 30, 2016: ₹13.0264

#### Fund Manager: Amit Tripathi

Date	NAV Per	NAV Per RYIF-S9 B: Crisil Short Term	AB: Crisil 1 Year	
	Unit (₹)		Bond Fund Index	T-Bill Index
Sep 30, 2015 to Sep 30, 2016	12.0869	7.77	9.31	11.11
Sep 30, 2014 to Sep 30, 2015	11.0781	9.11	9.90	13.76
Sep 30, 2013 to Sep 30, 2014	10.1112	9.56	10.12	6.85
Since Inception (June 26, 2013)				
CAGR (%)	10.0000	8.43	9.37	7.69
Point to Point (INR)*		13.026	13.397	12.738

#### Reliance Interval Fund II - Series 1 (RIF-II-S1)

#### NAV as on Sep 30, 2016: ₹12.7745 Fund Manager: Amit Tripathi

Date	NAV Per Unit (₹)	RIF-II-S1	B: Crisil Short Term Bond Fund Index	AB: Crisil 1 Year T-Bill Index
Sep 30, 2015 to Sep 30, 2016	11.8937	7.41	9.31	11.11
Sep 30, 2014 to Sep 30, 2015	10.9238	8.88	9.90	13.76
Since Inception (October 5, 2013)				
CAGR (%)	10.0000	8.54	9.69	10.17
Point to Point (INR)*		12,774	13,184	13,357

#### Reliance Interval Fund II - Series 2 (RIF-II-S2) NAV as on Sep 30, 2016: ₹12.7398

Fund Manager: Amit Tripathi

Date	NAV Per	RIF-II-S2	B: Crisil Short Term	AB: Crisil 1 Year
	Unit (₹)		Bond Fund Index	T-Bill Index
Sep 30, 2015 to Sep 30, 2016	11.8828	7.21	9.31	11.11
Sep 30, 2014 to Sep 30, 2015	10.8756	9.26	9.90	13.76
Since Inception (October 24, 2013)				
CAGR (%)	10.0000	8.59	9.63	10.12
Point to Point (INR)*		12,740	13,101	13,272

#### Product Label (Reliance Interval Fund - A Debt Oriented Interval Scheme)

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

- Regular returns & growth of capital over the term of the fund, with the flexibility to enter / exit at fixed intervals
- Investment in fixed income securities, money market and G-Sec instruments

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

Riskometer Wodersey Wode

#### Reliance Interval Fund II - Series 3 (RIF-II-S3) NAV as on Sep 30, 2016: ₹12.6872

Fund Manager: Amit Tripathi NAV Per RIF-II-S3 **B: Crisil Short Term** AB: Crisil 1 Year Date Bond Fund Index Unit (₹) T-Rill Index Sep 30, 2015 to Sep 30, 2016 7.58 11.7935 9.31 11.11 Sep 30, 2014 to Sep 30, 2015 10.8329 8.87 9.90 13.76 Since Inception (October 19, 2013) CAGR (%) 10.0000 8.40 9.62 10.04 Point to Point (INR)\* 12.687 13.115 13,260

## Reliance Interval Fund II - Series 4 (RIF-II-S4)

NAV as on Sep 30, 2016: ₹12.6404

runu manayer: Anni impaun				
Date	NAV Per Unit (₹)	RIF-II-S4	B: Crisil Short Term Bond Fund Index	AB: Crisil 1 Year T-Bill Index
Sep 30, 2015 to Sep 30, 2016	11.7049	7.99	9.31	11.11
Sep 30, 2014 to Sep 30, 2015	10.8341	8.04	9.90	13.76
Since Inception (October 28, 2013)				
CAGR (%)	10.0000	8.34	9.64	10.30
Point to Point (INR)*		12,640	13,092	13,321

#### Reliance Interval Fund III - Series 1 (RIF-III-S1)

NAV as on Sep 30, 2016: ₹11.6953 Fund Manager: Amit Tripathi

#### Date NAV Per RIF-III-S1 **B: Crisil Short Term** AB: Crisil 1 Year Unit (₹) Bond Fund Index T-Bill Index Sep 30, 2015 to Sep 30, 2016 10.8989 7.31 9.31 11.11 Sep 30, 2014 to Sep 30, 2015 10.0132 8.85 9.90 13.76 Since Inception (September 26, 2014) CAGR (%) 10.0000 8.09 9.57 12.14 Point to Point (INR)\* 11,695 12,022 12,595

#### Reliance Interval Fund IV - Series 2 (RIF-IV-S2) NAV as on Sep 30, 2016: ₹11.1552

Fund Manager: Amit Tripathi

Date	NAV Per	RIF-IV-S2	B: Crisil Composite	AB: Crisil 10
	Unit (₹)		Bond Fund Index	Year Gilt Index
Sep 30, 2015 to Sep 30, 2016	10.2013	9.35	11.51	11.11
Since Inception (July 13, 2015)				
CAGR (%)	10.0000	9.38	12.26	12.48
Point to Point (INR)*		11,155	11,515	11,541

#### Reliance Interval Fund IV - Series 2 (RIF-IV-S3) NAV as on Sep 30. 2016: ₹11.0217

Fund Manager: Amit Tripathi

NAV Per Unit (₹)	RIF-IV-S3	B: Crisil Composite Bond Fund Index	AB: Crisil 10 Year Gilt Index
10.1727	8.35	11.51	11.11
10.0000	8.48	12.20	12.33
	11,022	11,473	11,489
	Unit (₹) 10.1727	Unit (₹) 10.1727 8.35 10.0000 8.48	Unit (₹)         Bond Fund Index           10.1727         8.35         11.51           10.0000         8.48         12.20

Performance as on September 30, 2016

B: Benchmark, AB: Additional Benchmark

\*Based on current value of standard investment of ₹10,000 made at inception.

Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment. Since inception returns (wherever provided) is computed on Compounded Annualized Growth Returns (CAGR) basis. For Scheme(s) which has completed more than 3 years, point to point returns for twelve month periods for last 3 years is provided basis the last day of the calendar quarter and are computed on absolute basis. In case the scheme(s) which is in existence for more than 1 year but less than 3 years, point to point returns is provided for as many period as possible, such period being counted from the last day of the calendar guarter and are computed on absolute basis. Further (wherever applicable), Returns for 7 days, 15 days and 30 days are computed on a simple annualized basis. Performance of dividend option would be Net of Dividend distribution tax, if any. Face Value of scheme is ₹ 10/- per unit. Face Value of Reliance Money Manager Fund is ₹1000/- per unit. Face Value of Reliance Liquidity Fund, Reliance Liquid Fund - Treasury Plan & Reliance Liquid Fund - Cash Plan is ₹1000/- per unit w.e.f 5th Aug 2012. Face value of R\*Shares Gold ETF is ₹100 per unit. In case, the start/end date of the concerned period is non-business day (NBD), the NAV of the previous date is considered for computation of returns. Schemes which have not completed one year, performance details for the same are not provided. Performance details of closed ended schemes are not provided since these are not comparable with other schemes.

# FUNDS AT A GLANCE

Scheme Name	Reliance Vision Fund	Reliance Top 200 Fund	Reliance Quant Plus Fund	Reliance NRI Equity Fund	
Type of Scheme	An open ended Equity Growth Scheme	An open ended Diversified Equity Scheme	An open ended Equity Scheme	An open ended Diversified Equity Scheme	
Allotment Date	October 8, 1995	August 8, 2007	April 18, 2008	November 15, 2004	
Investment Objective	The primary investment objective of the Scheme is to achieve long term growth of capital by investing in equity and equity related securities through a research based investment approach. However, there can be no assurance that the investment objective of the Scheme will be realized, as actual market movements may be at variance with anticipated trends.	The primary investment objective of the scheme is to seek to generate long term capital appreciation by investing in equity and equity related instruments of companies whose market capitalization is within the range of highest & lowest market capitalization of S&P BSE 200 Index. The secondary objective is to generate consistent returns by investing in debt and money market securities.	the Scheme is to generate capital appreciation through investment in equity and equity related instruments. The Scheme will seek to generate capital appreciation by investing in an active portfolio of stocks selected	The investment objective of the Scheme is to generate optimal returns by investing in equity or equity related instruments primarily drawn from the Companies in the S&P BSE 200 Index. The Scheme may also invest in listed companies that are in the top 200 by market capitalization on the BSE. The Scheme may also invest in large IPO's where the market capitalization of the Company making the IPO based on the Issue price would make such company to be a part of the top 200 companies listed on the BSE based on market capitalization. The fund will have the flexibility to invest in a broad range of companies with an objective to maximize the returns, at the same time trying to minimize the risk by reasonable diversification. However there can be no assurance that the investment objective of the scheme will be realized, as actual market movements may be at variance with anticipated trends. The selection of the companies will be done so as to capture the growth in the Indian economy. The fund will be focusing on companies with relatively higher market capitalization and having good liquidity in the stock market.	
Fund Manager	Ashwani Kumar <sup>#</sup>	Sailesh Raj Bhan, Ashwani Kumar <sup>#</sup>	Omprakash Kuckian <sup>#</sup>	Omprakash Kuckian#	
Benchmark	S&P BSE100	S&P BSE 200	Nifty 50	S&P BSE 200	
Entry Load	Not Applicable. The upfront con assessment of various factors i			paid to the ARN Holder directly by the investor, based on the investor's	
Exit Load	1 year from the date of allotment of units • Nil thereafter		<ul> <li>0.25% of the applicable NAV if redeemed or switched out on or before completion of 1 Month from the date of allotment of units</li> <li>Nil thereafter</li> </ul>	<ul> <li>1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units</li> <li>Nil thereafter</li> </ul>	
Investment Plans/ Options	Under both Direct and other than Direct plan     Growth Plan - Growth Option     Dividend Plan - Payout & Reinvestment Option				
Minimum Application Amount	Purchase: ₹5000 & in multiples				
	Additional Purchase: ₹1000 & in	n multiples of ₹1 thereafter			

Scheme Name	Reliance Focused Large Cap Fund	Reliance Index Fund - Nifty Plan	Reliance Index Fund - Sensex Plan	Reliance Growth Fund	Reliance Mid & Small Cap Fund
Type of Scheme	An open ended Diversified Equity Scheme	An open ended Index Linked Scheme	An open ended Index Linked Scheme	An open ended Equity Growth Scheme	An open ended Diversified Equity Scheme
Allotment Date	March 28, 2006	September 28, 2010	September 28, 2010	October 8, 1995	December 26, 2006
Investment Objective	The primary investment objective of the scheme is to seek to generate long term capital growth by predominantly investing in an active and concentrated portfolio of equity and equity related instruments upto 25 companies belonging to the top 100 companies by market capitalization and/ or leaders in their respective segments. The secondary objective of the scheme is to generate consistent returns by investing in debt and money market securities.	to generate returns that are commensurate with the performance of the Nifty 50,	objective of the scheme is to replicate the composition of the Sensex, with a view to generate returns that are	The primary investment objective of the Scheme is to achieve long-term growth of capital by investment in equity and equity related securities through a research based investment approach. However, there can be no assurance that the investment objective of the Scheme will be realized, as actual market movements may be at variance with anticipated trends.	The primary investment objective of the scheme is to seek to generate long term capital appreciation & provide long-term growth opportunities by investing in a portfolio constituted of equity & equity related securities and Derivatives predominantly in Mid cap and small cap companies and the secondary objective is to generate consistent returns by investing in debt and money market securities. However there can be no assurance that the investment objective of the scheme will be realized, as actual market movements may be at variance with anticipated trends.
Fund Manager	Omprakash Kuckian <sup>#</sup>	Omprakash Kuckian	Omprakash Kuckian	Sunil Singhania#	Sunil Singhania, Samir Rachh <sup>\$#</sup>
Benchmark	Nifty 50	Nifty 50	S&P BSE Sensex	S&P BSE 100	S&P BSE MidSmall Cap
Entry Load	Not Applicable. The upfront com assessment of various factors in			aid to the ARN Holder directly by	the investor, based on the investor's
Exit Load	<ul> <li>1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units</li> <li>Nil thereafter</li> </ul>	<ul> <li>0.25% if redeemed or switched out on or before completion of 7 days from the date of allotment of units</li> <li>Nil thereafter</li> <li>1% if redeemed or switched out on or before from the date of allotment of units</li> <li>Nil thereafter</li> </ul>			
Investment Plans/ Options	Under both Direct and other	Under both Direct and other t	han Direct plan	Under both Direct and other that	n Direct plan
	than Direct plan	Growth Plan - Growth Option		Growth Plan - Growth Option	
	Growth Plan - Growth Option Dividend Plan - Payout & Reinvestment Option	Dividend Plan - Payout Option & Reinvestment Option (Quart	n (Quarterly, Half yearly, Annual) ærly, Half yearly, Annual)	Dividend Plan - Payout & Reinve	estment Option
Minimum Application Amount	Purchase: ₹5000 & in multiples of	of ₹1 thereafter			
	Additional Purchase: ₹1000 & in	multiples of ₹1 thereafter			

# Jahnvee Shah: Dedicated Fund Manager for Overseas Investments \$ Assistant Fund Manager

FUNDS AT A GLANCE					
Scheme Name	Reliance Small Cap Fund	Reliance Regular Savings Fund - Equity Option	Reliance Equity Opportunities Fund	Reliance Regular Savings Fund - Balanced Option	Reliance Equity Savings Fund
Type of Scheme	An open ended Equity Scheme	An open ended scheme	An open ended Diversified Equity Scheme	An open ended scheme	An open ended Equity Scheme
Allotment Date	September 16, 2010	June 8, 2005	March 28, 2005	June 8, 2005	May 30, 2015
Investment Objective	The primary investment objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related instruments of small cap companies and the secondary objective is to generate consistent returns by investing in debt and money market securities.	The primary investment objective of this option is to seek capital appreciation and/or to generate consistent returns by actively investing in equity/ equity related securities.	objective of the scheme is to seek to generate capital appreciation & provide long- term growth opportunities	The primary investment objective of this option is to generate consistent returns and appreciation of capital by investing in a mix of securities comprising of equity, equity related instruments & fixed income instruments.	The primary investment objective of this fund is to generate income and capital appreciation by investing in arbitrage opportunities & pure equity investments along with investments in debt securities & money market instruments. However, there can be no assurance or guarantee that the investment objective of the scheme will be achieved.
Fund Manager	Sunil Singhania#	Omprakash Kuckian#	Sailesh Raj Bhan#	Sanjay Parekh, Amit Tripathi#	Sanjay Parekh, Anju Chhajer#
Benchmark	S&P BSE Small Cap	S&P BSE 100	S&P BSE 100	Crisil Balanced Fund - Aggressive Index	40% of Crisil Liquid Fund Index + 30% of Crisil Short Term Bond Fund Index + 30% in Nifty 50
Entry Load	Not Applicable. The upfront con assessment of various factors i			t to the ARN Holder directly by t	he investor, based on the investor's
Exit Load	<ul> <li>1% if redeemed or switched of units</li> <li>Nil thereafter</li> </ul>	out on or before completion of 1	load, on or before completion allotment of units. Any rede First in First Out Basis (FIFO)	nall be redeemed without any exit on of 12 months from the date of mption of units would be done on out on or before 12 months from the	
Investment Plans/ Options	Under both Direct and other than Direct plan Growth Plan - Growth Option Dividend Plan - Payout & Reinvestment Option			Under both Direct and other the Growth Plan - Growth Option Dividend Plan - Payout Opti Reinvestment Option (Adhoc, M	on (Adhoc, Monthly, Quarterly) &
Minimum Application Amount	Purchase: ₹5000 & in multiples of ₹1 thereafter	Purchase: ₹500 & in multiples of ₹1 thereafter	Purchase: ₹5000 & in multiples of ₹1 thereafter	Purchase: ₹500 & in multiples of ₹1 thereafter	Purchase: ₹5000 & in multiples of ₹1 thereafter
	Additional Purchase: ₹1000 & in multiples of ₹1 thereafter	Additional Purchase: ₹500 & in multiples of ₹1 thereafter	Additional Purchase: ₹1000 & in multiples of ₹1 thereafter	Additional Purchase: ₹500 & in multiples of ₹1 thereafter	Additional Purchase: ₹1000 & in multiples of ₹1 thereafter

Scheme Name	Reliance Banking Fund	Reliance Diversified Power Sector Fund	Reliance Media & Entertainment Fund	Reliance Pharma Fund		
Type of Scheme	An open ended Banking Sector Scheme	An open ended Power Sector Scheme	An open ended Media & Entertainment Sector Scheme	An open ended Pharma Sector Scheme		
Allotment Date	May 26, 2003	May 8, 2004	September 30, 2004	June 5, 2004		
Investment Objective	The primary investment objective of the scheme is to seek to generate continuous returns by actively investing in equity and equity related securities of companies in the Banking Sector and companies engaged in allied activities related to Banking Sector. The AMC will have the discretion to completely or partially invest in any of the type of securities stated above with a view to maximize the returns or on defensive considerations. However, there can be no assurance that the investment objective of the Scheme will be realized, as actual market movements may be at variance with anticipated trends.	The primary investment objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies in the power sector.	The primary investment objective of the scheme is to generate continuous returns by investing in equity and equity related or fixed income securities of Media & Entertainment and other associated companies.	The primary investment objective of the scheme is to seek to generate consistent returns by investing in equity and equity related or fixed income securities of Pharma and other associated companies.		
Fund Manager	Sanjay Parekh, Shrey Loonker <sup>s#</sup>	Sunil Singhania#	Sailesh Raj Bhan <sup>#</sup>	Sailesh Raj Bhan <sup>#</sup>		
Benchmark	Nifty 500 Banks Index	S&P BSE Power	Nifty 500 Media & Entertainment Index	S&P BSE Healthcare		
Entry Load	Not Applicable. The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder.					
Exit Load	<ul> <li>1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units</li> <li>Nil thereafter</li> </ul>					
Investment Plans/ Options	Under both Direct and other than Direct plan     Growth Plan - Growth Option     Dividend Plan - Payout & Reinvestment					
Minimum Application Amount	Purchase: ₹5000 & in multiples of ₹1 thereafter					
	Additional Purchase: ₹1000 & in multiples of ₹1 ther	reafter				

# Jahnvee Shah: Dedicated Fund Manager for Overseas Investments \$ Assistant Fund Manager

FUNDS AT A GLANCE					
Scheme Name	Reliance Tax Saver (ELSS) Fund	Reliance Arbitrage Advantage Fund	Reliance Japan Equity Fund	Reliance US Equity Opportunities Fund	
Type of Scheme	An open ended Equity Linked Savings Scheme	An open ended Arbitrage Scheme	An open ended Diversified Equity Scheme	An open ended Diversified Equity Scheme	
Allotment Date	September 21, 2005	October 14, 2010	August 26, 2014	July 23, 2015	
Investment Objective	generate long-term capital appreciation	The investment objective of the scheme is to generate income by taking advantage of the arbitrage opportunities that potentiall exists between cash and derivative marked and within the derivative segment alon with investments in debt securities & mone market instruments.	of Reliance Japan Equity Fur y is to provide long term capit appreciation to investors of g primarily investing in equi	nd of Reliance US Equity Opportunities Fund is to provide long term capital appreciation to investors by primarily investing in equity of and equity related securities of companies listed on recognized stock exchanges in the US and the secondary objective is to generate consistent returns by investing in debt and money market securities in India. However, there can be no assurance or guarantee that the	
Fund Manager	Ashwani Kumar <sup>#</sup>	Omprakash Kuckian <sup>#</sup>	Jahnvee Shah, Anju Chhajer	Jahnvee Shah,Anju Chhajer	
Benchmark	S&P BSE 100	Crisil Liquid Fund Index	TOPIX (Tokyo Stock Price Index)	S&P 500	
Entry Load	Not Applicable. The upfront commission of assessment of various factors including se	n investment made by the investor, if any, sharvice rendered by the ABN Holder	all be paid to the ARN Holder directly	by the investor, based on the investor's	
Exit Load	Not Applicable	<ul> <li>0.25% if redeemed/switched on or before completion of 1 month from the date of allotment of units</li> <li>Nil thereafter</li> </ul>	<ul> <li>1% if redeemed or switched out the date of allotment of units</li> <li>Nil thereafter</li> </ul>	it on or before completion of 1 year from	
Investment Plans/ Options	Under both Direct and other than Direct plan Growth Plan - Growth Option Dividend Plan - Payout (Adhoc, Annual)	Under both Direct and other than Direct plar Growth Plan - Growth Option Dividend Plan - Payout Option (Adhoc, Monthly*) & Reinvestment Option (Adhoc, Monthly*) *Monday preceding last Thursday of the month	Under both Direct and other than Growth Plan - Growth Option Dividend Plan - Payout & Reinves		
Minimum Application Amount	Purchase: ₹500 & in multiples of ₹1 thereafter Additional Purchase: ₹500 & in multiples of ₹1 thereafter	Purchase: ₹5000 & in multiples of ₹1 thereafter Additional Purchase: ₹1000 & in multiples o ₹1 thereafter	Purchase: ₹5000 & in multiples of ₹1 thereafter Additional Purchase: ₹1000 & in multiples of ₹1 thereafter		
Scheme Name	Reliance Liquidity Fund		Reliance Liquid Fund - Cash I Plan	Reliance Money Manager Fund	
Type of Scheme	An open ended Liquid Scheme	An open ended Liquid Scheme	An open ended Liquid Schemes	An open ended Income Scheme	
Allotment Date	June 16, 2005	December 9, 2003	December 7, 2001	March 20, 2007	
Investment Objective	moderate levels of risk and high liqui Accordingly, investments shall predomina	with Scheme is to generate optimal idity. returns consistent with moderate antly levels of risk and high liquidity. rket Accordingly, investments shall predominantly be made in Debt and	Scheme is to generate optimal i returns consistent with moderate evels of risk and high liquidity. I	The investment objective of the Scheme s to generate optimal returns consistent with moderate levels of risk and liquidity by investing in debt securities and money market securities.	
Fund Manager	Amit Tripathi, Vivek Sharma	Anju Chhajer#	Anju Chhajer, Vivek Sharma#	Amit Tripathi, Anju Chhajer#	
Benchmark	Crisil Liquid Fund Index	•	•	Crisil Liquid Fund Index	
Entry Load	Not Applicable. The upfront commission of assessment of various factors including se	n investment made by the investor, if any, sha ervice rendered by the ARN Holder.	all be paid to the ARN Holder directly	by the investor, based on the investor's	
Exit Load	Nil		Nil	Vil	
Investment Plans/ Options	Under both Direct and other than Direct pla Growth Plan - Growth Option Dividend Plan - Payout Option (Mor Quarterly) & Reinvestment Option (D Weekly, Monthly, Quarterly)	Growth Plan - Growth Option Dividend Plan - Payout Option (Mor	nthly, Quarterly) & Reinvestment ly)	Jnder both Direct and other than Direct Jlan Growth Plan - Growth Option Dividend Plan - Payout Option (Adhoc, Weekly, Monthly, Quarterly) & Reinvestment Option (Adhoc, Daily, Weekly, Monthly, Quarterly)	
Minimum Application Amount	Purchase: Daily Dividend Option - ₹10000 & in multi of ₹1 thereafter Other Plans and Options - ₹5000 & in multi of ₹1 thereafter Additional Purchase: Daily Dividend Option - ₹10000 & in multi of ₹1 thereafter Other Plans and Options - ₹1000 & in multi of ₹1 thereafter	Weekly Dividend Option - ₹5000 & in r Other Plans and Options - ₹100 and in Additional Purchase: Daily Dividend Option- ₹10000 & in m Weekly Dividend Option- ₹10000 & in n Other Plans and Options- ₹100 & in m	ultiples of ₹1 thereafter nultiples of ₹1 thereafter multiples of ₹1 thereafter ultiples of ₹1 thereafter nultiples of ₹1 thereafter ultiples of ₹1 thereafter	Purchase: Daily Dividend Option - ₹10000 & in multiples of ₹1 thereafter Weekly Dividend Option - ₹5000 & in multiples of ₹1 thereafter Dther Plans and Options - ₹500 and in multiples of ₹1 thereafter Additional Purchase: Daily Dividend Option - ₹10000 & in multiples of ₹1 thereafter Weekly Dividend Option - ₹1000 & in multiples of ₹1 thereafter Dther Plans and Options - ₹100 & in multiples of ₹1 thereafter	

FUNDS AT A GLANCE						
Scheme Name	Reliance Medium Term Fund	Reliance Banking Fund	& PSU Debt	Reliance Floating Rate Fund Term Plan	I - Short	Reliance Short Term Fund
Type of Scheme	An open ended Income Scheme with no assured returns	An open ended Inco	ome Scheme	An open ended Income Schen	ne	An open ended Income Scheme
Allotment Date	September 14, 2000	May 15, 2015		April 27, 2004		December 18, 2002
Investment Objective	The primary investment objective of the scheme is to generate regular income in order to make regular dividend payments to unitholders and the secondary objective is growth of capital.	to medium term horizon through investments in debt and money market instruments of various maturities, consisting predominantly of securities issued by entities such as Banks, Public Sector Undertakings (PSUs) and Public Financial Institutions (PFIs). However, there can be no assurance or guarantee that the investment objective of the Scheme will be achieved.		The primary investment obj scheme is to generate re through investment in a portio substantially of Floating Rate L (including floating rate sec Money Market Instruments an Debt Instruments swapped for returns). The scheme shall also Rate Debt Securities (includin securitised debt, Money Mark and Floating Rate Debt Instrum for fixed returns).	gular income lio comprising Debt Securities uritised debt, nd Fixed Rate r floating rate invest in Fixed g fixed rate et Instruments	The primary investment objective of the scheme is to generate stable returns for investors with a short term investment horizon by investing in fixed income securitites of a short term maturity.
Fund Manager	Amit Tripathi, Anju Chhajer#	Anju Chhajer, Vivek S	iharma#	Amit Tripathi, Vivek Sharma*		Prashant Pimple#
Benchmark	Crisil Short Term Bond Fund Index	Crisil Short Term Bon	Id Fund Index	Crisil Liquid Fund Index		Crisil Short Term Bond Fund Index
Entry Load	Not Applicable. The upfront commission on inv of various factors including service rendered b		nvestor, if any, shall t	be paid to the ARN Holder directly	by the investor,	based on the investor's assessment
Exit Load	<ul> <li>0.50%, if units are redeemed or switched out on or before completion of 7 days from the date of allotment of units.</li> <li>Nil thereafter</li> </ul>	Nil		<ul> <li>0.50%, if units are redeemed out on or before completing from the date of allotment</li> <li>Nil thereafter</li> </ul>	on of 1 month	Nil
Investment Plans/ Options	Under both Direct and other than Direct plan Growth Plan - Growth Option Dividend Plan - Payout Option (Adhoc, Weekly, Monthly, Quarterly) & Reinvestment Option (Adhoc, Daily, Weekly, Monthly, Quarterly)	plan Growth Plan - Growth Option Dividend Plan - Payout Option		Under both Direct and other than Direct plan Growth Plan - Growth Option Dividend Plan - Payout Option (Adhoc, Weekly, Monthly, Quarterly) & Reinvestment Option (Adhoc, Daily, Weekly, Monthly, Quarterly)		Under both Direct and other than Direct plan Growth Plan - Growth Option Dividend Plan - Payout Option (Adhoc, Monthly, Quarterly) & Reinvestment Option (Adhoc, Monthly, Quarterly)
Minimum Application Amount	Purchase:       Furchase: ₹5000 & in multiples of ₹1         Growth Plan - ₹1000 & in multiples of ₹1       Additional Purchase: ₹1000 & in multiples of ₹1         thereafter       Additional Purchase: ₹1000 & in multiples of ₹1         wittiples of ₹1       thereafter         Additional Purchase: ₹1000 & in multiples of ₹1       thereafter         Additional Purchase: ₹1000 & in multiples of ₹1       thereafter					
Scheme Name	Reliance Regular Savings Fund - Debt Op	ption	Reliance Corpor	ate Bond Fund	Reliance Income Fund	
Type of Scheme	An open ended scheme		An open ended In	· · ·		ed Income Scheme
Allotment Date	June 8, 2005		June 26, 2014		January 1, 19	998
Investment Objective	The primary investment objective of this option returns consistent with moderate level of risk, complemented by capital appreciation of the investments shall predominantly be made in I Instrument.	poption is to generate optimal of risk. This income may be of the portfolio. Accordingly le in Debt & Money Market to maximizing in optimum balance The scheme w predominantly in maturities and acr		ncome through investments debt and money market arious maturities with a view ncome while maintaining the of yield, safety and liquidity. rould focus its investments corporate bonds of various ross ratings for the purpose of ncome and capital appreciation.	is to generat moderate lev complemented the portfolio.	nvestment objective of the scheme e optimal returns consistent with el of risk. This income may be d by capital appreciation of Accordingly, investments shall be made in Debt & Money Market
Fund Manager	Prashant Pimple <sup>#</sup>		Prashant Pimple*	Prashant Pimple <sup>#</sup>		le#
Benchmark	Crisil Composite Bond Fund Index		Crisil Composite B	ond Fund Index	Crisil Composi	te Bond Fund Index
Entry Load	Not Applicable. The upfront commission on inv of various factors including service rendered b		nvestor, if any, shall t	be paid to the ARN Holder directly	by the investor,	based on the investor's assessment
Exit Load	10% of the units allotted shall be redeemed on or before completion of 12 months from the units. Any redemption in excess of such limit if from the date of allottment shall be subject to the Redemption of units would be done on First in	<ul> <li>10% of the units allotted shall be redeemed without any exit load, on or before completion of 12 months from the date of allotment of units. Any redemption in excess of such limit in the first 12 months from the date of allotment shall be subject to the following exit load. Redemption of units would be done on First in First out Basis (FIFO):</li> <li>1% if redeemed within 12 months from the date of allotment of units</li> <li>Nil, thereafter</li> <li>Nil, thereafter</li> </ul>		Nil		
Investment Plans/ Options	Under both Direct and other than Direct plan Dividend Plan - Payout Option (Adhoc, Quarterly) & Reinvestment Option (Adhoc, Quarterly)			Growth Plan - Dividend Plan Half yearly, An	rect and other than Direct plan Growth Option - Payout Option (Monthly, Quarterly, nual) & Reinvestment Option terly, Half yearly, Annual)	
Minimum Application Amount	Additional Purchase: ₹500 & in multiples of ₹1 thereafter A		Purchase: ₹5000 & in multiples of ₹1 thereafter Additional Purchase: ₹1000 & in multiples of ₹1 thereafter		(Monthly, Quarterly, Half yearly, Annual) Purchase: Growth Option - ₹5000 & in multiples of ₹1 thereafter Monthly Dividend option - ₹25000 & in multiples of ₹1 thereafter Quarterly Dividend option - ₹10000 & in multiples of ₹1 thereafter Half Yearly Dividend option - ₹5000 & in multiples of ₹1 thereafter Annual Dividend option - ₹5000 & in multiples of ₹1 thereafter. Additional Purchase: ₹1000 & in multiples of ₹1 thereafter	

FUNDS AT A GLANCE							
Scheme Name	Reliance Dynamic Bond Fund	Reliance Gilt Securities Fund	Reliance Monthly Income Plan				
Type of Scheme	An open ended Income Scheme	An open ended Government Securities Scheme	An open ended Fund. Monthly Income is not assured & is subject to the availability of distributable surplus				
Allotment Date	November 15, 2004	August 22, 2008	December 29, 2003				
Investment Objective	The primary investment objective of the scheme is to generate optimal returns consistent with moderate levels of risk. This income may be complemented by capital appreciation of the portfolio. Accordingly, investments shall predominantly be made in Debt & Money Market Instruments.	The primary investment objective of the scheme is to generate optimal credit risk-free returns by investing in a portfolio of securities issued and guaranteed by the Central Government and State Government.	The primary investment objective of the scheme is to generate regular income in order to make regular dividence payments to unitholders and the secondary objective is growth of capital.				
Fund Manager	Prashant Pimple <sup>#</sup>	Prashant Pimple#	Amit Tripathi, Sanjay Parekh <sup>#</sup>				
Benchmark	Crisil Composite Bond Fund Index	I-Sec Li-BEX	Crisil MIP Blended Fund Index				
Entry Load		Not Applicable. The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder.					
Exit Load	<ul> <li>1% of the applicable NAV if redeemed or switched out on or before completion of 12 months from the date of allotment of units</li> <li>Nil thereafter</li> </ul>	Nil	<ul> <li>10% of the units allotted shall be redeemed without any exit load, on or before completion of 12 months from the date of allotment of units. Any redemption in excess of such limit in the first 12 months from the date of allotment shall be subject to the following exit load. Redemption of units would be done on First in First out Basis (FIFO):</li> <li>1% if redeemed or switched out on or before 12 months from the date of allotment of units.</li> <li>Nil thereafter</li> </ul>				
Investment Plans/ Options	Under both Direct and other than Direct plan Growth Plan - Growth Option Dividend Plan - Payout Option (Adhoc, Quarterly) & Reinvestment Option (Adhoc, Quarterly)	Under both Direct and other than Direct plan Growth Plan - Growth option Dividend Plan - Monthly Dividend (Payout & Reinvestment option) Provident Fund (PF) Option - Automatic Capital Appreciation Payout Option (ACAPO), Defined Maturity Date Option (DMDO), Automatic Annual Reinvestment Option (AARO)	Under both Direct and other than Direct plan Growth Plan - Growth Option Dividend Plan - Payout Option (Monthly, Quarterly) & Reinvestment Option (Monthly, Quarterly)				
Minimum Application Amount	Purchase: ₹5000 & in multiples of ₹1 thereafter Additional Purchase: ₹1000 & in multiples of ₹1 the	preafter	·				

Scheme Name	R* Shares Banking ETF	<b>R*Shares Nifty ETF</b>	<b>R*Shares Sensex ETF</b>	R*Shares CNX 100 ETF	<b>R*Shares Consumption ETF</b>
Type of Scheme	An open ended, exchange listed, index linked scheme (tracking Nifty Bank)	An open ended Index Exchange Traded Fund [Rajiv Gandhi Equity Savings Scheme (RGESS) Qualified Scheme]	An open ended Index Exchange Traded Fund [Rajiv Gandhi Equity Savings Scheme (RGESS) Qualified Scheme]	An open ended Index Exchange Traded Fund [Rajiv Gandhi Equity Savings Scheme (RGESS) Qualified Scheme]	An open ended Index Exchange Traded Fund
Allotment Date	June 19, 2008	November 22, 2013	September 24, 2014	March 22, 2013	April 3, 2014
Investment Objective	The investment objective of the scheme is to provide returns that, before expenses, closely correspond to the total returns of the securities as represented by the Nifty Bank Index. However, the performance of Scheme may differ from that of the underlying index due to tracking error. There can be no assurance or guarantee that the investment objective of the scheme will be achieved.	The investment objective of the scheme is to provide investment returns that, before expenses, closely correspond to the total returns of the securities as represented by the Nifty 50 Index, subject to tracking errors. However, there can be no assurance or guarantee that the investment objective of the Scheme will be achieved.	The investment objective of the scheme is to provide investment returns closely corresponding to the total returns of the securities as represented by the S&P BSE Sensex Index before expenses, subject to tracking errors. However, there can be no assurance or guarantee that the investment objective of the Scheme will be achieved.	The investment objective of the scheme is to provide investment returns that, before expenses, closely correspond to the total returns of the securities as represented by the Nifty 100 Index, subject to tracking errors. However, there can be no assurance or guarantee that the investment objective of the Scheme will be achieved.	The investment objective of the scheme is to provide investment returns that, before expenses, closely correspond to the total returns of the securities as represented by the Nifty India Consumption Index, subject to tracking errors. However, there can be no assurance or guarantee that the investment objective of the Scheme will be achieved.
Fund Manager	Omprakash Kuckian	Omprakash Kuckian	Omprakash Kuckian	Omprakash Kuckian	Omprakash Kuckian
Benchmark	Nifty Bank	Nifty 50	S&P BSE Sensex	Nifty 100	Nifty India Consumption
Entry Load	Not Applicable. The upfront con assessment of various factors			d to the ARN Holder directly by th	he investor, based on the investor's
Exit Load	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Investment Plans/ Options	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Minimum Application Amount	Through Exchange - One Unit Directly with the Mutual Fund - In creation unit size viz. 1000 units	Through Exchange - One Unit Directly with the Mutual Fund - In creation unit size viz. 50,000 units	Through Exchange - One Unit Directly with the Mutual Fund - In creation unit size viz. 10,000 units	Through Exchange - One Unit Directly with the Mutual Fund - In creation unit size viz. 100,000 units	Through Exchange - One Unit Directly with the Mutual Fund - In creation unit size viz. 150,000 units

	FUNDS AT A GLANCE					
Scheme Name	R*Shares Dividend Opportunities ETF	R*Shares NV20 ETF	R*Shares Long Term Gilt ETF	R*Shares Gold ETF		
Type of Scheme	An open ended Index Exchange Traded Fund	An open ended Index Exchange Traded Fund [Rajiv Gandhi Equity Savings Scheme (RGESS) Qualified Scheme]	An open ended Index Exchange Traded Fund	An open ended Gold Exchange Traded Fund		
Allotment Date	April 15, 2014	June 18, 2015	July 5, 2016	November 21, 2007		
Investment Objective	The investment objective of the scheme is to provide investment returns that, before expenses, closely correspond to the total returns of the securities as represented by the Nifty Dividend Opportunities 50 Index, subject to tracking errors. However, there can be no assurance or guarantee that the investment objective of the Scheme will be achieved.	The investment objective of the scheme is to provide investment returns closely corresponding to the total returns of the securities as represented by the Nifty 50 Value 20 Index before expenses, subject to tracking errors. However, there can be no assurance or guarantee that the investment objective of the Scheme will be achieved.	The investment objective of the scheme is to provide investment returns closely corresponding to the total returns of the securities as represented by the Nifty 8-13 yr G-Sec Index before expenses, subject to tracking errors. However, there can be no assurance or guarantee that the investment objective of the Scheme will be achieved.	The investment objective is to seek to provide returns that closely correspond to returns provided by price of gold through investment in physical Gold (and Gold related securities as permitted by Regulators from time to time). However, the Performance of the scheme may differ from that of the domestic prices of Gold due to expenses and or other related factors. However, there can be no assurance that the investment objective of the Scheme will be achieved.		
Fund Manager	Omprakash Kuckian	Omprakash Kuckian	Prashant Pimple	Omprakash Kuckian		
Benchmark	Nifty Dividend Opportunities 50	Nifty 50 Value 20	Nifty 8 -13 yr G-Sec Index	Domestic Price of Gold		
Entry Load	Not Applicable. The upfront commission or assessment of various factors including se	<b>,</b>	any, shall be paid to the ARN Holder direc	tly by the investor, based on the investor's		
Exit Load	Not Applicable	Not Applicable	Not Applicable	Not Applicable		
Investment Plans/ Options	Not Applicable	Not Applicable	Not Applicable	Dividend Payout Option		
Minimum Application Amount	Through Exchange - One Unit Directly with the Mutual Fund - In creation unit size viz. 150,000 units	Through Exchange - One Unit Directly with the Mutual Fund - In creation unit size viz. 6000 units	Through Exchange - One Unit Directly with the Mutual Fund - In creation unit size viz. 250,000 units	Through Exchange - One Unit Directly with the Mutual Fund - In creation unit size viz. 1000 units		

Scheme Name	Reliance Gold Savings Fund	Reliance Retirement Fund - Wealth Creation Scheme	Reliance Retirement Fund - Income Generation Scheme		
Type of Scheme	An open ended Fund of Fund Scheme	An open ended notified tax savings cum pension scheme with no assured returns	An open ended notified tax savings cum pension scheme with no assured returns		
Allotment Date	March 7, 2011	February 11, 2015	February 11, 2015		
Investment Objective	The investment objective of the Scheme is to seek to provide returns that closely correspond to returns provided by R* Shares Gold ETF.	The investment objective of the scheme is to provide capital appreciation and consistent income to the investors which will be in line with their retirement goals by investing in a mix of securities comprising of equity, equity related instruments and fixed income securities. However, there can be no assurance or guarantee that the investment objective of the Scheme will be achieved.	The investment objective of the scheme is to provide capital appreciation and consistent income to the investors which will be in line with their retirement goals by investing in a mix of securities comprising of equity, equity related instruments and fixed income securities. However, there can be no assurance or guarantee that the investment objective of the Scheme will be achieved.		
Fund Manager	Omprakash Kuckian	Sanjay Parekh, Anju Chhajer#	Sanjay Parekh, Anju Chhajer#		
Benchmark	Domestic Price of Gold	S&P BSE 100	Crisil MIP Blended Fund Index		
Entry Load	Not Applicable. The upfront commission on investment assessment of various factors including service render		lolder directly by the investor, based on the investor's		
Exit Load	<ul> <li>2% if redeemed or switched out on or before completion of 1 year from the date of allotment of units</li> <li>Nil thereafter</li> </ul>	<ul> <li>1% if redeemed/switched out from Reliance Retirement Fund before attainment of 60 years of age</li> <li>Nil in case of Auto SWP/Redemption/Switch out from Reliance Retirement Fund on or after attainment of 60 years of age or after completion of 5 year lock in period, whichever is later</li> <li>Nil in case of switch made from Wealth Creation Scheme to Income Generation Scheme or vice versa</li> <li>Nil in case of Auto Transfer from Wealth Creation Scheme to Income Generation Scheme (Note: Age will be computed with reference to years completed on the date of transaction)</li> </ul>			
Investment Plans/ Options	Under both Direct and other than Direct plan Growth Plan - Growth Option Dividend Plan - Payout & Reinvestment Option	Under both Direct and other than Direct plan Growth Plan - Growth Option Dividend Plan - Payout Option			
Minimum Application Amount	Purchase: ₹5000 & in multiples of ₹1 thereafter Additional Purchase: ₹1000 & in multiples of ₹1 thereafter	Dividend Plan - Payout Option Purchase: ₹5000 and in multiples of ₹500 thereafter Additional Purchase: ₹1000 & in the multiple of ₹500 thereafter			

#### **DISCLAIMERS, STATUTORY DETAILS & RISK FACTORS**

Exit Load – If charged, the same shall be credited to the scheme immediately net of service tax, if any.

^Expense Ratio - Calculated as per AMFI guidelines. Expense ratio excludes service tax on management fees.

Kindly refer addendum no. 63 dated September 28, 2012 for details about discontinued plan. Direct plan got introduced w.e.f. 01/01/2013. Kindly refer addendum no. 95 dated December 31, 2012 for details about direct plan.

Kindly refer addendum no. 66 dated June 11, 2015 for details about discontinued bonus plan/option.

#### Scheme Related Disclosures

Fundamental attributes of Reliance Vision Fund have been changed w.e.f. September 7, 2013. For more details investors advised to refer Notice cum Addendum no. 38 dated July 31, 2013.

Reliance Equity Advantage Fund was launched on August 8, 2007. Subsequently the key features of the Scheme have been changed w.e.f. August 26, 2011. The Scheme was renamed as Reliance Top 200 Fund.

Reliance Index Fund - Sensex Plan and Nifty Plan were launched on February 8, 2005. Subsequently the trustees of RMF (w.e.f. April 18, 2008) changed the features of the scheme and renamed the same as Reliance Quant Plus Fund. For more details on the features of Reliance Quant Plus Fund please refer addendum to the offer document dated March 17, 2008.

Reliance Equity Fund was launched on March 28, 2006. Subsequently the key features of the Scheme have been changed w.e.f January 22, 2014 and the Scheme was renamed as Reliance Focused Large Cap Fund. For further details refer Notice cum Addendum No. 92 dated December 13, 2013.

Reliance Long Term Equity Fund was launched on December 26, 2006. Subsequently the benchmark of the Fund has been changed from S&P BSE 200 to S&P BSE Mid Cap w.e.f. August 21, 2012. Please refer addendum no. 48 published on August 18, 2012. Also the key features of the Scheme have been changed w.e.f. January 22, 2015, and the Scheme has been renamed as Reliance Mid & Small Cap Fund. Benchmark of the Scheme has changed to S&P BSE MidSmall Cap w.e.f. September 1, 2015.

Reliance Regular Savings Fund - Hybrid Option was launched on June 8, 2005 and subsequently Hybrid Option has been changed to Balanced Option w.e.f. January 13, 2007. Consequently the benchmark of Reliance Regular Saving Fund - Balanced Option has been changed to Crisil Balanced Fund Index from Crisil MIP Blended Fund Index with effect from February 21, 2007.

Reliance Banking Fund was launched on May 28, 2003. Subsequently the key features of the Scheme have been changed w.e.f. September 5. 2012. Please refer addendum no. 39 released on July 31, 2012.

Reliance Diversified Power Sector Fund was launched on May 8, 2004. Subsequently the fundamental attributes of the scheme were changed w.e.f. September 7, 2013. For more details investors advised to refer Notice cum Addendum no. 40 dated August 1, 2013.

Reliance Liquid Fund - Cash Plan was launched on December 7, 2001. Subsequently the key features of the Scheme have been changed w.e.f November 9, 2010.

Reliance Floating Rate Fund was launched on September 2, 2004. Subsequently the key features of the Scheme have been changed w.e.f. May 24, 2010, the Scheme was renamed as Reliance Floating Rate Fund - Short Term Plan.

Reliance Short Term Fund was launched on December 18, 2002. Subsequently the key features of the Scheme (asset allocation pattern and benchmark) have been changed w.e.f. June 1, 2013. Refer Notice cum Addendum No 4 published on April 24, 2013, for further details.

The key features of Reliance Gilt Securities Fund having Short Term Plan and Long Term Plan have been changed w.e.f. August 22, 2008. Pursuant to the changes, the scheme will have Retail Plan and Institutional Plan. For more details please refer to the Addendum dated July 21, 2008.

The investors of Reliance Gold Saving Fund will be bearing the recurring expenses of the scheme, in addition to the expenses of underlying scheme.

**Disclaimer:** The Fact sheet "Fundamentals" is meant for general reading purpose only and is not meant to serve as a professional guide for the readers. This document has been prepared on the basis of publicly available information, internally developed data and other sources believed to be reliable. The Sponsor, the Investment Manager, the Trustee or any of their respective directors, employees, affiliates or representatives ("entities & their affiliates") do not assume any responsibility for, or warrant the authenticity, accuracy, completeness, adequacy and reliability of such information. Whilst no action has been solicited based upon the information provided herein; due care has been taken to ensure that the facts are accurate and opinions given are fair and reasonable. This information is not intended to be an offer or solicitation for the purchase or sale of any financial product or instrument. Recipients of this information are advised to rely on their own analysis, interpretations & investigations. Readers are also advised to seek independent professional advice order to arrive at an informed investment decision. Entities & their affiliates shall not be liable for any direct, indirect, special, incidental, consequential, punitive or exemplary damages, including loss of profits, arising in any way from the information contained in this material. Entities & their affiliates including persons involved in the preparation or issuance of this material may from time to time have long or short positions in and buy or sell the securities there of, of company(ies)/ specific economic sectors mentioned herein. NAV of the plan/option of certain schemes are not provided for certain cases as the NAV was not computed because there were no investors as on the date on which the NAV details are provided.

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

#### **How To Read Factsheet**

Fund Manager: An employee of the asset management company such as a mutual fund or life insurer, who manages investments of the scheme. He is usually part of a larger team of fund managers and research analysts.

Application Amount for Fresh Subscription: This is the minimum investment amount for a new investor in a mutual fund scheme.

Minimum Additional Amount: This is the minimum investment amount for an existing investor in a mutual fund scheme.

Yield to Maturity: The Yield to Maturity or the YTM is the rate of return anticipated on a bond if held until maturity. YTM is expressed as an annual rate. The YTM factors in the bond's current market price, par value, coupon interest rate and time to maturity.

**SIP:** SIP or systematic investment plan works on the principle of making periodic investments of a fixed sum. It works similar to a recurring bank deposit. For instance, an investor may opt for an SIP that invests Rs 500 every 15th of the month in an equity fund for a period of three years.

**NAV:** The NAV or the net asset value is the total asset value per unit of the mutual fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day. It is the value at which the investor enters or exits the mutual fund.

**Benchmark:** A group of securities, usually a market index, whose performance is used as a standard or benchmark to measure investment performance of mutual funds, among other investments. Some typical benchmarks include the Nifty, Sensex, BSE200, BSE500, 10-Year Gsec.

Entry Load: A mutual fund may have a sales charge or load at the time of entry and/or exit to compensate the distributor/agent. Entry load is charged at the time an investor purchases the units of a mutual fund. The entry load is added to the prevailing NAV at the time of investment.

For instance, if the NAV is Rs. 100 and the entry load is 1 %, the investor will enter the fund at Rs. 101.

Note: SEBI, vide circular dated June 30, 2009 has abolished entry load and mandated that the upfront commission to distributors will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor.

**Exit Load:** Exit load is charged at the time an investor redeems the units of a mutual fund. The exit load is deducted from the prevailing NAV at the time of redemption. For instance, if the NAV is Rs. 100 and the exit load is 1 %, the redemption price would be Rs.99 per unit.

Modified Duration: Modified duration is the price sensitivity and the percentage change in price for a unit change in yield.

Standard Deviation: Standard deviation is a statistical measure of the range of an investment's performance. When a mutual fund has a high standard deviation, its means its range of performance is wide, implying greater volatility.

Sharpe Ratio: The Sharpe Ratio, named after its founder, the Nobel Laureate William Sharpe, is a measure of risk-adjusted returns. It is calculated using standard deviation and excess return to determine reward per unit of risk.

Beta Ratio (Portfolio Beta): Beta is a measure of an investment's volatility vis-a-vis the market. Beta of less than 1 means that the security will be less volatile than the market. A beta of greater than 1 implies that the security's price will be more volatile than the market.

Average portfolio PE (Average P/E): It is price to earnings ratio of the stocks calculated for the entire portfolio on a weighted average basis.

Average portfolio price to book ratio (Average P/BV): It is price to book value of the stocks calculated for the entire portfolio on a weighted average basis.

Average portfolio dividend yield (Average Dividend Yield): It is dividend yield of the stocks calculated for the entire portfolio on a weighted average basis.

Net Equity: Net equity level is the net equity exposure percentage adjusted for any derivative positions in stocks or index for hedging or rebalancing purpose.

R Squared: It is a statistical measure of how closely the portfolio returns are correlated with its benchmark.

AUM: AUM or assets under management refers to the recent/ updated cumulative market value of investments managed by a mutual fund or any investment firm.

Holdings: The holdings or the portfolio is a mutual fund's latest or updated reported statement of investments/securities. These are usually displayed in terms of percentage to net assets or the rupee value or both. The objective is to give investors an idea of where their money is being invested by the fund manager.

**Nature of Scheme:** The investment objective and underlying investments determine the nature of the mutual fund scheme. For instance, a mutual fund that aims at generating capital appreciation by investing in stock markets is an equity fund or growth fund. Likewise, a mutual fund that aims at capital preservation by investing in debt markets is a debt fund or income fund. Each of these categories may have subcategories.

Rating Profile: Mutual funds invest in securities after evaluating their creditworthiness as disclosed by the ratings. A depiction of the mutual fund in various investments based on their ratings becomes the rating profile of the fund. Typically, this is a feature of debt funds.



# **FUTURE IS CASHLESS**

# **BUT YOUR MONEY SHOULD GROW TOO!**

Presenting Reliance Simply Save App :

- Aim to earn attractive returns on your idle money
- Invest and withdraw money in one click, 365 days, 24\*7



# Contact your financial advisor or

# **Download Simply Save App /** give a missed call on 8080 944 787





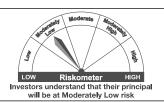
Maximum amount applicable for Instant Redemption Facility will be up to Rs. 2 lacs; or 95% for folios without Any Time Money card (50% for folios with Any Time Money Card) of the Clear Current Value of investments. Conditions Apply

Reliance Money Manager Fund (An Open Ended Income Scheme) is suitable for investors who are seeking\*:

• Income over short term

• Investment in debt and money market instruments

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



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