

RELIANCE

MUTUAL  
FUND

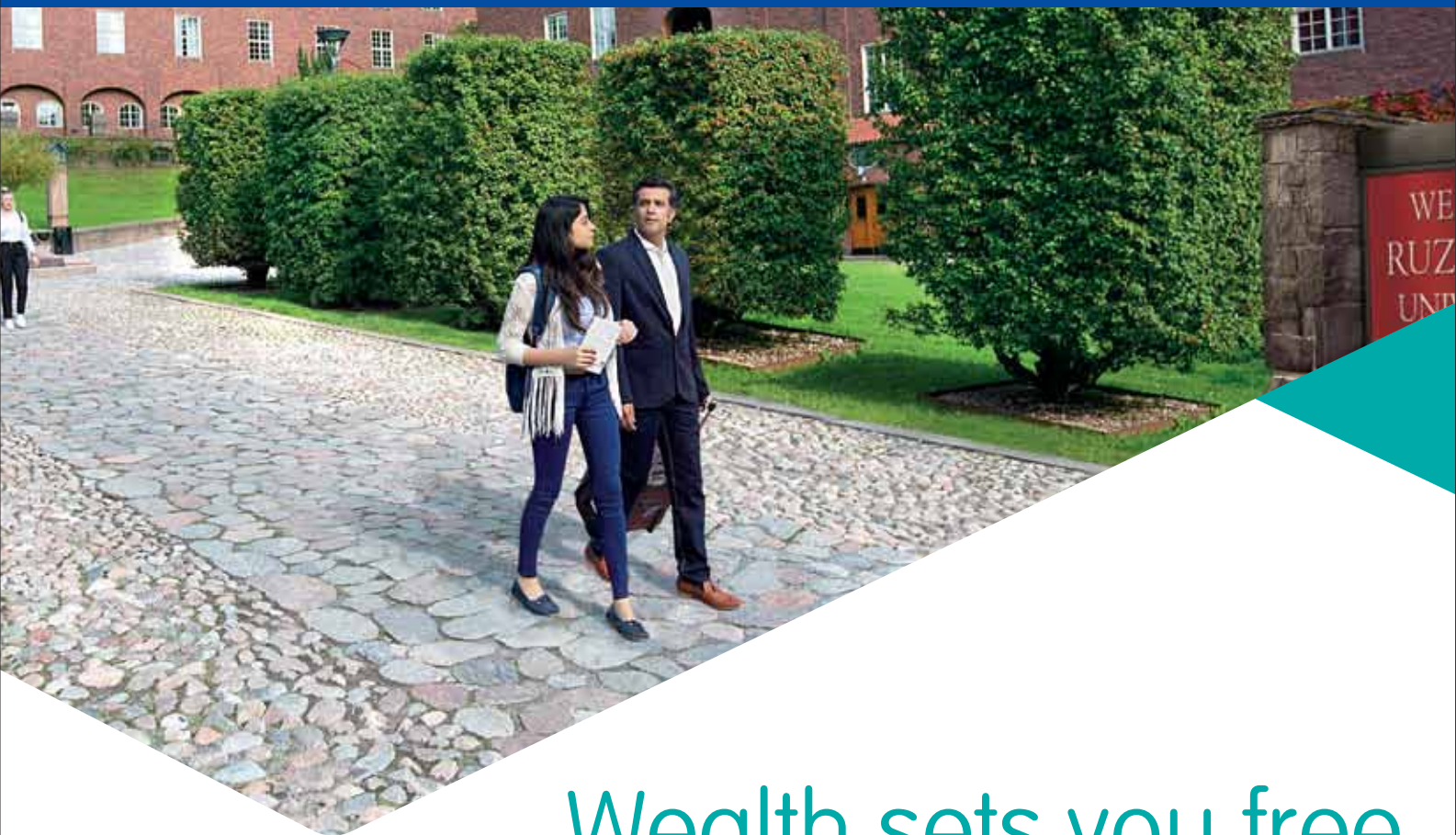
Wealth Sets You Free

Reliance Nippon Life Asset Management Limited  
(formerly Reliance Capital Asset Management Limited)

# FUNDAMENTALS

Your monthly update on our Mutual Fund Schemes

October 2017



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



# FUNDAMENTALS

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## Equity - Diversified Large Cap

## Details as on September 30, 2017

## Type of Scheme

An open ended Equity Growth Scheme

## Current Investment Philosophy

Reliance Vision is large cap oriented fund with tactical exposure to mid caps. The fund attempts to invest in high quality businesses who are market leaders in their respective sectors, with a proven track record across market conditions. Large cap stocks endeavor to provide stability & liquidity to the portfolio and mid caps allocation can potentially generate superior returns. Backed by Fund Management expertise & growth oriented strategy, the fund endeavors to generate superior risk adjusted returns over the long term.

## Date of Allotment

October 8, 1995

## Fund Manager

Ashwani Kumar

## Benchmark

S&amp;P BSE 100

## Fund Size

Monthly Average: ₹ 3,345.44 Cr

Month End: ₹ 3,278.98 Cr

## NAV as on September 29, 2017

Growth Plan	₹ 549.3873
Dividend Plan	₹ 47.0284
Bonus Option	₹ 92.5285
Institutional Dividend Plan	₹ 303.2198
Direct - Growth Plan	₹ 566.3096
Direct - Dividend Plan	₹ 48.9132
Direct - Bonus Option	₹ 96.0138

## Volatility Measures

Standard Deviation	4.35
Beta	1.04
Sharpe Ratio	0.12

Note: The above measures have been calculated using monthly rolling returns for 36 months period with 6.05% risk free return (FBIL Overnight MIBOR as on 29/09/2017).

Portfolio Turnover (Times) 0.93

Expense Ratio<sup>^</sup>

Regular/Other than Direct	2.03
Direct	1.38

## Load structure

Entry Load: Nil

Exit Load: Nil (w.e.f. Oct 03, 2017)

Special Feature: Reliance Any Time Money Card

Please refer page no. 74 for explanation on symbol: ^ @ and \*\* wherever available

## Portfolio as on September 30, 2017

Company/Issuer	% of Assets
<b>Auto</b>	
TVS Motor Company Limited*	8.66
Tata Motors Limited	2.87
<b>Auto Ancillaries</b>	
Automotive Axles Limited	1.97
Federal-Mogul Goetze (India) Limited.	1.37
<b>Banks</b>	
State Bank of India*	9.27
HDFC Bank Limited*	8.33
ICICI Bank Limited*	6.42
Axis Bank Limited	1.47
Bank of Baroda	1.13
<b>Cement</b>	
Ambuja Cements Limited*	4.02
<b>Chemicals</b>	
Linde India Limited	1.55
<b>Consumer Non Durables</b>	
ITC Limited*	5.03
<b>Ferrous Metals</b>	
Tata Steel Limited*	8.60
<b>Industrial Capital Goods</b>	
Honeywell Automation India Limited*	4.73
ABB India Limited	2.30
GE T&D India Limited	1.74
BEML Limited	1.18

Company/Issuer	% of Assets
<b>Industrial Products</b>	
Bharat Forge Limited	2.20
<b>Non - Ferrous Metals</b>	
Vedanta Limited	1.73
<b>Pesticides</b>	
UPL Limited	2.14
<b>Petroleum Products</b>	
Bharat Petroleum Corporation Limited	1.44
Indian Oil Corporation Limited	1.10
<b>Pharmaceuticals</b>	
Divi's Laboratories Limited	1.41
Cipla Limited	1.13
<b>Software</b>	
Infosys Limited*	5.80
Tata Consultancy Services Limited*	2.88
HCL Technologies Limited	1.85
<b>Telecom - Services</b>	
Bharti Airtel Limited	2.47
<b>Commercial Paper</b>	5.59
Aditya Birla Finance Limited	2.27
HDB Financial Services Limited	1.51
L&T Finance Limited	1.06
Tata Capital Financial Services Limited	0.76
<b>Equity Less Than 1% of Corpus</b>	1.01
<b>Cash and Other Receivables</b>	(1.36)
<b>Grand Total</b>	100.00

\*Top 10 Holdings

## SIP - If you invested ₹ 10000 every month in RVF

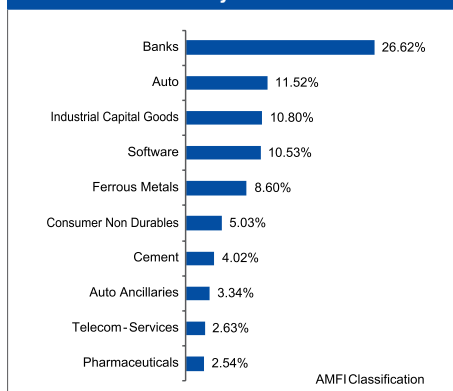
	Since Inception	20 Years	15 Years	10 Years	5 Years	3 Years	1 Year
Total Amount Invested (₹)	2,640,000	2,400,000	1,800,000	1,200,000	600,000	360,000	120,000
Market Value (₹)	41,406,773	29,082,677	7,739,355	2,436,490	927,028	442,465	133,726
Scheme Return (%)	21.03	21.31	17.11	13.64	17.62	14.11	23.11
B: S&P BSE 100 Return (%)	13.33	13.80	13.53	10.87	12.35	11.50	17.07
AB: S&P BSE Sensex Return (%)	12.26	12.75	12.64	9.63	9.98	8.62	13.80
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 56-63. For Fund manager wise scheme performance refer page 64-66

## Industry Allocation



## Dividend History

Record Date	Rate (₹/ Unit)	Cum Dividend NAV	Ex-Dividend NAV
<b>Dividend Plan</b>			
13-Jan-17	4.25	43.2931	39.0431
15-Jan-16	4.50	40.9070	36.4070
16-Jan-15	5.00	52.8545	47.8545
<b>Direct - Dividend Plan</b>			
13-Jan-17	4.25	44.6611	40.4111
15-Jan-16	4.50	41.7853	37.2853
16-Jan-15	5.00	53.6114	48.6114

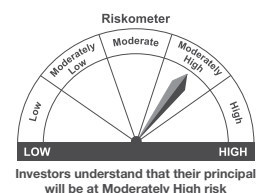
Past performance may or may not be sustained in future. Pursuant to dividend payment, NAV falls to the extent of payout & statutory levy (if applicable). Face Value-₹10.

## 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.





## Equity - Diversified Large Cap

## Details as on September 30, 2017

## 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 8, 2007

## Fund Manager

Sailesh Raj Bhan, Ashwani Kumar

## Benchmark

S&amp;P BSE 200

## Fund Size

Monthly Average: ₹ 4,661.89 Cr

Month End: ₹ 4,796.82 Cr

## NAV as on September 29, 2017

Growth Plan	₹ 29.9708
Dividend Plan	₹ 16.0217
Bonus Option	₹ 29.9708
Institutional Bonus Option	₹ 30.9152
Direct - Growth Plan	₹ 31.1989
Direct - Dividend Plan	₹ 19.9160
Direct - Bonus Option	₹ 31.1989

## Volatility Measures

Standard Deviation	4.22
Beta	1.03
Sharpe Ratio	0.13

Note: The above measures have been calculated using monthly rolling returns for 36 months period with 6.05% risk free return (FBI Overnight MIBOR as on 29/09/2017).

Portfolio Turnover (Times) 1.58

Expense Ratio<sup>^</sup>

Regular/Other than Direct	2.00
Direct	1.15

## 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

Please refer page no. 74 for explanation on symbol: ^ @ and \*\* wherever available

## Portfolio as on September 30, 2017

Company/Issuer	% of Assets
<b>Auto</b>	
Mahindra & Mahindra Limited	2.63
Ashok Leyland Limited	1.96
TVS Motor Company Limited	1.58
<b>Auto Ancillaries</b>	
Amara Raja Batteries Limited	1.48
<b>Banks</b>	
State Bank of India*	5.57
HDFC Bank Limited*	5.22
Axis Bank Limited*	4.06
ICICI Bank Limited*	3.53
Kotak Mahindra Bank Limited	1.40
<b>Cement</b>	
ACC Limited	2.81
<b>Construction Project</b>	
Larsen & Toubro Limited*	3.19
NCC Limited	1.24
<b>Consumer Non Durables</b>	
ITC Limited*	4.53
Nestle India Limited	1.29
<b>Ferrous Metals</b>	
Tata Steel Limited*	3.42
<b>Finance</b>	
Housing Development Finance Corporation Limited	1.65
Max Financial Services Limited	1.53
Shriram Transport Finance Company Limited	1.43
ICICI Lombard General Insurance Company Limited	1.31
ICICI Prudential Life Insurance Company Limited	1.16
Cholamandalam Investment and Finance Company Limited	1.09

Company/Issuer	% of Assets
<b>Gas</b>	
Petronet LNG Limited	1.84
GAIL (India) Limited	1.67
<b>Hotels, Resorts And Other Recreational Activities</b>	
The Indian Hotels Company Limited	1.58
<b>Industrial Capital Goods</b>	
ABB India Limited	1.61
GE T&D India Limited	1.15
<b>Industrial Products</b>	
Bharat Forge Limited	2.02
Cummins India Limited	1.11
<b>Media &amp; Entertainment</b>	
Zee Entertainment Enterprises Limited*	3.11
<b>Petroleum Products</b>	
Indian Oil Corporation Limited	2.55
Castrol India Limited	2.03
Reliance Industries Limited	1.40
<b>Pharmaceuticals</b>	
Divi's Laboratories Limited*	3.41
Dr. Reddy's Laboratories Limited	2.92
Sun Pharmaceutical Industries Limited	2.01
Cipla Limited	1.64
<b>Software</b>	
Infosys Limited*	4.84
HCL Technologies Limited	2.62
Info Edge (India) Limited	1.01
<b>Equity Less Than 1% of Corpus</b>	<b>4.85</b>
<b>Cash and Other Receivables</b>	<b>4.56</b>
<b>Grand Total</b>	<b>100.00</b>

\*Top 10 Holdings

## SIP - If you invested ₹ 10000 every month in RT200F

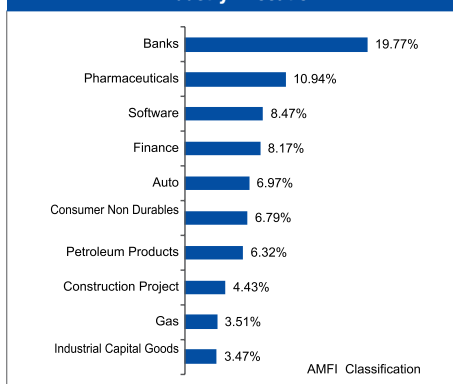
	Since Inception	10 Years	5 Years	3 Years	1 Year
Total Amount Invested (₹)	1,220,000	1,200,000	600,000	360,000	120,000
Market Value (₹)	2,670,956	2,611,909	921,958	441,319	131,684
Scheme Return (%)	14.79	14.94	17.39	13.93	19.58
B: S&P BSE 200 Return (%)	11.40	11.53	13.53	12.36	17.47
AB: S&P BSE Sensex Return (%)	9.53	9.63	9.98	8.62	13.80
Inception Date: August 8, 2007					

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 56-63. For Fund manager wise scheme performance refer page 64-66.

## Industry Allocation



## Dividend History

Record Date	Rate (₹/Unit)	Cum Dividend NAV	Ex-Dividend NAV
<b>Dividend Plan</b>			
22-Sep-17	0.17	16.2725	16.1025
24-Aug-17	0.17	16.5134	16.3434
24-Jul-17	0.17	16.8282	16.6582
<b>Direct - Dividend Plan</b>			
22-Sep-17	0.17	20.1843	20.0143
24-Aug-17	0.17	20.4247	20.2547
24-Jul-17	0.17	20.7509	20.5809

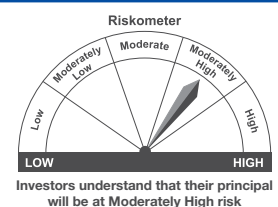
Past performance may or may not be sustained in future. Pursuant to dividend payment, NAV falls to the extent of payout & statutory levy (if applicable). Face Value-₹10.

## 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.



## Equity - Diversified Large Cap

## Details as on September 30, 2017

## Type of Scheme

An open ended Equity Scheme

## Current Investment Philosophy

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

Meenakshi Dawar - till Sep 15, 2017  
(w.e.f. Sep 16, 2017 Ashutosh Bhargava)

## Benchmark

Nifty 50

## Fund Size

Monthly Average: ₹ 29.60 Cr

Month End: ₹ 28.83 Cr

## NAV as on September 29, 2017

Growth Plan	₹ 23.7501
Dividend Plan	₹ 12.6627
Bonus Option	₹ 23.7501
Direct - Growth Plan	₹ 24.4119
Direct - Dividend Plan	₹ 14.0446
Direct - Bonus Option	₹ 24.4119

## Volatility Measures

Standard Deviation	3.93
Beta	0.97
Sharpe Ratio	0.04

Note: The above measures have been calculated using monthly rolling returns for 36 months period with 0.88% risk free return (FBIIL Overnight MIBOR as on 29/09/2017).

Portfolio Turnover (Times) 0.88

Expense Ratio<sup>^</sup>

Regular/Other than Direct	2.66
Direct	1.96

## 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

Please refer page no. 74 for explanation on symbol: ^ @ and \*\* wherever available

## Portfolio as on September 30, 2017

Company/Issuer	% of Assets
<b>Auto</b>	
Maruti Suzuki India Limited*	7.97
<b>Banks</b>	
HDFC Bank Limited*	8.09
IndusInd Bank Limited*	7.94
Yes Bank Limited*	7.78
<b>Construction Project</b>	
Larsen & Toubro Limited*	7.63
<b>Consumer Non Durables</b>	
Hindustan Unilever Limited*	6.84
<b>Ferrous Metals</b>	
Tata Steel Limited	3.16
<b>Finance</b>	
Housing Development Finance Corporation Limited*	7.97
Indiabulls Housing Finance Limited	3.84
<b>Gas</b>	
GAIL (India) Limited	1.69

Company/Issuer	% of Assets
<b>Non - Ferrous Metals</b>	
Vedanta Limited*	4.00
Hindalco Industries Limited	3.38
<b>Oil</b>	
Oil & Natural Gas Corporation Limited	2.48
<b>Petroleum Products</b>	
Reliance Industries Limited*	7.80
Indian Oil Corporation Limited	2.54
<b>Power</b>	
Power Grid Corporation of India Limited	3.91
NTPC Limited	2.77
<b>Software</b>	
HCL Technologies Limited*	4.46
<b>Telecom - Equipment &amp; Accessories</b>	
Bharti Infratel Limited	1.55
<b>Telecom - Services</b>	
Bharti Airtel Limited	3.28
<b>Cash and Other Receivables</b>	0.92
<b>Grand Total</b>	100.00

\*Top 10 Holdings

## SIP - If you invested ₹ 10000 every month in RQPF

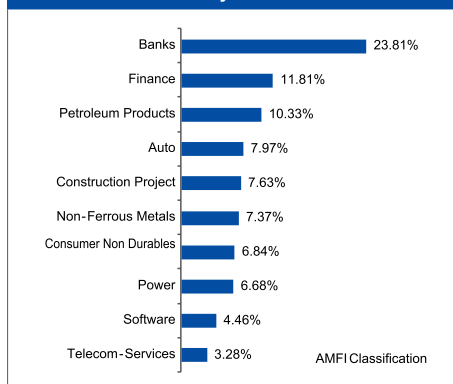
	Since Inception	5 Years	3 Years	1 Year
Total Amount Invested (₹)	1,140,000	600,000	360,000	120,000
Market Value (₹)	2,013,990	809,456	427,867	131,038
Scheme Return (%)	11.63	12.05	11.75	18.47
B: Nifty 50 Return (%)	10.80	11.28	10.26	15.96
AB: S&P BSE Sensex Return (%)	10.09	9.98	8.62	13.80
Inception 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 56-63. For Fund manager wise scheme performance refer page 64-66.

## Industry Allocation



## Dividend History

Record Date	Rate (₹/Unit)	Cum Dividend NAV	Ex-Dividend NAV
<b>Dividend Plan</b>			
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	11.1021
<b>Direct - Dividend Plan</b>			
24-Jun-15	4.70	16.3432	11.6432

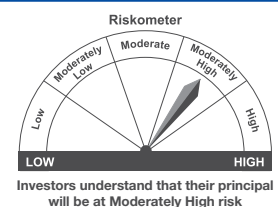
Past performance may or may not be sustained in future. Pursuant to dividend payment, NAV falls to the extent of payout & statutory levy (if applicable). Face Value-₹10.

## Product Label

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

- Long term capital growth
- Investment in active portfolio of stocks selected from Nifty 50 on the basis of a mathematical model

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



## Equity - Diversified Large Cap

## Details as on September 30, 2017

## 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

Meenakshi Dawar

## Benchmark

S&amp;P BSE 200

## Fund Size

Monthly Average: ₹ 91.81 Cr

Month End: ₹ 89.42 Cr

## NAV as on September 29, 2017

Growth Plan	₹ 82.0197
Dividend Plan	₹ 25.7769
Bonus Option	₹ 82.0197
Direct - Growth Plan	₹ 84.2945
Direct - Dividend Plan	₹ 29.4724

## Volatility Measures

Standard Deviation	3.90
Beta	0.96
Sharpe Ratio	0.11

Note: The above measures have been calculated using monthly rolling returns for 36 months period with 6.05% risk free return (FBIL Overnight MIBOR as on 29/09/2017).

Portfolio Turnover (Times) 0.43

Expense Ratio<sup>^</sup>

Regular/Other than Direct	2.68
Direct	2.08

## 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.

Please refer page no. 74 for explanation on symbol: ^ @ and \*\* wherever available

## Portfolio as on September 30, 2017

Company/Issuer	% of Assets
<b>Auto</b>	
Maruti Suzuki India Limited*	4.91
<b>Auto Ancillaries</b>	
MRF Limited	3.52
Exide Industries Limited	2.30
Bosch Limited	2.30
<b>Banks</b>	
HDFC Bank Limited*	10.10
State Bank of India*	4.26
ICICI Bank Limited	3.40
Yes Bank Limited	2.15
Kotak Mahindra Bank Limited	1.66
<b>Cement</b>	
Grasim Industries Limited*	4.76
ACC Limited*	3.89
Century Textiles & Industries Limited	3.42
<b>Construction Project</b>	
Larsen & Toubro Limited*	4.47
<b>Consumer Non Durables</b>	
ITC Limited*	4.77
<b>Ferrous Metals</b>	
Tata Steel Limited	2.19

Company/Issuer	% of Assets
<b>Finance</b>	
Housing Development Finance Corporation Limited*	5.07
Multi Commodity Exchange of India Limited	2.96
Bajaj Finance Limited	2.06
<b>Gas</b>	
Petronet LNG Limited*	4.40
<b>Hotels, Resorts And Other Recreational Activities</b>	
The Indian Hotels Company Limited	2.60
<b>Industrial Capital Goods</b>	
ABB India Limited*	3.91
<b>Industrial Products</b>	
Cummins India Limited	3.10
<b>Non - Ferrous Metals</b>	
Vedanta Limited	2.46
<b>Petroleum Products</b>	
Reliance Industries Limited	3.49
<b>Pharmaceuticals</b>	
Dr. Reddy's Laboratories Limited	2.08
Cipla Limited	1.97
<b>Software</b>	
HCL Technologies Limited	3.76
Infosys Limited	3.02
<b>Cash and Other Receivables</b>	1.02
<b>Grand Total</b>	<b>100.00</b>

\*Top 10 Holdings

## SIP - If you invested ₹ 10000 every month in RNEF

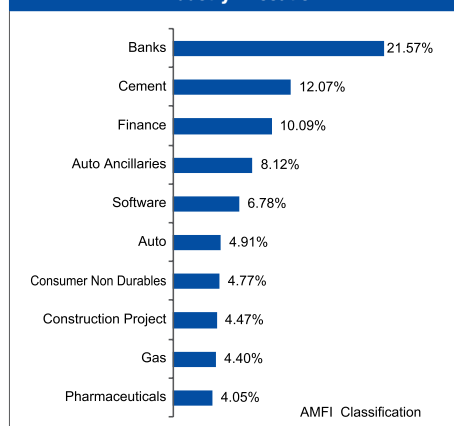
	Since Inception	10 Years	5 Years	3 Years	1 Year
Total Amount Invested (₹)	1,550,000	1,200,000	600,000	360,000	120,000
Market Value (₹)	4,216,105	2,482,294	856,245	430,894	128,802
Scheme Return (%)	14.49	13.99	14.35	12.25	14.65
B: S&P BSE 200 Return (%)	11.59	11.53	13.53	12.36	17.47
AB: S&P BSE Sensex Return (%)	10.30	9.63	9.98	8.62	13.80
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 56-63. For Fund manager wise scheme performance refer page 64-66.

## Industry Allocation



## Dividend History

Record Date	Rate (₹/Unit)	Cum Dividend NAV	Ex-Dividend NAV
<b>Dividend Plan</b>			
20-Jan-17	2.50	24.7622	22.2622
22-Jan-16	2.50	23.6110	21.1110
23-Jan-15	2.50	29.2166	26.7166
<b>Direct - Dividend Plan</b>			
20-Jan-17	2.50	27.8491	25.3491
22-Jan-16	2.50	26.0809	23.5809
23-Jan-15	2.50	31.8622	29.3622

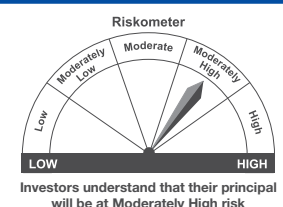
Past performance may or may not be sustained in future. Pursuant to dividend payment, NAV falls to the extent of payout & statutory levy (if applicable). Face Value-₹10.

## Product Label

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

- Long term capital growth
- Investment in equity and equity related instruments 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.



## Equity - Diversified Large Cap

## Details as on September 30, 2017

## 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

Meenakshi Dawar

## Benchmark

Nifty 50

## Fund Size

Monthly Average: ₹ 1,289.84 Cr

Month End: ₹ 1,265.42 Cr

## NAV as on September 29, 2017

Growth Plan	₹ 28.3515
Dividend Plan	₹ 19.2518
Bonus Option	₹ 28.3515
Direct - Growth Plan	₹ 29.2935
Direct - Dividend Plan	₹ 19.7961
Direct - Bonus Option	₹ 29.2935

## Volatility Measures

Standard Deviation	4.17
Beta	0.99
Sharpe Ratio	0.10

**Note:** The above measures have been calculated using monthly rolling returns for 36 months period with 6.05% risk free return (FBIIL Overnight MIBOR as on 29/09/2017).

Portfolio Turnover (Times) 0.81

Expense Ratio<sup>^</sup>

Regular/Other than Direct	2.17
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.

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

Please refer page no. 74 for explanation on symbol: ^ @ and \*\* wherever available

## Portfolio as on September 30, 2017

Company/Issuer	% of Assets	Company/Issuer	% of Assets
<b>Auto</b>		<b>Finance</b>	
Maruti Suzuki India Limited*	6.31	Max Financial Services Limited	3.74
<b>Auto Ancillaries</b>		Bharat Financial Inclusion Limited	1.42
Exide Industries Limited*	4.07	<b>Gas</b>	
<b>Banks</b>		Petronet LNG Limited*	4.04
HDFC Bank Limited*	9.85	<b>Industrial Capital Goods</b>	
ICICI Bank Limited*	4.90	Siemens Limited	3.52
State Bank of India*	4.10	<b>Industrial Products</b>	
Yes Bank Limited	3.64	Cummins India Limited	2.19
<b>Cement</b>		<b>Pesticides</b>	
Grasim Industries Limited	3.37	UPL Limited	3.08
ACC Limited	2.40	<b>Petroleum Products</b>	
<b>Construction Project</b>		Indian Oil Corporation Limited*	4.11
Larsen & Toubro Limited*	4.74	Reliance Industries Limited	2.47
<b>Consumer Non Durables</b>		<b>Software</b>	
ITC Limited*	4.08	HCL Technologies Limited	3.98
United Spirits Limited	3.79	Infosys Limited	3.56
Colgate Palmolive (India) Limited	2.53	<b>Textile Products</b>	
Dabur India Limited	1.69	Arvind Limited	3.51
<b>Ferrous Metals</b>		<b>Cash and Other Receivables</b>	4.80
Tata Steel Limited*	4.13	<b>Grand Total</b>	100.00

\*Top 10 Holdings

## SIP - If you invested ₹ 10000 every month in RFLCF

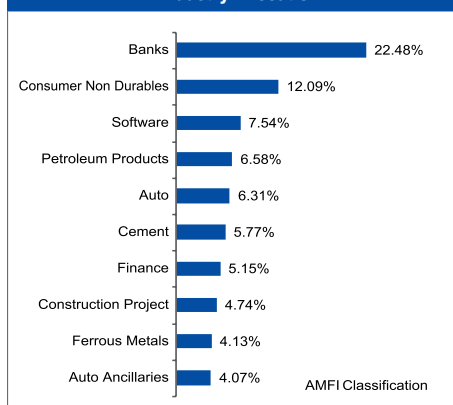
	Since Inception	10 Years	5 Years	3 Years	1 Year
Total Amount Invested (₹)	1,390,000	1,200,000	600,000	360,000	120,000
Market Value (₹)	2,652,216	2,163,465	851,299	424,675	127,561
Scheme Return (%)	10.68	11.40	14.11	11.23	12.54
B: Nifty 50 Return(%)	10.01	10.32	11.28	10.26	15.96
AB: S&P BSE Sensex Return (%)	9.33	9.63	9.98	8.62	13.80
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 56-63. For Fund manager wise scheme performance refer page 64-66.

## Industry Allocation



## Dividend History

Record Date	Rate (₹/Unit)	Cum Dividend NAV	Ex-Dividend NAV
<b>Dividend Plan</b>			
17-Feb-17	2.00	19.9413	17.9413
19-Feb-16	1.75	17.0716	15.3216
20-Feb-15	2.35	22.5610	20.2110
<b>Direct - Dividend Plan</b>			
17-Feb-17	2.00	20.3683	18.3683
19-Feb-16	1.75	17.2719	15.5219
20-Feb-15	2.35	22.6773	20.3273

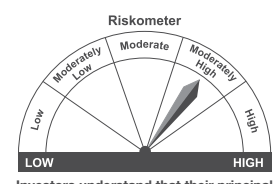
**Past performance may or may not be sustained in future.** Pursuant to dividend payment, NAV falls to the extent of payout & statutory levy (if applicable). Face Value-₹10.

## 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.



Investors understand that their principal will be at Moderately High risk

## Equity - Index

## Details as on September 30, 2017

## 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

Payal Wadhwa Kaipunjai

## Benchmark

Nifty 50

## Fund Size

Monthly Average: ₹ 123.39 Cr

Month End: ₹ 120.51 Cr

## NAV as on September 29, 2017

Growth Plan	₹ 16.3312
Quarterly Dividend Plan	₹ 16.3312
Half Yearly Dividend Plan	₹ 16.3312
Annual Dividend Plan	₹ 16.3312
Bonus Option	₹ 16.3312
Direct - Growth Plan	₹ 16.6876
Direct - Quarterly Dividend Plan	₹ 16.6876
Direct - Half Yearly Dividend Plan	₹ 16.6876
Direct - Annual Dividend Plan	₹ 16.6876
Direct - Bonus Option	₹ 16.6876

## Volatility Measures

Standard Deviation	3.91
Beta	0.98
Sharpe Ratio	0.04

Note: The above measures have been calculated using monthly rolling returns for 36 months period with 6.05% risk free return (FBIIL Overnight MIBOR as on 29/09/2017).

Portfolio Turnover (Times) 0.52

Tracking Error® 0.32

## Expense Ratio^

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

Please refer page no. 74 for explanation on symbol: ^ @ and \*\* wherever available

## Portfolio as on September 30, 2017

Company/Issuer	% of Assets	Company/Issuer	% of Assets
<b>Auto</b>		<b>Finance</b>	
Maruti Suzuki India Limited*	2.80	Housing Development Finance Corporation Limited*	7.33
Tata Motors Limited	1.99	Bajaj Finance Limited	1.15
Mahindra & Mahindra Limited	1.54	Indiabulls Housing Finance Limited	1.03
Hero MotoCorp Limited	1.29	<b>Non - Ferrous Metals</b>	
Bajaj Auto Limited	1.12	Vedanta Limited	1.54
Eicher Motors Limited	1.10	<b>Oil</b>	
<b>Banks</b>		Oil & Natural Gas Corporation Limited	1.27
HDFC Bank Limited*	9.71	<b>Petroleum Products</b>	
ICICI Bank Limited*	4.68	Reliance Industries Limited*	6.83
Kotak Mahindra Bank Limited*	3.52	Indian Oil Corporation Limited	1.08
State Bank of India	2.49	<b>Pharmaceuticals</b>	
Axis Bank Limited	2.29	Sun Pharmaceutical Industries Limited	1.46
IndusInd Bank Limited	2.26	<b>Power</b>	
Yes Bank Limited	1.69	NTPC Limited	1.35
<b>Cement</b>		Power Grid Corporation of India Limited	1.22
UltraTech Cement Limited	1.06	<b>Software</b>	
<b>Construction Project</b>		Infosys Limited*	4.74
Larsen & Toubro Limited*	3.71	Tata Consultancy Services Limited*	3.20
<b>Consumer Non Durables</b>		HCL Technologies Limited	1.28
ITC Limited*	5.81	<b>Telecom - Services</b>	
Hindustan Unilever Limited	2.21	Bharti Airtel Limited	1.35
Asian Paints Limited	1.35	<b>Equity Less Than 1% of Corpus</b>	
<b>Ferrous Metals</b>		Cash and Other Receivables	0.62
Tata Steel Limited	1.15	<b>Grand Total</b>	<b>100.00</b>

\*Top 10 Holdings

## SIP - If you invested ₹ 10000 every month in RIF-NP

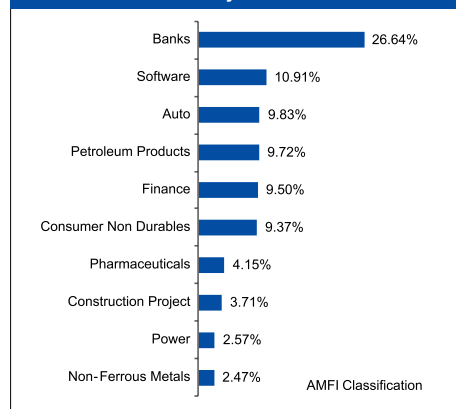
	Since Inception	5 Years	3 Years	1 Year
Total Amount Invested (₹)	840,000	600,000	360,000	120,000
Market Value (₹)	1,244,426	796,625	418,990	129,894
Scheme Return (%)	11.12	11.40	10.29	16.51
B: Nifty 50 Return (%)	10.87	11.28	10.26	15.96
AB: S&P BSE Sensex Return (%)	9.90	9.98	8.62	13.80
Inception Date: 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 56-63. For Fund manager wise scheme performance refer page 64-66.

## Industry Allocation

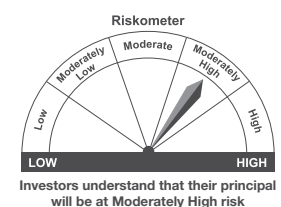


## Product Label

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.





## Equity - Index

## Details as on September 30, 2017

## 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

Payal Wadhwa Kaipunjai

## Benchmark

S&amp;P BSE Sensex

## Fund Size

Monthly Average: ₹ 4.90 Cr

Month End: ₹ 4.83 Cr

## NAV as on September 29, 2017

Growth Plan	₹ 15.3663
Quarterly Dividend Plan	₹ 15.3663
Half Yearly Dividend Plan	₹ 15.3663
Annual Dividend Plan	₹ 15.3663
Bonus Option	₹ 15.3663
Direct - Growth Plan	₹ 15.6748
Direct - Quarterly Dividend Plan	₹ 15.6748
Direct - Half Yearly Dividend Plan	₹ 15.6748
Direct - Annual Dividend Plan	₹ 15.6748
Direct - Bonus Option	₹ 15.6748

## Volatility Measures

Standard Deviation	3.71
Beta	0.95
Sharpe Ratio	0.00

Note: The above measures have been calculated using monthly rolling returns for 36 months period with 6.05% risk free return (FBIIL Overnight MIBOR as on 29/09/2017).

Portfolio Turnover (Times) 0.48

Tracking Error® 0.59

## Expense Ratio^

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

Please refer page no. 74 for explanation on symbol: ^ @ and \*\* wherever available

## Portfolio as on September 30, 2017

Company/Issuer	% of Assets
<b>Auto</b>	
Maruti Suzuki India Limited*	3.54
Tata Motors Limited	2.88
Mahindra & Mahindra Limited	1.95
Hero MotoCorp Limited	1.64
Bajaj Auto Limited	1.41
<b>Banks</b>	
HDFC Bank Limited*	12.21
ICICI Bank Limited*	5.91
Kotak Mahindra Bank Limited*	3.94
State Bank of India	3.14
Axis Bank Limited	2.88
<b>Construction Project</b>	
Larsen & Toubro Limited*	4.63
<b>Consumer Non Durables</b>	
ITC Limited*	7.33
Hindustan Unilever Limited	2.80
Asian Paints Limited	1.68
<b>Ferrous Metals</b>	
Tata Steel Limited	1.45

Company/Issuer	% of Assets
<b>Finance</b>	
Housing Development Finance Corporation Limited*	9.23
<b>Minerals/Mining</b>	
Coal India Limited	1.17
<b>Oil</b>	
Oil & Natural Gas Corporation Limited	1.60
<b>Petroleum Products</b>	
Reliance Industries Limited*	8.64
<b>Pharmaceuticals</b>	
Sun Pharmaceutical Industries Limited	1.81
<b>Power</b>	
Power Grid Corporation of India Limited	1.54
NTPC Limited	1.38
<b>Software</b>	
Infosys Limited*	5.98
Tata Consultancy Services Limited*	4.04
Wipro Limited	1.18
<b>Telecom - Services</b>	
Bharti Airtel Limited	1.45
<b>Equity Less Than 1% of Corpus</b>	
<b>Cash and Other Receivables</b>	
<b>Grand Total</b>	
	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 (₹)	840,000	600,000	360,000	120,000
Market Value (₹)	1,195,930	769,241	409,781	128,508
Scheme Return (%)	10.00	9.98	8.75	14.15
B: S&P BSE Sensex Return(%)	9.90	9.98	8.62	13.80
AB: Nifty 50 Return(%)	10.87	11.28	10.26	15.96

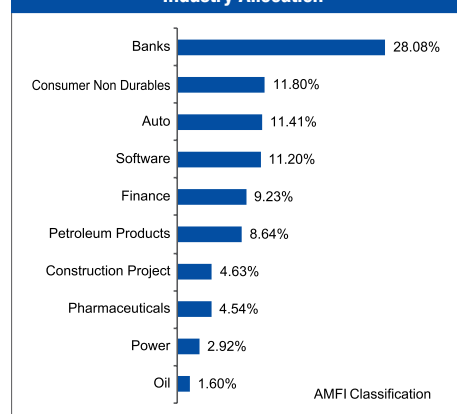
Inception Date: September 28, 2010

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 56-63. For Fund manager wise scheme performance refer page 64-66.

## Industry Allocation

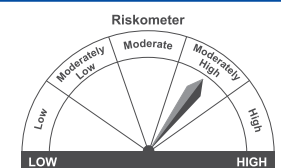


## Product Label

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.



Investors understand that their principal will be at Moderately High risk

## Equity - Diversified Mid &amp; Small Cap

## Details as on September 30, 2017

## 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. The fund attempts 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. The fund attempts to identify potential market leaders at an early stage with a view to create long term alpha.

## Date of Allotment

October 8, 1995

## Fund Manager

Samir Rachh w.e.f. Sep 1, 2017 to Sep 15, 2017  
(w.e.f. Sep 16, 2017 Manish Gunwani)

## Benchmark

S&amp;P BSE 100

## Fund Size

Monthly Average: ₹ 6,690.68 Cr

Month End: ₹ 6,563.73 Cr

## NAV as on September 29, 2017

Growth Plan	₹ 1,054.1732
Dividend Plan	₹ 69.8386
Bonus Option	₹ 175.4796
Institutional - Dividend Plan	₹ 631.2788
Direct - Growth Plan	₹ 1,089.7095
Direct - Dividend Plan	₹ 85.1508
Direct - Bonus Option	₹ 181.0344

## Volatility Measures

Standard Deviation	4.56
Beta	1.05
Sharpe Ratio	0.16

Note: The above measures have been calculated using monthly rolling returns for 36 months period with 6.05% risk free return (FBIL Overnight MIBOR as on 29/09/2017).

Portfolio Turnover (Times) 1.10

Expense Ratio<sup>^</sup>

Regular/Other than Direct	1.99
Direct	1.29

## Load structure

Entry Load: Nil

Exit Load: Nil (w.e.f. Oct 03, 2017)

## Special Feature: Reliance Any Time Money Card

Please refer page no. 74 for explanation on symbol: ^ @ and \*\* wherever available

## Portfolio as on September 30, 2017

Company/Issuer	% of Assets
<b>Auto</b>	
TVS Motor Company Limited	2.02
Ashok Leyland Limited	1.60
<b>Banks</b>	
State Bank of India*	4.17
ICICI Bank Limited*	3.77
The Federal Bank Limited	2.11
Karur Vysya Bank Limited	1.90
HDFC Bank Limited	1.08
Yes Bank Limited	1.08
<b>Cement</b>	
Birla Corporation Limited*	3.14
The India Cements Limited	1.15
Grasim Industries Limited	1.02
<b>Chemicals</b>	
Tata Chemicals Limited	1.03
<b>Construction Project</b>	
NCC Limited	1.26
<b>Consumer Durables</b>	
HSIL Limited*	2.43
Orient Paper & Industries Limited	2.18
Crompton Greaves Consumer Electricals Limited	1.07
<b>Consumer Non Durables</b>	
United Spirits Limited	2.19
Radico Khaitan Limited	1.21
<b>Ferrous Metals</b>	
Tata Steel Limited*	3.23
Jindal Saw Limited*	2.66
Maharashtra Seamless Limited	1.08
<b>Fertilisers</b>	
Gujarat State Fertilizers & Chemicals Limited	1.97
<b>Finance</b>	
Muthoot Finance Limited*	4.00
Max Financial Services Limited	1.66
Multi Commodity Exchange of India Limited	1.42

Company/Issuer	% of Assets
Shriram Transport Finance Company Limited	1.04
Bharat Financial Inclusion Limited	1.02
<b>Gas</b>	
Petronet LNG Limited*	2.21
<b>Healthcare Services</b>	
Apollo Hospitals Enterprise Limited	1.76
<b>Industrial Capital Goods</b>	
CG Power and Industrial Solutions Limited	1.90
<b>Industrial Products</b>	
Greaves Cotton Limited	1.70
<b>Pesticides</b>	
UPL Limited*	3.88
<b>Petroleum Products</b>	
Castrol India Limited	1.20
<b>Pharmaceuticals</b>	
Cipla Limited	1.61
Hikal Limited	1.60
Divi's Laboratories Limited	1.11
Sanofi India Limited	1.04
<b>Power</b>	
Nava Bharat Ventures Limited	1.23
<b>Software</b>	
HCL Technologies Limited*	2.51
Infosys Limited	1.10
<b>Textiles - Cotton</b>	
Vardhman Textiles Limited	2.05
<b>Transportation</b>	
Spicejet Limited	1.75
Redington (India) Limited	1.56
<b>Commercial Paper</b>	2.27
Cholamandalam Investment and Finance Company Limited	1.51
L&T Finance Limited	0.76
<b>Equity Less Than 1% of Corpus</b>	12.74
<b>Derivatives, Cash and Other Receivables</b>	4.29
<b>Grand Total</b>	100.00

\*Top 10 Holdings

## SIP - If you invested ₹ 10000 every month in RGF

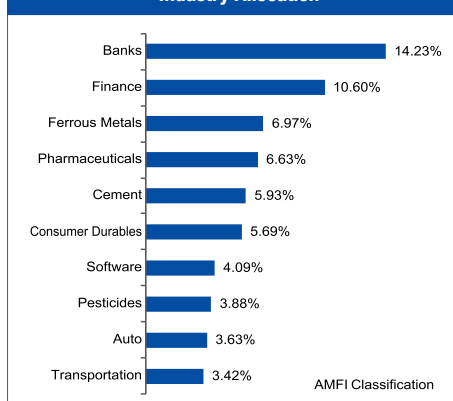
	Since Inception	20 Years	15 Years	10 Years	5 Years	3 Years	1 Year
Total Amount Invested (₹)	2,640,000	2,400,000	1,800,000	1,200,000	600,000	360,000	120,000
Market Value (₹)	67,022,902	43,473,559	10,467,896	2,707,802	970,047	455,020	132,054
Scheme Return (%)	24.43	24.49	21.08	15.61	19.49	16.10	20.22
B: S&P BSE 100 Return (%)	13.33	13.80	13.53	10.87	12.35	11.50	17.07
AB: S&P BSE Sensex Return (%)	12.26	12.75	12.64	9.63	9.98	8.62	13.80
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 56-63. For Fund manager wise scheme performance refer page 64-66.

## Industry Allocation



## Dividend History

Record Date	Rate (₹/Unit)	Cum Dividend NAV	Ex-Dividend NAV
<b>Dividend Plan</b>			
9-Mar-17	7.00	67.9187	60.9187
15-Mar-16	5.50	58.0985	52.5985
5-Mar-15	6.50	73.3219	66.8219
<b>Direct - Dividend Plan</b>			
09-Mar-17	7.00	80.9647	73.9647
15-Mar-16	5.50	67.7176	62.2176
5-Mar-15	6.50	83.8473	77.3473

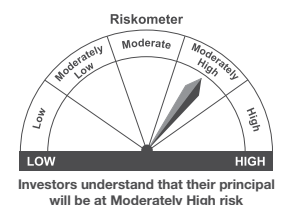
Past performance may or may not be sustained in future. Pursuant to dividend payment, NAV falls to the extent of payout & statutory levy (if applicable). Face Value-₹10.

## 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.



## Equity - Diversified Mid &amp; Small Cap

## Details as on September 30, 2017

## Type of Scheme

An open ended Diversified Equity Scheme

## Current Investment Philosophy

Reliance Mid & Small Cap is primarily focused on mid cap space with a flexibility to invest upto 30% in smaller companies. The fund adopts a bottom up investment approach investing across sectors. The portfolio is well diversified across stocks & themes. The fund strategy revolves around – Bottom up stock selection, niche ideas, focus on good quality companies and an optimal mix of Growth & Value plays.

## Date of Allotment

December 26, 2006

## Fund Manager

Samir Rachh

## Benchmark

S&amp;P BSE MidSmallCap

## Fund Size

Monthly Average: ₹ 3,081.05 Cr

Month End: ₹ 3,003.85 Cr

## NAV as on September 29, 2017

Growth Plan	₹ 44.0391
Dividend Plan	₹ 22.7695
Direct - Growth Plan	₹ 45.7768
Direct - Dividend Plan	₹ 26.6456

## Volatility Measures

Standard Deviation	4.81
Beta	1.01
Sharpe Ratio	0.17

Note: The above measures have been calculated using monthly rolling returns for 36 months period with 6.05% risk free return (FBIIL Overnight MIBOR as on 29/09/2017).

Portfolio Turnover (Times) 0.87

Expense Ratio<sup>^</sup>

Regular/Other than Direct	2.04
Direct	1.19

## 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

Please refer page no. 74 for explanation on symbol: ^ @ and \*\* wherever available

## Portfolio as on September 30, 2017

Company/Issuer	% of Assets	Company/Issuer	% of Assets
<b>Auto</b>		<b>Industrial Capital Goods</b>	
Mahindra & Mahindra Limited	1.82	GE Power India Limited*	3.07
<b>Auto Ancillaries</b>		Honeywell Automation India Limited*	2.54
TI Financial Holdings Limited	2.15	ABB India Limited	1.26
<b>Banks</b>		Titagarh Wagons Limited	1.25
HDFC Bank Limited*	3.40	<b>Industrial Products</b>	
The Federal Bank Limited	2.18	SKF India Limited	1.93
ICICI Bank Limited	1.68	Ador Welding Limited	1.70
State Bank of India	1.64	<b>Media &amp; Entertainment</b>	
<b>Cement</b>		INOX Leisure Limited	1.74
Birla Corporation Limited*	2.83	Dish TV India Limited	1.42
The India Cements Limited	2.30	Navneet Education Limited	1.31
Sanghi Industries Limited	1.18	<b>Pesticides</b>	
<b>Chemicals</b>		UPL Limited*	2.40
Gujarat Narmada Valley Fertilizers and Chemicals Limited*	2.71	<b>Petroleum Products</b>	
Atul Limited*	2.46	Gulf Oil Lubricants India Limited*	2.50
<b>Construction Project</b>		Indian Oil Corporation Limited	1.07
NCC Limited	1.41	<b>Pharmaceuticals</b>	
<b>Consumer Durables</b>		Abbott India Limited*	2.38
Sheela Foam Limited	1.92	Cipla Limited	1.71
<b>Consumer Non Durables</b>		Unichem Laboratories Limited	1.26
United Spirits Limited	1.89	Sun Pharmaceutical Industries Limited	1.24
Tata Coffee Limited	1.71	<b>Textile Products</b>	
<b>Ferrous Metals</b>		Page Industries Limited	1.83
Jindal Stainless (Hisar) Limited	2.00	<b>Textiles - Cotton</b>	
<b>Finance</b>		Vardhman Textiles Limited	1.15
Muthoot Finance Limited*	3.29	<b>Transportation</b>	
CARE Ratings Limited	2.02	Redington (India) Limited	2.27
Max Financial Services Limited	1.97	Navkar Corporation Limited	1.72
Cholamandalam Investment and Finance Company Limited	1.09	The Great Eastern Shipping Company Limited	1.33
Multi Commodity Exchange of India Limited	1.04	<b>Commercial Paper</b>	1.65
<b>Hotels, Resorts And Other Recreational Activities</b>		L&T Finance Limited	1.65
Mahindra Holidays & Resorts India Limited	1.80	<b>Equity Less Than 1% of Corpus</b>	10.84
Oriental Hotels Limited	1.59	<b>Cash and Other Receivables</b>	2.77
The Indian Hotels Company Limited	1.58	<b>Grand Total</b>	100.00

\*Top 10 Holdings

## SIP - If you invested ₹ 10000 every month in RMSCF

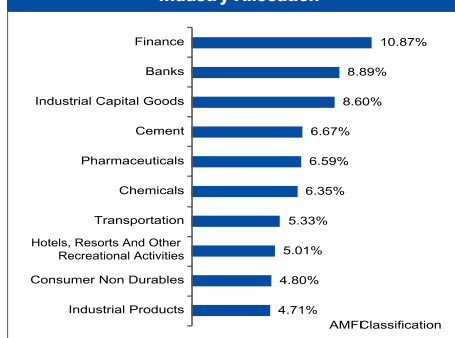
	Since Inception	10 Years	5 Years	3 Years	1 Year
Total Amount Invested (₹)	1,300,000	1,200,000	600,000	360,000	120,000
Market Value (₹)	3,625,680	3,209,265	1,059,333	452,213	129,598
Scheme Return (%)	17.94	18.78	23.17	15.66	16.00
B: S&P BSE MidSmallCap Return(%)	14.75	15.58	21.75	20.09	25.58
AB: S&P BSE Sensex Return(%)	9.32	9.63	9.98	8.62	13.80
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 56-63. For Fund manager wise scheme performance refer page 64-66.

## Industry Allocation



## Dividend History

Record Date	Rate (₹/Unit)	Cum Dividend NAV	Ex-Dividend NAV
<b>Dividend Plan</b>			
15-Mar-17	2.25	22.8984	20.6484
28-Mar-16	1.20	18.3030	17.1030
18-Mar-15	3.00	23.4333	20.4333
<b>Direct - Dividend Plan</b>			
15-Mar-17	2.25	26.2741	24.0241
28-Mar-16	1.20	20.6443	19.4443
18-Mar-15	3.00	25.8658	22.8658

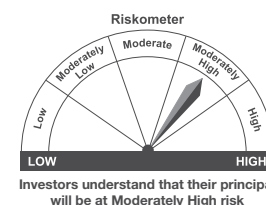
Past performance may or may not be sustained in future. Pursuant to dividend payment, NAV falls to the extent of payout & statutory levy (if applicable). Face Value-₹10.

## Product Label

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

- Long term capital growth
- Investment in equity and equity related securities including derivatives

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



## Equity - Diversified Mid &amp; Small Cap

## Details as on September 30, 2017

## 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

Samir Rachh

## Benchmark

S&amp;P BSE SmallCap

## Fund Size

Monthly Average: ₹ 4,510.07 Cr

Month End: ₹ 4,545.94 Cr

## NAV as on September 29, 2017

Growth Plan	₹	39.0236
Dividend Plan	₹	30.3818
Bonus Option	₹	39.0236
Direct - Growth Plan	₹	40.7190
Direct - Dividend Plan	₹	31.8726
Direct - Bonus Option	₹	40.7190

## Volatility Measures

Standard Deviation	5.14
Beta	0.98
Sharpe Ratio	0.24

Note: The above measures have been calculated using monthly rolling returns for 36 months period with 6.05% risk free return (FBIL Overnight MIBOR as on 29/09/2017).

Portfolio Turnover (Times) 0.71

Expense Ratio<sup>^</sup>

Regular/Other than Direct	2.02
Direct	1.02

## 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

Please refer page no. 74 for explanation on symbol: ^ @ and \*\* wherever available

## Portfolio as on September 30, 2017

Company/Issuer	% of Assets
<b>Auto Ancillaries</b>	
LG Balakrishnan & Bros Limited	1.57
<b>Banks</b>	
RBL Bank Limited*	2.08
Karur Vysya Bank Limited*	1.73
HDFC Bank Limited	1.46
The Federal Bank Limited	1.15
<b>Cement</b>	
Orient Cement Limited	1.49
JK Cement Limited	1.23
<b>Chemicals</b>	
Navin Fluorine International Limited*	3.48
Deepak Nitrite Limited*	2.42
Atul Limited	1.58
<b>Construction Project</b>	
Ashoka Buildcon Limited	1.36
<b>Consumer Durables</b>	
VIP Industries Limited*	2.36
HSIL Limited	1.60
Orient Paper & Industries Limited	1.02
<b>Consumer Non Durables</b>	
United Breweries Limited*	1.94
Apex Frozen Foods Limited	1.43
Zydus Wellness Limited	1.11
Bajaj Corp Limited	1.10
Radico Khaitan Limited	1.01
<b>Finance</b>	
GlC Housing Finance Limited*	2.35
<b>Hotels, Resorts And Other Recreational Activities</b>	
Delta Corp Limited	1.00
<b>Industrial Capital Goods</b>	
Honda SIEL Power Products Limited	1.69
Bharat Electronics Limited	1.65
Genus Power Infrastructures Limited	1.32

Company/Issuer	% of Assets
Voltamp Transformers Limited	1.20
Apar Industries Limited	1.00
<b>Industrial Products</b>	
Polyplex Corporation Limited	1.37
Kirloskar Brothers Limited	1.18
INEOS Styrolution India Limited	1.02
<b>Miscellaneous</b>	
Seya Industries Limited*	1.96
Elantas Beck India Limited	1.04
<b>Paper</b>	
West Coast Paper Mills Limited	1.67
<b>Pharmaceuticals</b>	
FDC Limited	1.48
<b>Power</b>	
Kalpataru Power Transmission Limited*	1.73
<b>Software</b>	
NIT Limited	1.26
<b>Telecom - Equipment &amp; Accessories</b>	
Vindhya Telcelinks Limited*	2.49
Sterite Technologies Limited	1.58
Tejas Networks Limited	1.48
<b>Textile Products</b>	
Raymond Limited	1.38
Siyaram Silk Mills Limited	1.27
Arvind Limited	1.22
Lux Industries Limited	1.20
<b>Commercial Paper</b>	4.90
Aditya Birla Finance Limited	2.72
Tata Motors Finance Limited	2.18
<b>Zero Coupon Bond</b>	1.10
Mahindra & Mahindra Financial Services Limited	1.10
<b>Equity Less Than 1% of Corpus</b>	26.60
<b>Cash and Other Receivables</b>	2.72
<b>Grand Total</b>	100.00

\*Top 10 Holdings

## SIP - If you invested ₹ 10000 every month in RSCF

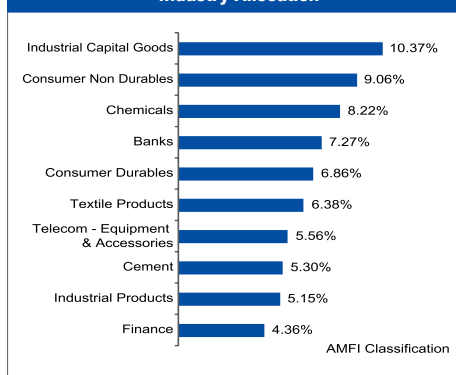
	Since Inception	5 Years	3 Years	1 Year
Total Amount Invested (₹)	850,000	600,000	360,000	120,000
Market Value (₹)	2,378,178	1,332,346	510,788	137,462
Scheme Return (%)	28.76	32.90	24.53	29.66
B: S&P BSE SmallCap Return (%)	17.43	22.75	20.13	28.24
AB: S&P BSE Sensex Return (%)	9.82	9.98	8.62	13.80
Inception 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 56-63. For Fund manager wise scheme performance refer page 64-66.

## Industry Allocation



## Dividend History

Record Date	Rate (₹/Unit)	Cum Dividend NAV	Ex-Dividend NAV
<b>Dividend Plan</b>			
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
<b>Direct - Dividend Plan</b>			
28-Mar-16	1.20	20.4064	19.2064
24-Mar-15	2.00	21.6887	19.6887
31-Jan-14	1.00	11.7716	10.7716

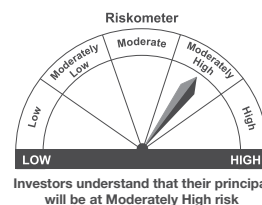
Past performance may or may not be sustained in future. Pursuant to dividend payment, NAV falls to the extent of payout & statutory levy (if applicable). Face Value-₹10.

## Product Label

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

- Long term capital growth
- Investment in equity and equity related securities of small cap companies

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





## Equity - Diversified Multi Cap

## Details as on September 30, 2017

## 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 i.e. a blended investment approach combining Top Down & Bottom up strategies.

## Date of Allotment

June 8, 2005

## Fund Manager

Samir Rachh

## Benchmark

S&amp;P BSE 100

## Fund Size

Monthly Average: ₹ 3,174.73 Cr

Month End: ₹ 3,155.01 Cr

## NAV as on September 29, 2017

Growth Plan	₹	68.5649
Dividend Plan	₹	25.1429
Direct - Growth Plan	₹	71.1168
Direct - Dividend Plan	₹	31.8769

## Volatility Measures

Standard Deviation	4.89
Beta	1.09
Sharpe Ratio	0.16

Note: The above measures have been calculated using monthly rolling returns for 36 months period with 6.05% risk free return (FBIL Overnight MIBOR as on 29/09/2017).

Portfolio Turnover (Times) 0.48

Expense Ratio<sup>^</sup>

Regular/Other than Direct	2.04
Direct	1.34

## 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

Please refer page no. 74 for explanation on symbol: ^ @ and \*\* wherever available

## Portfolio as on September 30, 2017

Company/Issuer	% of Assets
<b>Auto</b>	
Bajaj Auto Limited*	2.71
<b>Auto Ancillaries</b>	
TI Financial Holdings Limited	2.68
Motherson Sumi Systems Limited	2.40
<b>Banks</b>	
HDFC Bank Limited*	5.55
State Bank of India*	3.22
Kotak Mahindra Bank Limited	2.48
The Federal Bank Limited	1.79
Canara Bank	1.61
Oriental Bank of Commerce	1.13
<b>Cement</b>	
Grasim Industries Limited*	2.76
The India Cements Limited	2.29
<b>Chemicals</b>	
Linde India Limited	1.19
<b>Construction</b>	
The Phoenix Mills Limited*	3.18
<b>Construction Project</b>	
Larsen & Toubro Limited*	3.80
KEC International Limited	2.24
<b>Consumer Non Durables</b>	
Bombay Burmah Trading Corporation Limited*	7.41
Jubilant Foodworks Limited	1.10
<b>Finance</b>	
Muthoot Finance Limited*	3.11
Max Financial Services Limited	2.06

Company/Issuer	% of Assets
<b>Hotels, Resorts And Other Recreational Activities</b>	
Elh Limited	1.82
The Indian Hotels Company Limited	1.29
<b>Industrial Capital Goods</b>	
Honeywell Automation India Limited*	7.85
GE Power India Limited	2.15
CG Power and Industrial Solutions Limited	1.76
Siemens Limited	1.13
<b>Industrial Products</b>	
Cummins India Limited	1.17
<b>Media &amp; Entertainment</b>	
Dish TV India Limited	1.19
<b>Pesticides</b>	
UPL Limited	2.09
<b>Petroleum Products</b>	
Indian Oil Corporation Limited	1.66
<b>Pharmaceuticals</b>	
Divi's Laboratories Limited	2.33
Torrent Pharmaceuticals Limited	1.93
Syngene International Limited	1.73
<b>Software</b>	
HCL Technologies Limited*	3.20
Infosys Limited	2.28
Intellect Design Arena Limited	1.16
<b>Commercial Paper</b>	1.89
L&T Finance Limited	1.10
Tata Capital Financial Services Limited	0.79
<b>Equity Less Than 1% of Corpus</b>	7.00
<b>Cash and Other Receivables</b>	3.66
<b>Grand Total</b>	100.00

\*Top 10 Holdings

## SIP - If you invested ₹ 10000 every month in RRSF-E

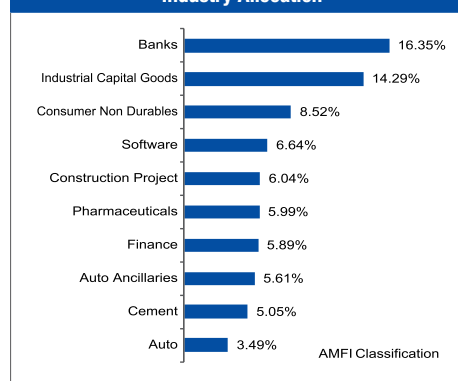
	Since Inception	10 Years	5 Years	3 Years	1 Year
Total Amount Invested (₹)	1,480,000	1,200,000	600,000	360,000	120,000
Market Value (₹)	4,248,501	2,710,362	949,381	453,521	135,332
Scheme Return (%)	16.01	15.83	18.60	15.87	25.91
B: S&P BSE 100 Return (%)	10.79	10.87	12.35	11.50	17.07
AB: S&P BSE Sensex Return (%)	9.77	9.63	9.98	8.62	13.80
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 56-63. For Fund manager wise scheme performance refer page 64-66.

## Industry Allocation



## Dividend History

Record Date	Rate (₹/Unit)	Cum Dividend NAV	Ex-Dividend NAV
<b>Dividend Plan</b>			
15-Mar-17	2.25	24.2904	22.0404
23-Mar-16	3.50	22.7094	19.2094
6-Feb-15	3.00	27.4957	24.4957
<b>Direct - Dividend Plan</b>			
15-Mar-17	2.25	30.0786	27.8286
23-Mar-16	3.50	27.1014	23.6014
06-Feb-15	3.00	31.9818	28.9818

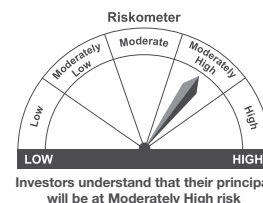
Past performance may or may not be sustained in future. Pursuant to dividend payment, NAV falls to the extent of payout & statutory levy (if applicable). Face Value-₹10.

## Product Label

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

- Long term capital growth
- Investment in equity and equity related securities

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



## Equity - Diversified Multi Cap

## Details as on September 30, 2017

## 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. Investment in large caps may help to capture market movements & ensures liquidity in volatile times while exposure to niche themes (primarily mid/small cap companies) having scalable business models offers alpha creation possibilities. At any point of time between 40%-60% of the fund is invested in companies in the large Cap space, which provides significant stability & market participation. The balance is invested in the emerging businesses which can be further categorized as:

- Quality Mid cap plays with a track record and scalable business models
- Emerging or niche themes with sustainable competitive advantages
- Deep Value Component – > Deep Value Stocks - Currently mispriced by markets due to non-fundamental reasons

## Date of Allotment

March 28, 2005

## Fund Manager

Sailesh Raj Bhan

## Benchmark

S&amp;P BSE 100

## Fund Size

Monthly Average: ₹ 9,771.41 Cr

Month End: ₹ 9,566.21 Cr

## NAV as on September 29, 2017

Growth Plan	₹ 85.6398
Dividend Plan	₹ 31.5689
Bonus Option	₹ 85.6398
Direct - Growth Plan	₹ 88.7872
Direct - Dividend Plan	₹ 38.4214
Direct - Bonus Option	₹ 88.7872

## Volatility Measures

Standard Deviation	4.37
Beta	0.99
Sharpe Ratio	0.07

Note: The above measures have been calculated using monthly rolling returns for 36 months period with 6.05% risk free return (FBIIL Overnight MIBOR as on 29/09/2017).

Portfolio Turnover (Times) 0.64

Expense Ratio<sup>^</sup>

Regular/Other than Direct	1.98
Direct	1.28

## 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

Please refer page no. 74 for explanation on symbol: ^ @ and \*\* wherever available

## Portfolio as on September 30, 2017

Company/Issuer	% of Assets
<b>Auto</b>	
Mahindra & Mahindra Limited	2.62
TVS Motor Company Limited	1.17
<b>Banks</b>	
State Bank of India*	6.77
ICICI Bank Limited*	4.92
HDFC Bank Limited*	3.96
Axis Bank Limited*	3.57
The Federal Bank Limited	1.18
<b>Chemicals</b>	
Linde India Limited	1.19
<b>Construction</b>	
Prestige Estates Projects Limited	2.03
Simplex Infrastructures Limited	1.01
<b>Construction Project</b>	
Larsen & Toubro Limited*	3.58
<b>Ferrous Metals</b>	
Tata Steel Limited	2.46
<b>Finance</b>	
Max Financial Services Limited	3.09
ICICI Prudential Life Insurance Company Limited	1.02
<b>Hotels, Resorts And Other Recreational Activities</b>	
The Indian Hotels Company Limited*	4.64
Elh Limited	1.84

Company/Issuer	% of Assets
<b>Industrial Capital Goods</b>	
GE T&D India Limited*	3.96
Honeywell Automation India Limited	2.46
CG Power and Industrial Solutions Limited	1.35
Gujarat Fluorochemicals Limited	1.07
Kennametal India Limited	1.03
<b>Industrial Products</b>	
Bharat Forge Limited	3.19
Cummins India Limited	3.15
<b>Others</b>	
Reliance ETF Junior BeES	0.04
<b>Pharmaceuticals</b>	
Divi's Laboratories Limited*	4.50
Dr. Reddy's Laboratories Limited	2.43
Aurobindo Pharma Limited	1.34
<b>Retailing</b>	
Shoppers Stop Limited	2.99
Trent Limited	1.98
Aditya Birla Fashion and Retail Limited	1.64
<b>Software</b>	
Infosys Limited*	4.33
HCL Technologies Limited*	4.02
Info Edge (India) Limited	1.17
<b>Equity Less Than 1% of Corpus</b>	
<b>Derivatives, Cash and Other Receivables</b>	
<b>Grand Total</b>	
<b>100.00</b>	

\*Top 10 Holdings

## SIP - If you invested ₹ 10000 every month in REOF

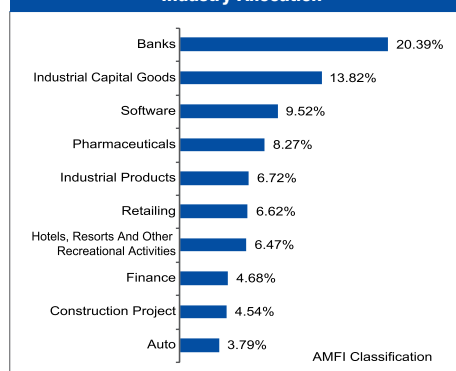
	Since Inception	10 Years	5 Years	3 Years	1 Year
Total Amount Invested (₹)	1,500,000	1,200,000	600,000	360,000	120,000
Market Value (₹)	4,488,952	2,882,073	871,750	417,519	130,791
Scheme Return (%)	16.38	16.78	15.09	10.05	18.04
B: S&P BSE 100 Return(%)	10.93	10.87	12.35	11.50	17.07
AB: S&P BSE Sensex Return(%)	9.93	9.63	9.98	8.62	13.80
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 56-63. For Fund manager wise scheme performance refer page 64-66

## Industry Allocation



## Dividend History

Record Date	Rate (₹/Unit)	Cum Dividend NAV	Ex-Dividend NAV
<b>Dividend Plan</b>			
17-Mar-17	3.00	31.6909	28.6909
23-Mar-16	2.75	29.1413	26.3913
20-Mar-15	4.00	37.7197	33.7197
<b>Direct - Dividend Plan</b>			
17-Mar-17	3.00	37.7756	34.7756
23-Mar-16	2.75	33.9657	31.2157
20-Mar-15	4.00	42.9939	38.9939

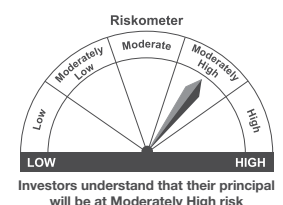
Past performance may or may not be sustained in future. Pursuant to dividend payment, NAV falls to the extent of payout & statutory levy (if applicable). Face Value-₹10.

## Product Label

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

- Long term capital growth
- Investment in equity and equity related securities

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



## Equity - Balanced

## Details as on September 30, 2017

## Type of Scheme

An open ended Scheme

## Current Investment Philosophy

Reliance RSF Balanced Fund endeavors to generate superior risk adjusted returns by investing in a combination of Equities and Fixed Income instruments. The fund attempts to optimize the benefit of Equity Growth potential with relative stability of fixed income investments. On the equity space the fund invests primarily in the large cap with a tactical exposure to emerging leaders to generate alpha. The fixed income strategy is focused on generating higher accrual through investments in high quality instruments with a moderate duration.

## Date of Allotment

June 08, 2005

## Fund Manager

Sanjay Parekh, Amit Tripathi

## Benchmark

Crisil Balanced Fund - Aggressive Index

## Fund Size

Monthly Average: ₹ 8900.55 Cr

Month End: ₹ 9066.76 Cr

## NAV as on September 29, 2017

Growth Plan	₹	52.3775
Dividend Plan	₹	17.9485
Monthly Dividend Plan	₹	11.3038
Quarterly Dividend Plan	₹	15.4399
Direct - Growth Plan	₹	55.1173
Direct - Dividend Plan	₹	22.2285
Direct - Monthly Dividend Plan	₹	11.5121
Direct - Quarterly Dividend Plan	₹	15.6842

## Volatility Measures

Standard Deviation	3.50
Beta	1.15
Sharpe Ratio	0.18

Note: The above measures have been calculated using monthly rolling returns for 36 months period with 6.05% risk free return (FBIIL Overnight MIBOR as on 29/09/2017).

Portfolio Turnover (Times) 3.04

Average Maturity 4.83 years

Modified Duration 3.30 years

Yield to Maturity\* 7.71%

## Expense Ratio^

Regular/Other than Direct	1.98
Direct	0.73

## 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: 7.46%

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

Special Feature: Reliance Any Time Money Card

Please refer page no. 74 for explanation on symbol: ^ @ and \*\* wherever available

## Portfolio as on September 30, 2017

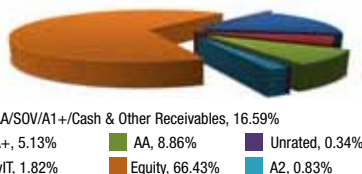
Company/Issuer	Rating	% of Assets
<b>Equity</b>		
<b>Auto</b>		
Maruti Suzuki India Limited*		2.29
<b>Auto Ancillaries</b>		
Motherson Sumi Systems Limited*		1.88
<b>Banks</b>		
HDFC Bank Limited*		8.44
ICICI Bank Limited*		4.26
IndusInd Bank Limited*		2.38
State Bank of India		1.63
Axis Bank Limited		1.15
<b>Cement</b>		
Grasim Industries Limited*		5.25
<b>Construction Project</b>		
Larsen & Toubro Limited*		3.21
<b>Consumer Non Durables</b>		
ITC Limited		1.24
<b>Ferrous Metals</b>		
Tata Steel Limited		1.80
JSW Steel Limited		1.31
<b>Finance</b>		
Housing Development Finance Corporation Limited*		2.58
Max Financial Services Limited		1.21
<b>Non - Ferrous Metals</b>		
Vedanta Limited		1.48
Hindalco Industries Limited		1.19
<b>Petroleum Products</b>		
Reliance Industries Limited*		2.53
Indian Oil Corporation Limited		1.82
<b>Pharmaceuticals</b>		
Aurobindo Pharma Limited		1.48
<b>Software</b>		
Infosys Limited*		4.18
<b>Debt</b>		
<b>Commercial Paper</b>		
HDB Financial Services Limited	CARE A1+	0.55

Company/Issuer	Rating	% of Assets
<b>Corporate Bond</b>		<b>20.44</b>
U.P. Power Corporation Limited	FITCH AA(SO)	4.63
State Bank of India	CRISIL AA+	3.12
Reliance Home Finance Limited	CARE AA	1.94
Housing Development Finance Corporation Limited	CRISIL AAA	1.33
HDFC Bank Limited	CRISIL AAA	1.13
Morgan Credits Private Limited	CARE AA	1.10
Capital First Limited	BWR AAA	1.10
Bajaj Finance Limited	CARE AAA	0.92
Reliance Power Limited	ICRA A2	0.83
Punjab National Bank	CRISIL AA/FITCH AA+	0.77
Reliance Utilities & Power Pvt Limited	CRISIL AAA	0.61
National Highways Auth Of Ind	CRISIL AAA	0.55
NTPC Limited	CRISIL AAA	0.49
Avantha Realty Limited	UNRATED	0.34
Bank of Baroda	CARE AA	0.28
Reliance General Insurance Company Ltd	CARE AA	0.28
Reliance Industries Limited	CRISIL AAA	0.27
SBI Cards & Payment Services Pvt Limited	CRISIL AAA	0.23
Indiabulls Housing Finance Limited	CARE AAA	0.22
Vedanta Limited	CRISIL AA	0.20
Power Finance Corporation Limited	CRISIL AAA	0.07
Rural Electrification Corporation Limited	CRISIL AAA	0.01
Power Grid Corporation of India Limited	CRISIL AAA	0.01
<b>Government Bond</b>		<b>2.52</b>
Government of India	SOV	2.52
<b>State Government Bond</b>		<b>0.01</b>
State Government Securities	SOV	0.01
<b>Zero Coupon Bond</b>		<b>3.03</b>
Tata Motors Finance Limited	CARE AA+	1.68
Housing Development Finance Corporation Limited	CRISIL AAA	1.29
Kotak Mahindra Investments Limited	CRISIL AAA	0.06
<b>Equity Less Than 1% of Corpus</b>		<b>15.13</b>
<b>InvIT</b>		
IRB InvIT Fund		1.82
<b>Cash &amp; Other Receivables</b>		<b>5.21</b>
<b>Grand Total</b>		<b>100.00</b>

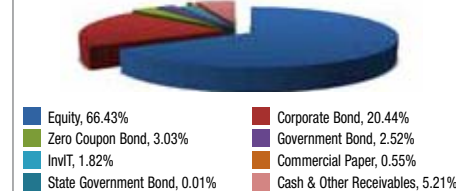
\*Top 10 Holdings

For SIP performance refer page 54. For scheme performance refer page 56-63. For Fund manager wise scheme performance refer page 64-66

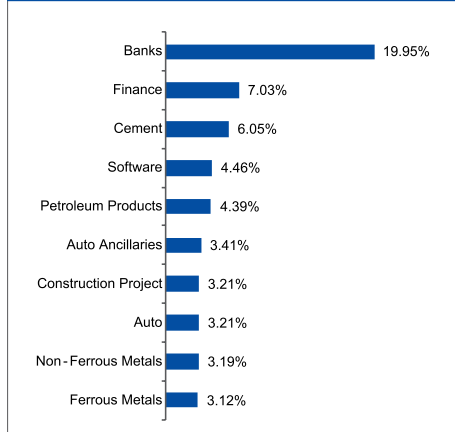
## Rating Profile



## Asset Allocation



## Industry Allocation



## Dividend History

Record Date	Rate (₹/Unit)	Cum Dividend NAV	Ex-Dividend NAV
<b>Dividend Plan</b>			
22-Sep-17	0.15	18.1135	17.9635
24-Aug-17	0.15	18.2663	18.1163
24-Jul-17	0.15	18.3687	18.2187
<b>Direct - Dividend Plan</b>			
22-Sep-17	0.15	22.3934	22.2434
24-Aug-17	0.15	22.5200	22.3700
24-Jul-17	0.15	22.5789	22.4289
<b>Monthly Dividend Plan</b>			
15-Sep-17	0.10	11.7488	11.6488
16-Aug-17	0.10	11.5048	11.4048
17-Jul-17	0.09	11.4498	11.3598
<b>Direct - Monthly Dividend Plan</b>			
15-Sep-17	0.10	11.9578	11.8578
16-Aug-17	0.10	11.6926	11.5926
17-Jul-17	0.09	11.6203	11.5303
<b>Quarterly Dividend Plan</b>			
15-Sep-17	0.40	16.3112	15.9112
15-Jun-17	0.40	15.5459	15.1459
15-Mar-17	0.35	15.0262	14.6762
<b>Direct - Quarterly Dividend Plan</b>			
15-Sep-17	0.40	16.5554	16.1554
15-Jun-17	0.40	15.7120	15.3120
15-Mar-17	0.35	15.1231	14.7731

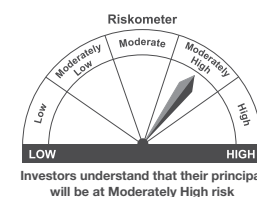
Past performance may or may not be sustained in future. Pursuant to dividend payment, NAV falls to the extent of payout & statutory levy (if applicable). Face Value-₹10.

## 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.



## Equity - Balanced

## Details as on September 30, 2017

## Type of Scheme

An open ended Equity Scheme

## Current Investment Philosophy

Reliance Equity Savings Fund seeks to invest in combination of Active Equities, Arbitrage Opportunities and Fixed Income securities. The fund endeavors to capture the Equity growth potential along with moderate volatility & regular income through investment in arbitrage opportunities and fixed income securities. The fund attempts to provide higher growth potential than debt funds due to moderate equity exposure and relatively lower volatility than equity funds through allocation to fixed income instruments & arbitrage opportunities.

## 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: ₹ 1228.75 Cr

Month End: ₹ 1327.95 Cr

## NAV as on September 29, 2017

Growth Plan	₹ 12.2064
Dividend Plan	₹ 12.2064
Monthly Dividend Plan	₹ 11.3974
Quarterly Dividend Plan	₹ 11.3559
Bonus Option	₹ 12.2064
Direct - Growth Plan	₹ 12.5317
Direct - Dividend Plan	₹ 12.5317
Direct - Monthly Dividend Plan	₹ 11.7242
Direct - Quarterly Dividend Plan	₹ 11.6759
Direct - Bonus Option	₹ 12.5317

Average Maturity 2.06 years

Modified Duration 1.39 years

Yield to Maturity 8.41%

Expense Ratio<sup>^</sup>

Regular/Other than Direct	2.00
Direct	1.00

## Load structure

Entry Load: Nil

Exit Load: (w.e.f. June 13, 2017) 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

Please refer page no. 74 for explanation on symbol: ^ @ and \*\* wherever available

## Portfolio as on September 30, 2017

Company/Issuer	Sector/Rating	% of Assets	Company/Issuer	Sector/Rating	% of Assets
<b>Equity</b>					
<b>Non Hedge</b>					
Maruti Suzuki India Limited	Auto	0.83	Hindalco Industries Limited	Non - Ferrous Metals	0.36
Motherson Sumi Systems Limited*	Auto Ancillaries	1.23	Indian Oil Corporation Limited*	Petroleum Products	0.95
Federal-Mogul Goetze (India) Limited.	Auto Ancillaries	0.62	Reliance Industries Limited	Petroleum Products	0.90
Exide Industries Limited	Auto Ancillaries	0.13	Hindustan Petroleum Corporation Limited	Petroleum Products	0.64
HDFC Bank Limited*	Banks	3.93	Strides Shasun Limited	Pharmaceuticals	0.33
ICICI Bank Limited*	Banks	2.03	Aurobindo Pharma Limited	Pharmaceuticals	0.26
IndusInd Bank Limited*	Banks	1.25	Cipla Limited	Pharmaceuticals	0.15
RBL Bank Limited*	Banks	1.03	Sun Pharmaceutical Industries Limited	Pharmaceuticals	0.06
Kotak Mahindra Bank Limited	Banks	0.79	Infosys Limited*	Software	1.86
State Bank of India	Banks	0.76	HCL Technologies Limited	Software	0.40
Axis Bank Limited	Banks	0.57	Intellect Design Arena Limited	Software	0.18
The Federal Bank Limited	Banks	0.27	Indian Terrain Fashions Limited	Textile Products	0.56
DCB Bank Limited	Banks	0.20	<b>Non-Hedge Total</b>		<b>33.95</b>
Grasim Industries Limited*	Cement	2.79	<b>Hedge Total</b>		<b>32.88</b>
The India Cements Limited	Cement	0.26	<b>Debt</b>		
Ambuja Cements Limited	Cement	0.20	<b>Corporate Bonds</b>		
Larsen & Toubro Limited*	Construction Project	1.38	Bank of Baroda	CRISIL AA+/CARE AA	4.09
ITC Limited	Consumer Non Durables	0.69	Morgan Credits Private Limited	CARE AA	3.76
Tata Steel Limited	Ferrous Metals	0.61	Punjab National Bank	FITCH AA+/CRISIL AA	3.75
JSW Steel Limited	Ferrous Metals	0.52	L&T Metro Rail (Hyderabad) Limited	ICRA AAA(SO)	2.30
Housing Development Finance Corporation Limited*	Finance	1.19	State Bank of India	CRISIL AA+	2.26
Max Financial Services Limited	Finance	0.93	Bajaj Finance Limited	CARE AAA	1.95
Shriram Transport Finance Company Limited	Finance	0.63	HDFC Bank Limited	CRISIL AA+	1.91
Bharat Financial Inclusion Limited	Finance	0.47	Reliance Home Finance Limited	CARE AA	1.90
Bajaj Finance Limited	Finance	0.41	Reliance Power Limited	ICRA A2	1.88
GAIL (India) Limited	Gas	0.74	Renew Power Venture Pvt Limited	CARE A+	1.53
Cochin Shipyard Limited	Industrial Capital Goods	0.45	Rural Electrification Corporation Limited	CRISIL AAA	0.61
Zee Entertainment Enterprises Limited	Media & Entertainment	0.79	IDBI Bank Limited	CRISIL BBB+	0.34
UFO Moviez India Limited	Media & Entertainment	0.58	<b>Commercial Paper</b>		
TV18 Broadcast Limited	Media & Entertainment	0.02	Standard Chartered Invest & Loans Limited	CRISIL A1+	2.55
Vedanta Limited	Non - Ferrous Metals	0.77	L&T Finance Limited	CARE A1+	2.24
			<b>Net Current Assets and Liabilities</b>		<b>2.11</b>
			<b>Grand Total</b>		<b>100.00</b>

\*Top 10 Holdings

## SIP - If you invested ₹ 10000 every month in RESF

	Since Inception	1 Year
Total Amount Invested (₹)	290,000	120,000
Market Value (₹)	331,278	128,258
Scheme Return (%)	11.29	13.72
B: Custom Benchmark* Return(%)	10.62	12.08
AB: S&P BSE Sensex Return(%)	11.10	13.80
Inception Date: May 30, 2015		

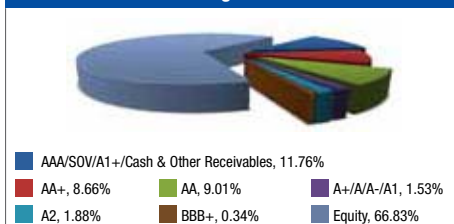
\*40% Crisil Liquid Fund Index + 30% Crisil Short Term Bond Fund Index + 30% Nifty 50

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.

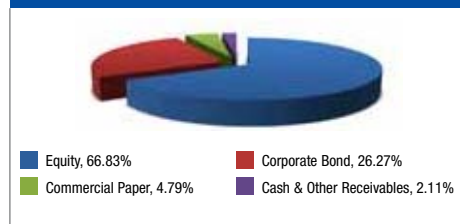
B: Benchmark, AB: Additional Benchmark

For scheme performance refer page 56-63. For Fund manager wise scheme performance refer page 64-66

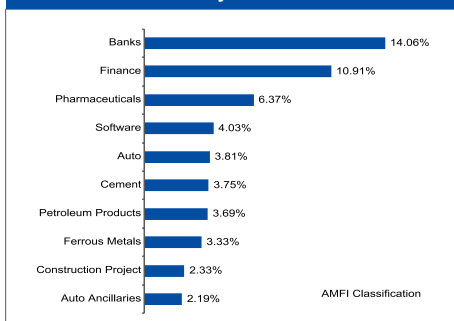
## Rating Profile



## Asset Allocation



## Industry Allocation



## Dividend History

Record Date	Rate (₹/Unit)	Cum Dividend NAV	Ex-Dividend NAV
<b>Monthly Dividend Plan</b>			
25-Sep-17	0.08	11.4780	11.3980
28-Aug-17	0.08	11.4932	11.4132
24-Jul-17	0.08	11.6304	11.5504
<b>Direct - Monthly Dividend Plan</b>			
25-Sep-17	0.08	11.8036	11.7236
28-Aug-17	0.08	11.8048	11.7248
24-Jul-17	0.08	11.9296	11.8496
<b>Quarterly Dividend Plan</b>			
19-Sep-17	0.25	11.7593	11.5093
19-Jun-17	0.25	11.5573	11.3073
19-Dec-16	0.15	10.4948	10.3448
<b>Direct - Quarterly Dividend Plan</b>			
19-Sep-17	0.25	12.0798	11.8298
19-Jun-17	0.25	11.8274	11.5774
19-Dec-16	0.15	10.6744	10.5244

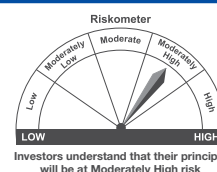
Past performance may or may not be sustained in future. Pursuant to dividend payment, NAV falls to the extent of payout & statutory levy (if applicable). Face Value-₹10.

## Product Label

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

- Income and capital appreciation over long term
- Investment predominantly in arbitrage opportunities between cash & derivative market and in unhedged equity

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





## Sector Fund

Details as on September 30, 2017

## 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 Banks, 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

May 26, 2003

## Fund Manager

Shrey Loonker - till Sep 15, 2017  
(w.e.f. Sep 16, 2017 Sanjay Parekh)

## Benchmark

Nifty500 Banks Index

## Fund size

Monthly Average: ₹ 3,039.69 Cr

Month End: ₹ 2,967.93 Cr

## NAV as on September 29, 2017

Growth Plan	₹ 254.5791	Direct - Growth Plan	₹ 262.0128
Dividend Plan	₹ 56.3860	Direct - Dividend Plan	₹ 68.2331
Bonus Option	₹ 254.5791	Direct - Bonus Option	₹ 262.0129

Portfolio Turnover (Times) 1.26

Expense Ratio<sup>^</sup>

Regular/Other than Direct	2.04
Direct	1.29

## 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

Please refer page no. 74 for explanation on symbol: ^ @ and \*\* wherever available

## Portfolio as on September 30, 2017

Company/Issuer	% of Assets	Company/Issuer	% of Assets
<b>Banks</b>		ICICI Prudential Life Insurance Company Limited*	3.03
HDFC Bank Limited*	21.84	Max Financial Services Limited*	2.89
ICICI Bank Limited*	13.00	Cholamandalam Investment and Finance Company Limited	2.80
State Bank of India*	7.58	GIC Housing Finance Limited	2.12
IndusInd Bank Limited*	5.77	Edelweiss Financial Services Limited	2.05
Yes Bank Limited*	4.10	Bajaj Finance Limited	1.74
The Federal Bank Limited*	3.96	Shriram Transport Finance Company Limited	1.62
Karur Vysya Bank Limited	1.75	SBI Life Insurance Company Limited	1.43
RBL Bank Limited	1.28	Indiabulls Housing Finance Limited	1.23
City Union Bank Limited	1.06	L&T Finance Holdings Limited	1.23
Kotak Mahindra Bank Limited	1.03	CARE Ratings Limited	1.05
<b>Finance</b>		<b>Equity Less Than 1% of Corpus</b>	<b>6.28</b>
Reliance Capital Limited*	5.39	<b>Cash and Other Receivables</b>	<b>2.63</b>
Muthoot Finance Limited*	3.14	<b>Grand Total</b>	<b>100.00</b>

\*Top 10 Holdings

For SIP performance refer page 54. For scheme performance refer page 56-63. For Fund manager wise scheme performance refer page 64-66.

## Volatility Measures

Standard Deviation	5.31	Beta	0.91	Sharpe Ratio	0.20
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Note: The above measures have been calculated using monthly rolling returns for 36 months period with 6.05% risk free return (FBIL Overnight MIBOR as on 29/09/2017).

## 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>				<b>Direct - Dividend Plan</b>			
10-Feb-17	5.00	51.0340	46.0340	10-Feb-17	5.00	60.4012	55.4012
12-Feb-16	4.00	39.4222	35.4222	12-Feb-16	4.00	45.5932	41.5932
27-Feb-15	5.00	57.6107	52.6107	27-Feb-15	5.00	65.4517	60.4517

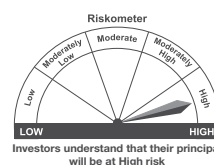
Past performance may or may not be sustained in future. Pursuant to dividend payment, NAV falls to the extent of payout &amp; statutory levy (if applicable). Face Value-₹10.

## 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.



## Reliance Diversified Power Sector Fund

## RDPSF

## Sector Fund

Details as on September 30, 2017

## Type of Scheme

An open ended Power Sector Scheme

## Current Investment Philosophy

It is an investment opportunity to participate in India's key driver 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 financier 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.

## Date of Allotment

May 8, 2004

## Fund Manager

Sanjay Doshi

## Benchmark

S&amp;P BSE Power

## Fund size

Monthly Average: ₹ 1,897.28 Cr

Month End: ₹ 1,872.77 Cr

## NAV as on September 29, 2017

Growth Plan	₹ 107.3247
Dividend Plan	₹ 36.9305
Bonus Option	₹ 107.3247
Direct - Growth Plan	₹ 110.4221
Direct - Dividend Plan	₹ 38.4115
Direct - Bonus Option	₹ 110.4221

Portfolio Turnover (Times) 0.35

Expense Ratio<sup>^</sup>

Regular/Other than Direct	2.11
Direct	1.46

## 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

Please refer page no. 74 for explanation on symbol: ^ @ and \*\* wherever available

## Portfolio as on September 30, 2017

Company/Issuer	% of Assets	Company/Issuer	% of Assets
<b>Auto Ancillaries</b>		Texmaco Rail & Engineering Limited	1.41
Exide Industries Limited	2.58	<b>Industrial Products</b>	
<b>Construction Project</b>		KSB Pumps Limited*	4.48
KEC International Limited*	6.65	Kirloskar Pneumatic Company Limited*	4.11
Larsen & Toubro Limited*	4.57	Cummins India Limited	4.10
NCC Limited	1.84	Kirloskar Brothers Limited	1.27
BGR Energy Systems Limited	1.39	<b>Power</b>	
OM Metals Infraprojects Limited	1.05	PTC India Limited*	6.95
<b>Ferrous Metals</b>		Torrent Power Limited*	4.49
Jindal Stainless (Hisar) Limited*	5.53	CESC Limited*	4.16
Jindal Saw Limited	2.85	NTPC Limited	3.81
Jindal Stainless Limited	1.76	Power Grid Corporation of India Limited	2.37
<b>Industrial Capital Goods</b>		Kalpitaru Power Transmission Limited	2.32
Apar Industries Limited*	5.12	Reliance Power Limited	1.26
GE Power India Limited*	4.40	<b>Telecom - Equipment &amp; Accessories</b>	
Thermax Limited	3.67	Sterilite Technologies Limited	2.57
CG Power and Industrial Solutions Limited	3.08	<b>Equity Less Than 1% of Corpus</b>	<b>5.25</b>
GE T&D India Limited	2.73	<b>Cash and Other Receivables</b>	<b>2.33</b>
Voltamp Transformers Limited	1.91	<b>Grand Total</b>	<b>100.00</b>

\*Top 10 Holdings

For SIP performance refer page 54. For scheme performance refer page 56-63. For Fund manager wise scheme performance refer page 64-66.

## Volatility Measures

Standard Deviation	5.20	Beta	0.80	Sharpe Ratio	0.15
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Note: The above measures have been calculated using monthly rolling returns for 36 months period with 6.05% risk free return (FBIL Overnight MIBOR as on 29/09/2017).

## 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>				<b>Direct - Dividend Plan</b>			
17-Feb-17	3.25	33.6162	30.3662	17-Feb-17	3.25	34.6994	31.4494
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

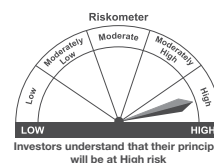
Past performance may or may not be sustained in future. Pursuant to dividend payment, NAV falls to the extent of payout &amp; statutory levy (if applicable). Face Value-₹10.

## 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.



## Sector Fund

Details as on September 30, 2017

## Type of Scheme

An open ended Media &amp; 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

September 30, 2004

## Fund Manager

Sailesh Raj Bhan

## Benchmark

Nifty500 Media &amp; Entertainment Index

## Fund size

Monthly Average: ₹ 75.70 Cr

Month End: ₹ 73.40 Cr

## NAV as on September 29, 2017

Growth Plan	₹ 60.7549	Direct - Growth Plan	₹ 62.9590
Dividend Plan	₹ 20.9389	Direct - Dividend Plan	₹ 25.7928
Bonus Option	₹ 60.7549	Direct - Bonus Option	₹ 62.9590

Portfolio Turnover (Times) 0.22

## Expense Ratio^

Regular/Other than Direct 2.68

Direct 1.93

## 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

Please refer page no. 74 for explanation on symbol: ^ @ and \*\* wherever available

## Portfolio as on September 30, 2017

Company/Issuer	% of Assets
<b>Media &amp; Entertainment</b>	
INOX Leisure Limited*	12.24
Zee Entertainment Enterprises Limited*	12.11
D.B. Corp Limited*	11.59
Dish TV India Limited*	9.18
Sun TV Network Limited*	8.83
Music Broadcast Limited*	7.76
TV18 Broadcast Limited*	6.35

Company/Issuer	% of Assets
Hathway Cable & Datacom Limited*	6.19
Jagran Prakashan Limited*	5.28
PVR Limited	4.92
Network18 Media & Investments Limited	3.08
<b>Software</b>	
Info Edge (India) Limited*	10.36
<b>Cash and Other Receivables</b>	<b>2.11</b>
<b>Grand Total</b>	<b>100.00</b>

\*Top 10 Holdings

For SIP performance refer page 54. For scheme performance refer page 56-63. For Fund manager wise scheme performance refer page 64-66.

## Volatility Measures

Standard Deviation	4.89	Beta	0.75	Sharpe Ratio	0.06
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Note: The above measures have been calculated using monthly rolling returns for 36 months period with 6.05% risk free return (FBIL Overnight MIBOR as on 29/09/2017).

## 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>				<b>Direct - Dividend Plan</b>			
20-Jan-17	2.25	22.5000	20.2500	20-Jan-17	2.25	27.0657	24.8157
29-Jan-16	2.25	23.3003	21.0503	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

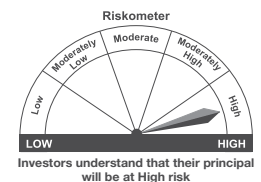
Past performance may or may not be sustained in future. Pursuant to dividend payment, NAV falls to the extent of payout &amp; statutory levy (if applicable). Face Value-₹10.

## Product Label

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

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

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



## Reliance Pharma Fund

## RPF

## Sector Fund

Details as on September 30, 2017

## 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 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 benefit from change in investor sentiment in its favor.

## Date of Allotment

June 5, 2004

## Fund Manager

Sailesh Raj Bhan

## Benchmark

S&amp;P BSE Healthcare

## Fund size

Monthly Average: ₹ 1,538.12 Cr

Month End: ₹ 1,581.06 Cr

## NAV as on September 29, 2017

Growth Plan	₹ 128.7964	Direct - Growth Plan	₹ 133.8013
Dividend Plan	₹ 54.1237	Direct - Dividend Plan	₹ 63.7112
Bonus Option	₹ 128.7964	Direct - Bonus Option	₹ 133.8013

Portfolio Turnover (Times) 0.51

## Expense Ratio^

Regular/Other than Direct 2.14

Direct 1.44

## 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

Please refer page no. 74 for explanation on symbol: ^ @ and \*\* wherever available

## Portfolio as on September 30, 2017

Company/Issuer	% of Assets
<b>Healthcare Services</b>	
Thyrocare Technologies Limited*	6.63
Healthcare Global Enterprises Limited	3.49
Max India Limited	2.51
Narayana Hrudayalaya Limited	2.47
<b>Pharmaceuticals</b>	
Divi's Laboratories Limited*	10.82
Dr. Reddy's Laboratories Limited*	9.88
Sun Pharmaceutical Industries Limited*	9.23
Cipla Limited*	9.09
Abbott India Limited*	8.57

Company/Issuer	% of Assets
Aurobindo Pharma Limited*	8.31
Sanofi India Limited*	8.06
Lupin Limited*	6.41
Torrent Pharmaceuticals Limited*	4.34
Glenmark Pharmaceuticals Limited	2.65
Cadila Healthcare Limited	1.49
Biocon Limited	1.05
<b>Equity Less Than 1% of Corpus</b>	<b>1.59</b>
<b>Cash and Other Receivables</b>	<b>3.41</b>
<b>Grand Total</b>	<b>100.00</b>

\*Top 10 Holdings

For SIP performance refer page 54. For scheme performance refer page 56-63. For Fund manager wise scheme performance refer page 64-66.

## Volatility Measures

Standard Deviation	4.18	Beta	0.82	Sharpe Ratio	-0.06
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Note: The above measures have been calculated using monthly rolling returns for 36 months period with 6.05% risk free return (FBIL Overnight MIBOR as on 29/09/2017).

## 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>				<b>Direct - Dividend Plan</b>			
3-Mar-17	6.50	63.6381	57.1381	03-Mar-17	6.50	73.3984	66.8984
4-Mar-16	7.00	71.2321	64.2321	04-Mar-16	7.00	80.4340	73.4340
30-Jan-15	7.00	74.3562	67.3562	30-Jan-15	7.00	82.3064	75.3064

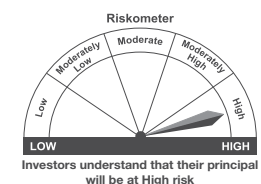
Past performance may or may not be sustained in future. Pursuant to dividend payment, NAV falls to the extent of payout &amp; statutory levy (if applicable). Face Value-₹10.

## Product Label

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

- Long term capital growth
- Investment in equity and equity related securities of pharma & other associated companies

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



## Equity - Tax Saver

## Details as on September 30, 2017

## 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&amp;P BSE 100

## Fund Size

Monthly Average: ₹ 9,211.42 Cr

Month End: ₹ 9,114.57 Cr

## NAV as on September 29, 2017

Growth Plan	₹ 60.0493
Dividend Plan	₹ 23.1720
Annual Dividend Plan	₹ 12.6916
Direct - Growth Plan	₹ 62.2169
Direct - Dividend Plan	₹ 27.6027
Direct - Annual Dividend Plan	₹ 12.8549

## Volatility Measures

Standard Deviation	4.70
Beta	1.09
Sharpe Ratio	0.13

Note: The above measures have been calculated using monthly rolling returns for 36 months period with 6.05% risk free return (FBIL Overnight MIBOR as on 29/09/2017).

## Portfolio Turnover (Times)

1.10

Expense Ratio<sup>^</sup>

Regular/Other than Direct	1.98
Direct	1.23

## Load structure

Entry Load: Nil

Exit Load: Nil

Please refer page no. 74 for explanation on symbol: ^ @ and \*\* wherever available

## Portfolio as on September 30, 2017

Company/Issuer	% of Assets
<b>Auto</b>	
TVS Motor Company Limited*	7.79
Tata Motors Limited*	3.57
<b>Auto Ancillaries</b>	
Sundaram Clayton Limited	1.81
Federal-Mogul Goetze (India) Limited.	1.74
Wheels India Limited	1.34
<b>Banks</b>	
State Bank of India*	6.27
ICICI Bank Limited*	4.12
Axis Bank Limited	1.66
Canara Bank	1.63
Bank of Baroda	1.63
<b>Cement</b>	
Ambuja Cements Limited*	3.42
Birla Corporation Limited	1.65
<b>Consumer Non Durables</b>	
ITC Limited	1.38
Jubilant Foodworks Limited	1.24
<b>Ferrous Metals</b>	
Tata Steel Limited*	5.26
<b>Finance</b>	
Reliance Capital Limited	1.35
<b>Healthcare Services</b>	
Thyrocare Technologies Limited	1.26
<b>Hotels, Resorts And Other Recreational Activities</b>	
The Indian Hotels Company Limited	1.15
<b>Industrial Capital Goods</b>	
Honeywell Automation India Limited*	3.45

Company/Issuer	% of Assets
ABB India Limited*	2.64
Cochin Shipyard Limited	2.11
GE T&D India Limited	1.94
Siemens Limited	1.41
<b>Industrial Products</b>	
Bharat Forge Limited*	3.05
Vesuvius India Limited	1.84
KSB Pumps Limited	1.15
<b>Pesticides</b>	
UPL Limited	1.50
<b>Petroleum Products</b>	
Bharat Petroleum Corporation Limited	1.19
<b>Pharmaceuticals</b>	
Divi's Laboratories Limited	1.79
Cipla Limited	1.04
<b>Software</b>	
Infosys Limited*	4.89
HCL Technologies Limited	2.25
<b>Telecom - Services</b>	
Bharti Airtel Limited	1.54
<b>Transportation</b>	
Jet Airways (India) Limited	1.90
<b>Commercial Paper</b>	1.63
Cholamandalam Investment and Finance Company Limited	1.09
Aditya Birla Finance Limited	0.54
<b>Equity Less Than 1% of Corpus</b>	14.58
<b>Cash and Other Receivables</b>	1.85
<b>Grand Total</b>	100.00

\*Top 10 Holdings

## SIP - If you invested ₹ 10000 every month in RTSF

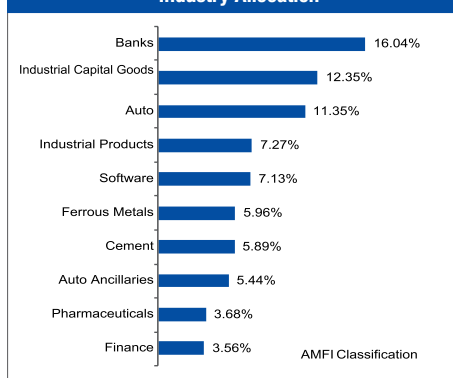
	Since Inception	10 Years	5 Years	3 Years	1 Year
Total Amount Invested (₹)	1,450,000	1,200,000	600,000	360,000	120,000
Market Value (₹)	4,421,569	3,228,028	1,024,461	451,825	133,151
Scheme Return (%)	17.27	18.89	21.77	15.60	22.12
B: S&P BSE 100 Return(%)	10.63	10.87	12.35	11.50	17.07
AB: S&P BSE Sensex Return(%)	9.56	9.63	9.98	8.62	13.80
Inception Date: September 21, 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 56-63. For Fund manager wise scheme performance refer page 64-66.

## Industry Allocation



## Dividend History

Record Date	Rate (₹/Unit)	Cum Dividend NAV	Ex-Dividend NAV
<b>Dividend Plan</b>			
29-Sep-17	0.60	23.2492	22.6492
30-Jun-17	0.60	23.1274	22.5274
23-Mar-17	0.60	21.9299	21.3299
<b>Direct - Dividend Plan</b>			
29-Sep-17	0.60	27.6978	27.0978
30-Jun-17	0.60	27.3707	26.7707
23-Mar-17	0.60	25.7747	25.1747

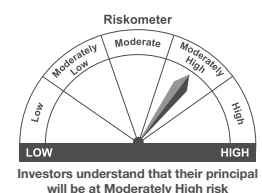
Past performance may or may not be sustained in future. Pursuant to dividend payment, NAV falls to the extent of payout & statutory levy (if applicable). Face Value-₹10.

## Product Label

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

- Long term capital growth
- Investment in equity and equity related securities

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



## Equity - Arbitrage

## Details as on September 30, 2017

## 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

Payal Wadhwa Kaipunjai

## Benchmark

Crisil Liquid Fund Index

## Fund Size

Monthly Average: ₹ 7,452.41 Cr

Month End: ₹ 7,649.77 Cr

## NAV as on September 29, 2017

Growth Plan	₹ 17.2627
Dividend Plan	₹ 12.0203
Monthly Dividend Plan	₹ 10.5940
Direct - Growth Plan	₹ 17.6711
Direct - Dividend Plan	₹ 12.5384
Direct - Monthly Dividend Plan	₹ 10.8312

## Volatility Measures

Standard Deviation	0.17
Beta	1.10
Sharpe Ratio	0.35

Note: The above measures have been calculated using monthly rolling returns for 36 months period with 6.05% risk free return (FBIL Overnight MIBOR as on 29/09/2017).

Portfolio Turnover (Times) 16.04

## Expense Ratio^

Regular/Other than Direct	1.00
Direct	0.40

## 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

Please refer page no. 74 for explanation on symbol: ^ @ and \*\* wherever available

## Portfolio as on September 30, 2017

Company/Issuer	% of Assets	Company/Issuer	% of Assets
<b>Auto</b>		<b>Software</b>	
Ashok Leyland Limited	1.34	Infosys Limited*	5.43
<b>Banks</b>		<b>Certificate of Deposit</b>	<b>0.07</b>
State Bank of India*	3.60	IDFC Bank Limited	0.07
ICICI Bank Limited*	1.61	<b>Commercial Paper</b>	<b>4.84</b>
Bank of Baroda*	1.34	HDB Financial Services Limited	2.65
Yes Bank Limited	1.05	L&T Finance Limited	0.65
IDFC Bank Limited	1.04	Cholamandalam Investment and Finance Company Limited	0.45
<b>Consumer Non Durables</b>		Manappuram Finance Limited	0.39
ITC Limited	1.27	Indiabulls Housing Finance Limited	0.20
United Spirits Limited	1.12	IIFL Wealth Finance Limited	0.13
<b>Ferrous Metals</b>		Reliance Industries Limited	0.07
JSW Steel Limited*	1.39	India Infoline Finance Limited	0.07
<b>Finance</b>		JSW Steel Limited	0.07
Dewan Housing Finance Corporation Limited*	1.34	Reliance Jio Infocomm Limited	0.06
IDFC Limited	1.04	Tata Capital Financial Services Limited	0.06
<b>Mutual Fund units</b>	<b>2.61</b>	Deutsche Investments India Pvt Limited	0.06
Reliance Mutual Fund	2.61	<b>Corporate Bond</b>	<b>7.76</b>
<b>Non - Ferrous Metals</b>		State Bank of India	1.99
Vedanta Limited*	2.67	Hinduja Leyland Finance Limited	1.96
<b>Petroleum Products</b>		Yes Bank Limited	1.33
Reliance Industries Limited*	1.47	Axis Bank Limited	1.30
<b>Pharmaceuticals</b>		L & T Infrastructure Finance Company Limited	1.18
Sun Pharmaceutical Industries Limited*	1.99	<b>Zero Coupon Bond</b>	<b>0.53</b>
Aurobindo Pharma Limited*	1.86	Shriram Transport Finance Company Limited	0.53
Lupin Limited	1.17	<b>Equity Less Than 1% of Corpus</b>	<b>35.42</b>
		<b>Derivatives, Cash and Other Receivables</b>	<b>18.03</b>
		<b>Grand Total</b>	<b>100.00</b>

\*Top 10 Holdings

## SIP - If you invested ₹ 10000 every month in RAAF

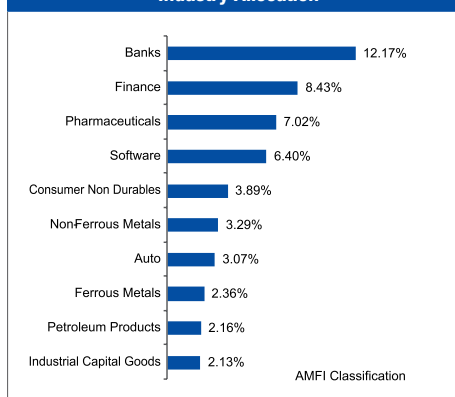
	Since Inception	5 Years	3 Years	1 Year
Total Amount Invested (₹)	840,000	600,000	360,000	120,000
Market Value (₹)	1,097,905	715,374	396,104	123,679
Scheme Return (%)	7.59	7.04	6.42	6.04
B: Crisil Liquid Fund Index Return(%)	8.04	7.81	7.26	6.76
AB: S&P BSE Sensex Return(%)	9.91	9.98	8.62	13.80
Inception 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 56-63. For Fund manager wise scheme performance refer page 64-66.

## Industry Allocation



## Dividend History

Record Date	Rate (₹/ Unit)	Cum Dividend NAV	Ex-Dividend NAV
<b>Dividend Plan</b>			
25-Sep-17	0.15	12.1516	12.0016
27-Jun-17	0.15	12.1267	11.9767
24-Apr-17	0.15	12.1609	12.0109
<b>Direct - Dividend Plan</b>			
25-Sep-17	0.15	12.6683	12.5183
27-Jun-17	0.15	12.6177	12.4677
24-Apr-17	0.15	12.6340	12.4840
<b>Monthly Dividend Plan</b>			
25-Sep-17	0.05	10.6275	10.5775
28-Aug-17	0.05	10.6373	10.5873
24-Jul-17	0.05	10.6139	10.5639
<b>Direct - Monthly Dividend Plan</b>			
25-Sep-17	0.05	10.8638	10.8138
28-Aug-17	0.05	10.8679	10.8179
24-Jul-17	0.05	10.8366	10.7866

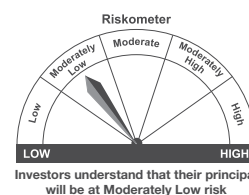
Past performance may or may not be sustained in future. Pursuant to dividend payment, NAV falls to the extent of payout & statutory levy (if applicable). Face Value-₹10.

## Product Label

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

- Income over short term
- Income through arbitrage opportunities between cash and derivative market and arbitrage opportunities within the derivative segment

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





## Equity - International

## Details as on September 30, 2017

## 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 Chhajjer

## Benchmark

TOPIX (Tokyo Stock Price Index)

## Fund Size

Monthly Average: ₹ 27.51 Cr

Month End: ₹ 28.21 Cr

## NAV as on September 29, 2017

Growth Plan	₹	11.3574
Dividend Payout Option	₹	11.3574
Bonus Option	₹	11.3574
Direct - Growth Plan	₹	11.5979
Direct - Dividend Payout Option	₹	11.5979
Direct - Bonus Option	₹	11.5979

## Volatility Measures

Standard Deviation	3.41
Beta	0.00
Sharpe Ratio	-0.02

Note: The above measures have been calculated using monthly rolling returns for 36 months period with 6.05% risk free return (FBIL Overnight MIBOR as on 29/09/2017).

Portfolio Turnover (Times) 0.49

## Expense Ratio^

Regular/Other than Direct	2.34
Direct	1.44

## 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.

Please refer page no. 74 for explanation on symbol: ^ @ and \*\* wherever available

## Portfolio as on September 30, 2017

Company/Issuer	% of Assets	Company/Issuer	% of Assets
<b>Apparel Retail</b>		<b>Investment Banking &amp; Brokerage</b>	
Fast Retailing Co Ltd*	3.41	Nomura Holdings Inc*	3.21
<b>Auto Parts &amp; Equipment</b>		<b>Leisure Equipment &amp; Products</b>	
Sumitomo Elec Indust*	3.29	Namco Bandai Holdings Inc	3.18
<b>Automobile Manufacturers</b>		Shimano Inc	3.08
Toyota Motor Corp	3.17	<b>Other Diversified Financial Services</b>	
<b>Building Products</b>		Orix Corporation	3.17
Toto Ltd*	3.51	<b>Packaged Foods</b>	
Daikin Industries Ltd*	3.28	Nissin Seifun Group Inc	2.99
<b>Chemicals</b>		<b>Personal Products</b>	
Toray Industries Inc	3.17	Kao Corporation	3.00
<b>Construction &amp; Farm Machinery &amp; Heavy Trucks</b>		<b>Professional Services</b>	
Komatsu Ltd	3.16	Temp Holdings Co Ltd*	3.45
<b>Diversified Banks</b>		<b>Property &amp; Casualty Insurance</b>	
Mitsubishi UFJ Financial Group Inc*	3.34	Msand Ad Insurance Group Holdings Inc	3.13
<b>Diversified Real Estate Activities</b>		<b>Railroads</b>	
Mitsui Fudosan Co*	3.21	East Japan Railway	3.20
Daiwa House Industry	3.20	<b>Security &amp; Alarm Services</b>	
<b>Electrical Equipment</b>		Secom Co Ltd	3.04
Nidec Corporation	3.13	<b>Soft Drinks</b>	
<b>Electronic Equipment &amp; Instruments</b>		Suntory Beverage And Food Ltd	2.99
Hitachi Ltd	3.10	<b>Specialty Chemicals</b>	
<b>Gas Utilities</b>		Shin Etsu Chemical Co	3.10
Tokyo Gas Co Ltd	2.95	<b>Tires &amp; Rubber</b>	
<b>IT Consulting &amp; Other Services</b>		BridgeStone Corp*	3.26
NTT Data Corporation	3.17	<b>Tobacco</b>	
<b>Industrial Machinery</b>		Japan Tobacco Inc	3.11
NSK Limited*	3.34	<b>Cash and Other Receivables</b>	4.59
<b>Integrated Telecommunication Services</b>		<b>Grand Total</b>	100.00
NTT Corp	3.08		

\*Top 10 Holdings

## SIP - If you invested ₹ 10000 every month in RJEF

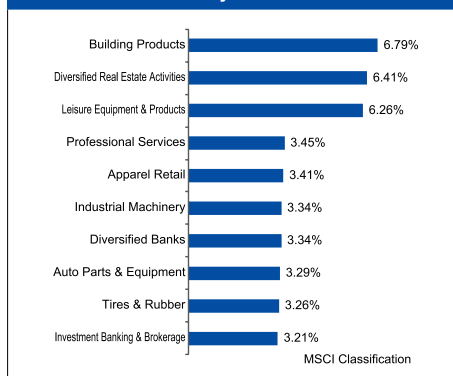
	Since Inception	3 Years	1 Year
Total Amount Invested (₹)	380,000	360,000	120,000
Market Value (₹)	415,229	391,729	126,624
Scheme Return (%)	5.64	5.66	10.96
B: Topix Index Return(%)	9.38	9.34	19.06
AB: S&P BSE Sensex Return(%)	8.31	8.66	13.80
Inception Date: August 26, 2014			

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 56-63. For Fund manager wise scheme performance refer page 64-66.

## Industry Allocation

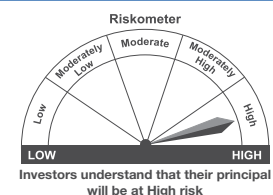


## Product Label

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.



## Equity - International

## Details as on September 30, 2017

## 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&amp;P 500

## Fund Size

Monthly Average: ₹ 11.55 Cr

Month End: ₹ 11.78 Cr

## NAV as on September 29, 2017

Growth Plan	₹	11.9950
Dividend Plan	₹	11.9950
Direct - Growth Plan	₹	12.2412
Direct - Dividend Plan	₹	12.2412

Expense Ratio<sup>^</sup>

Regular/Other than Direct	2.44
Direct	1.44

## 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

Please refer page no. 74 for explanation on symbol: ^ @ and \*\* wherever available

## Portfolio as on September 30, 2017

Company/Issuer	% of Assets	Company/Issuer	% of Assets
<b>Asset Management &amp; Custody Banks</b>		<b>Home Improvement Retail</b>	
Blackrock Inc	2.03	Lowes Companies Inc*	4.73
<b>Automotive Retail</b>		<b>Internet Retail</b>	
Carmax Inc	2.91	The Priceline Group Inc	3.76
<b>Data Processing &amp; Outsourced Services</b>		<b>Internet Software &amp; Services</b>	
Mastercard Incorporated*	9.57	Alphabet Inc A*	7.08
Paypal Holdings Inc*	5.77	Facebook Inc*	6.18
Visa Inc*	4.47	Alphabet Inc	3.19
<b>Diversified Metals &amp; Mining</b>		Ebay Inc	2.97
Compass Minerals International Inc	2.60	Baidu Inc Spon Adr	2.84
<b>Health Care Distributors</b>		<b>Life Sciences Tools &amp; Services</b>	
Amerisource Bergen Corp*	4.87	Quintiles IMS Holdings Inc*	5.59
<b>Health Care Services</b>		<b>Miscellaneous</b>	
Express Scripts Holding Co*	5.22	Ventas Inc*	4.56
<b>Health Care Supplies</b>		<b>Cash and Other Receivables-</b>	
Cooper Companies Inc	3.22		15.27
<b>Health Care Technology</b>		<b>Grand Total</b>	
Cerner Corp	3.15		100.00

\*Top 10 Holdings

## SIP - If you invested ₹ 10000 every month in RUSEOF

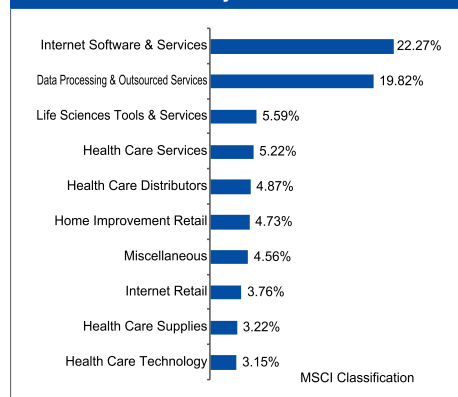
	Since Inception	1 Year
Total Amount Invested (₹)	270,000	120,000
Market Value (₹)	317,089	132,012
Scheme Return (%)	14.82	20.14
B: S&P 500 Return(%)	13.87	15.61
AB: S&P BSE Sensex Return(%)	11.96	13.80
Inception Date: July 23, 2015		

**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 56-63. For Fund manager wise scheme performance refer page 64-66.

## Industry Allocation

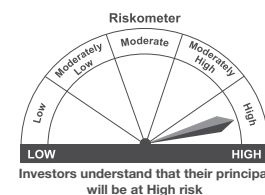


## Product Label

**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.



## Fixed Income - Liquid

## Details as on September 30, 2017

## Type of Scheme

An 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 of 25 - 50 days.

## Date of Allotment

June 16, 2005

## Fund Manager

Amit Tripathi, Vivek Sharma

## Benchmark

Crisil Liquid Fund Index

## Fund Size

Monthly Average: ₹ 5,233.04 Cr

Month End: ₹ 4,624.58 Cr

## NAV as on September 30, 2017

Growth Plan	₹ 2,521.2840
Daily Dividend Plan	₹ 1,000.6861
Weekly Dividend Plan	₹ 1,000.7739
Monthly Dividend Plan	₹ 1,002.7113
Quarterly Dividend Plan	₹ 1,005.1009
Bonus Option	₹ 1,482.6768
Direct - Growth Plan	₹ 2,531.8410
Direct - Daily Dividend Plan	₹ 1,000.6888
Direct - Weekly Dividend Plan	₹ 1,000.7492
Direct - Monthly Dividend Plan	₹ 1,002.7394
Direct - Quarterly Dividend Plan	₹ 1,004.8871
Direct - Bonus Option	₹ 1,488.7780

Average Maturity 69 days

Modified Duration 65 days

Yield to Maturity\* 6.25%

Expense Ratio<sup>^</sup>

Regular/Other than Direct: 0.22

Direct: 0.11

## Load structure

Entry Load: Nil

Exit Load: Nil

\*excluding other receivables  
YTM including other receivables: 7.16%

Special Feature: Reliance Any Time Money Card

Please refer page no. 74 for explanation on symbol: ^ @ and \*\* wherever available

## Portfolio as on September 30, 2017

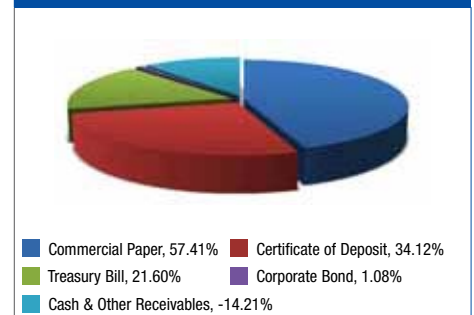
Company/Issuer	Rating	% of Assets	Company/Issuer	Rating	% of Assets
<b>Certificate of Deposit</b>		<b>34.12</b>	Larsen & Toubro Limited	CRISIL A1+	4.26
Axis Bank Limited	CRISIL A1+	6.44	Sun Pharma Laboratories Limited	ICRA A1+	4.26
The South Indian Bank Limited	CARE A1+	6.40	ICICI Home Finance Company Limited	ICRA A1+	2.68
IndusInd Bank Limited	CRISIL A1+	5.87	Mahindra & Mahindra Financial Services Limited	FITCH A1+	2.15
HDFC Bank Limited	CARE A1+	4.27	ONGC Mangalore Petrochemicals Limited	ICRA A1+	2.14
ICICI Bank Limited	ICRA A1+	3.74	Manappuram Finance Limited	ICRA A1+	2.14
IDFC Bank Limited	ICRA A1+	3.21	HDB Financial Services Limited	CARE A1+	2.04
RBL Bank Limited	ICRA A1+	2.14	Can Fin Homes Limited	ICRA A1+	1.61
Yes Bank Limited	ICRA A1+	2.04	Housing Development Finance Corporation Limited	ICRA A1+	1.07
<b>Commercial Paper</b>		<b>57.41</b>	<b>Corporate Bond</b>		<b>1.08</b>
National Bank For Agriculture and Rural Development	CRISIL A1+	8.53	Power Finance Corporation Limited	CRISIL AAA	0.76
Reliance Industries Limited	CRISIL A1+	6.37	Power Grid Corporation of India Limited	CRISIL AAA	0.33
India Infoline Finance Limited	ICRA A1+	6.33	<b>Treasury Bill</b>		<b>21.60</b>
Piramal Finance Limited	ICRA A1+	5.26	Government of India	SOV	21.60
Vedanta Limited	CRISIL A1+	4.28	<b>Cash &amp; Other Receivables</b>		<b>(14.21)</b>
LIC Housing Finance Limited	CRISIL A1+	4.27	<b>Grand Total</b>		<b>100.00</b>

For scheme performance refer page 56-63. For Fund manager wise scheme performance refer page 64-66.

## Rating Profile



## Asset Allocation



## Dividend History

Record Date	Rate (₹/Unit)	Cum Dividend NAV	Ex-Dividend NAV	Record Date	Rate (₹/Unit)	Cum Dividend NAV	Ex-Dividend NAV
<b>Monthly Dividend Plan</b>				<b>Quarterly Dividend Plan</b>			
25-Sep-17	3.4526	1,006.6073	1001.8270	19-Sep-17	11.7044	1,019.3909	1003.1857
28-Aug-17	4.2787	1,007.7471	1001.8231	19-Jun-17	11.8369	1,019.6088	1,003.2202
25-Jul-17	3.6250	1,006.8740	1,001.8551	20-Mar-17	11.8237	1,019.4183	1,003.0480
<b>Direct - Monthly Dividend Plan</b>				<b>Direct - Quarterly Dividend Plan</b>			
25-Sep-17	3.5048	1,006.6935	1001.8410	19-Sep-17	11.8875	1,019.4007	1002.9420
28-Aug-17	4.3460	1,007.8535	1001.8363	19-Jun-17	11.9676	1,019.5451	1,002.9756
25-Jul-17	3.6802	1,006.9637	1,001.8683	20-Mar-17	11.8728	1,019.4480	1,003.0097

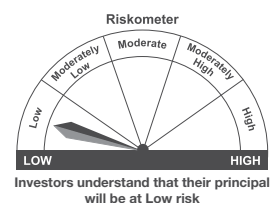
Past performance may or may not be sustained in future. Pursuant to dividend payment, NAV falls to the extent of payout & statutory levy (if applicable). Face Value-₹1000.

## 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.



## Fixed Income - Liquid

## Details as on September 30, 2017

## Type of Scheme

An 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 9, 2003

## Fund Manager

Anju Chhajer

## Benchmark

Crisil Liquid Fund Index

## Fund Size

Monthly Average: ₹ 28,295.20 Cr

Month End: ₹ 22,286.40 Cr

## NAV as on September 30, 2017

Growth Plan	₹ 4,083.9412
Daily Dividend Plan	₹ 1,529.0183
Weekly Dividend Plan	₹ 1,530.5787
Monthly Dividend Plan	₹ 1,587.4955
Quarterly Dividend Plan	₹ 1,005.3732
Direct - Growth Plan	₹ 4,099.4140
Direct - Daily Dividend Plan	₹ 1,529.0216
Direct - Weekly Dividend Plan	₹ 1,530.5819
Direct - Monthly Dividend Plan	₹ 1,590.8208
Direct - Quarterly Dividend Plan	₹ 1,007.6647
Retail - Growth Plan	₹ 3,808.6254
Retail - Daily Dividend Plan	₹ 1,524.5315
Retail - Weekly Dividend Plan	₹ 1,034.3390
Retail - Monthly Dividend Plan	₹ 1,329.4100
Retail - Quarterly Dividend Plan	₹ 1,217.8550

Average Maturity 72 days

Modified Duration 68 days

Yield to Maturity\* 6.30%

## Expense Ratio^

Regular/Other than Direct: 0.24

Direct: 0.16

## Load structure

Entry Load: Nil

Exit Load: Nil

\*excluding other receivables  
YTM including other receivables: 7.80%

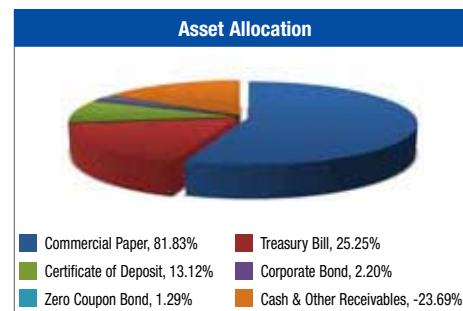
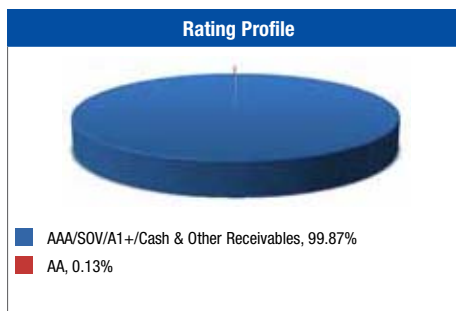
Special Feature: Reliance Any Time Money Card

Please refer page no. 74 for explanation on symbol: ^ @ and \*\* wherever available

## Portfolio as on September 30, 2017


Company/Issuer	Rating	% of Assets	Company/Issuer	Rating	% of Assets
<b>Certificate of Deposit</b>		<b>13.12</b>	Havells India Limited	CARE A1+	0.64
Axis Bank Limited	CRISIL A1+/ICRA A1+	4.92	HT Media Limited	CRISIL A1+	0.62
IDFC Bank Limited	CRISIL A1+/ICRA A1+	4.57	Indus Towers Limited	CRISIL A1+	0.57
ICICI Bank Limited	ICRA A1+	3.63	Godrej Industries Limited	ICRA A1+	0.45
<b>Commercial Paper</b>		<b>81.83</b>	Tata Housing Development Company Limited	CARE A1+	0.43
National Bank For Agriculture and Rural Development	CRISIL A1+	9.80	Aditya Birla Finance Limited	ICRA A1+	0.43
Housing Development Finance Corporation Limited	ICRA A1+	5.50	AU Small Finance Bank Limited	FITCH A1+	0.43
Vedanta Limited	CRISIL A1+	4.26	HDFC Credila Financial Services Pvt Limited	ICRA A1+	0.43
India Infoline Finance Limited	ICRA A1+	3.43	Tata Cummins Private Limited	ICRA A1+	0.43
Larsen & Toubro Limited	CRISIL A1+	3.40	JM Financial Credit Solution Limited	ICRA A1+	0.43
SBI Cards & Payment Services Pvt Limited	CRISIL A1+	3.20	Adani Ports and Special Economic Zone Limited	ICRA A1+	0.43
Citicorp Finance India Limited	ICRA A1+	2.75	Motilal Oswal Securities Limited	CRISIL A1+	0.43
Tata Steel Limited	CARE A1+/FITCH A1+	2.58	Tata Communications Payment Solutions Limited	CARE A1+(S0)	0.43
Power Finance Corporation Limited	CARE A1+/CRISIL A1+	2.13	Ford Credit India Private Limited	FITCH A1+	0.38
LIC Housing Finance Limited	CRISIL A1+	2.13	Standard Chartered Invest & Loans Limited	CRISIL A1+	0.38
Tata Capital Financial Services Limited	ICRA A1+	2.10	Turquoise Invest & Finance Pvt Limited	CRISIL A1+	0.34
Bharat Aluminium Company Limited	ICRA A1+	2.04	IndoStar Capital Finance Limited	CRISIL A1+	0.32
Nabha Power Limited	ICRA A1+	2.02	Can Fin Homes Limited	ICRA A1+	0.32
Reliance Industries Limited	CRISIL A1+	1.91	Birla TMT Holdings Pvt Limited	CRISIL A1+	0.32
United Spirits Limited	ICRA A1+/CRISIL A1+	1.88	JM Financial Capital Limited	CRISIL A1+	0.32
L & T Housing Finance	CARE A1+	1.70	SBI Global Factors Limited	ICRA A1+	0.30
Muthoot Finance Limited	CRISIL A1+	1.69	Motilal Oswal Financial Services Limited	CRISIL A1+	0.26
Talwandi Sabo Power Limited	CRISIL A1+(S0)	1.54	TGS Investment & Trade Pvt Limited	ICRA A1+	0.21
JM Financial Products Limited	ICRA A1+	1.51	Godrej Consumer Products Limited	ICRA A1+	0.21
Gruh Finance Limited	CRISIL A1+	1.39	Sterilite Technologies Limited	CRISIL A1+	0.21
Coromandel International Limited	CRISIL A1+	1.28	Capital First Limited	CARE A1+	0.21
Indiabulls Commercial Credit Limited	CRISIL A1+	1.28	HDB Financial Services Limited	CARE A1+	0.09
Shriram City Union Finance Limited	CARE A1+	1.25	<b>Corporate Bond</b>		<b>2.20</b>
Indiabulls Housing Finance Limited	CRISIL A1+	1.18	Power Finance Corporation Limited	CRISIL AAA	1.40
Manappuram Finance Limited	CRISIL A1+	1.16	Sun Pharma Laboratories Limited	ICRA AAA	0.50
Emami Limited	CRISIL A1+	1.07	HDB Financial Services Limited	CRISIL AAA	0.17
L&T Finance Limited	CARE A1+	1.06	Vedanta Limited	CRISIL AA	0.13
Piramal Finance Limited	ICRA A1+	1.03	<b>Treasury Bill</b>		<b>25.25</b>
Trapti Trading & Invest Pvt Limited	CRISIL A1+	0.86	Government of India	SOV	25.25
Aditya Birla Capital Limited	ICRA A1+	0.85	<b>Zero Coupon Bond</b>		<b>1.29</b>
Shriram Transport Finance Company Limited	CRISIL A1+	0.84	Bajaj Finance Limited	CRISIL AAA	0.80
IIFL Wealth Finance Limited	ICRA A1+	0.83	LIC Housing Finance Limited	CARE AAA	0.35
Berger Paints (I) Limited	CRISIL A1+	0.81	HDB Financial Services Limited	CRISIL AAA	0.14
Export Import Bank of India	CRISIL A1+	0.75	<b>Cash &amp; Other Receivables</b>		<b>(23.69)</b>
ONGC Mangalore Petrochemicals Limited	ICRA A1+	0.65	<b>Grand Total</b>		<b>100.00</b>

For scheme performance refer page 56-63. For Fund manager wise scheme performance refer page 64-66.



Dividend History				Dividend History			
Record Date	Rate (₹/Unit)	Cum Dividend NAV	Ex-Dividend NAV	Record Date	Rate (₹/Unit)	Cum Dividend NAV	Ex-Dividend NAV
<b>Monthly Dividend Plan</b>				<b>Quarterly Dividend Plan</b>			
25-Sep-17	5.5344	1,593.7270	1,586.0645	19-Sep-17	11.9131	1,019.9276	1,003.4335
28-Aug-17	6.8845	1,595.6041	1,586.0723	19-Jun-17	11.9099	1,019.9726	1,003.4829
25-Jul-17	5.8677	1,594.2435	1,586.1195	20-Mar-17	11.7406	1,019.7629	1,003.5077
<b>Retail Monthly Dividend Plan</b>				<b>Direct - Quarterly Dividend Plan</b>			
25-Sep-17	4.0524	1,333.9661	1,328.3554	19-Sep-17	12.0853	1,022.4287	1,005.6962
28-Aug-17	4.9815	1,335.2781	1,328.3811	19-Jun-17	12.0978	1,022.4949	1,005.7451
25-Jul-17	4.2735	1,334.3469	1,328.4301	20-Mar-17	12.0144	1,022.4059	1,005.7716
<b>Direct - Monthly Dividend Plan</b>				<b>Retail - Quarterly Dividend</b>			
25-Sep-17	5.6132	1,597.1426	1,589.3709	19-Sep-17	12.5128	1,233.1406	1,215.8162
28-Aug-17	6.9845	1,599.0483	1,589.3780	19-Jun-17	12.5135	1,233.1692	1,215.8438
25-Jul-17	5.9507	1,597.6636	1,589.4247	20-Mar-17	12.4043	1,233.0489	1,215.8747

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*:	
<ul style="list-style-type: none"><li>Income over short term</li><li>Investment in debt and money market instruments</li></ul>	
*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	



## Fixed Income - Liquid

## Details as on September 30, 2017

## Type of Scheme

An 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 7, 2001

## Fund Manager

Anju Chhajer, Vivek Sharma

## Benchmark

Crisil Liquid Fund Index

## Fund Size

Monthly Average: ₹ 6,104.15 Cr

Month End: ₹ 5,414.83 Cr

## NAV as on September 30, 2017

Growth Plan	₹ 2,616.7972
Daily Dividend Plan	₹ 1,114.3245
Weekly Dividend Plan	₹ 1,091.8610
Monthly Dividend Plan	₹ 1,002.1177
Quarterly Dividend Plan	₹ 1,005.1751
Direct - Growth Plan	₹ 2,713.1749
Direct - Daily Dividend Plan	₹ 1,114.3533
Direct - Weekly Dividend Plan	₹ 1,091.8892
Direct - Monthly Dividend Plan	₹ 1,004.0601
Direct - Quarterly Dividend Plan	₹ 1,011.3812

Average Maturity 61 days

Modified Duration 57 days

Yield to Maturity\* 6.64%

Expense Ratio<sup>^</sup>

Regular/Other than Direct: 1.04

Direct: 0.11

## Load structure

Entry Load: Nil

Exit Load: Nil

\*excluding other receivables

YTM including other receivables: 7.00%

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

Please refer page no. 74 for explanation on symbol: ^ @ and \*\* wherever available

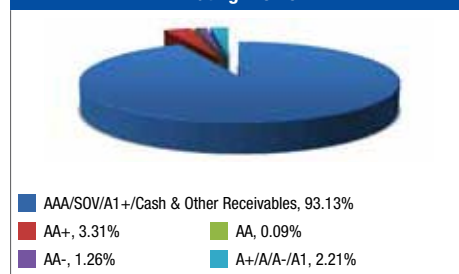
## Portfolio as on September 30, 2017

Company/Issuer	Rating	% of Assets
<b>Certificate of Deposit</b>		<b>13.75</b>
Axis Bank Limited	CRISIL A1+	4.86
ICICI Bank Limited	ICRA A1+	3.58
IndusInd Bank Limited	CRISIL A1+	1.82
HDFC Bank Limited	CARE A1+	1.82
Credit Suisse AG Indian Bank Branch	CRISIL A1+	1.57
IDFC Bank Limited	ICRA A1+	0.09
<b>Commercial Paper</b>		<b>66.33</b>
L&T Finance Limited	CARE A1+/CRISIL A1+	6.39
National Bank For Agriculture and Rural Development	CRISIL A1+	5.47
Indiabulls Real Estate Limited	CARE A1+	5.45
Muthoot Finance Limited	CRISIL A1+	5.39
Vedanta Limited	CRISIL A1+	4.58
Indiabulls Ventures Limited	BWR A1+	3.37
Manappuram Finance Limited	CRISIL A1+/ICRA A1+	2.84
Can Fin Homes Limited	ICRA A1+	2.73
Welspun Corp Limited	CRISIL A1+	2.73
TATA Realty & Infrastructure Limited	ICRA A1+	2.66
Godrej Properties Limited	ICRA A1+	2.55
Godrej & Boyce Manufacturing Co Ltd	CRISIL A1+	2.48
Housing Development Finance Corporation Limited	ICRA A1+	2.20
Talwandi Sabo Power Limited	CRISIL A1+(SO)/CRISIL A1+	1.92
T V Sundram Iyengar & Sons Ltd	ICRA A1+	1.83
HDB Financial Services Limited	CARE A1+	1.83
Haldia Energy Limited	ICRA A1+	1.82
JM Financial Limited	ICRA A1+	1.75
Tata Housing Development Company Limited	CARE A1+	1.74

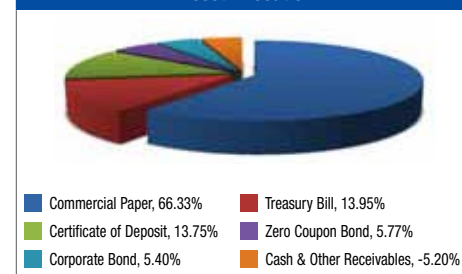
Company/Issuer	Rating	% of Assets
BMW India Financial Services	CRISIL A1+	1.01
Aditya Birla Finance Limited	ICRA A1+	1.01
Hero Cycles Limited	CRISIL A1+	0.91
Barclays Invest & Loans India Limited	ICRA A1+	0.91
Samvardhana Motherson International Limited	CRISIL A1+	0.83
JM Financial Products Limited	ICRA A1+	0.73
Kotak Commodity Services Pvt Limited	ICRA A1+	0.46
ICICI Securities Limited	CRISIL A1+	0.46
Dewan Housing Finance Corporation Limited	CRISIL A1+	0.09
Tata Steel Limited	CARE A1+	0.09
Bharat Aluminium Company Limited	ICRA A1+	0.09
<b>Corporate Bond</b>		<b>5.40</b>
Petronet LNG Limited	CRISIL AA+	3.31
JSW Steel Limited	CARE AA-	0.80
Bajaj Finance Limited	CRISIL AAA	0.55
Steel Authority of India Limited	FITCH AA-	0.46
Housing Development Finance Corporation Limited	CRISIL AAA	0.18
Vedanta Limited	CRISIL AA	0.09
<b>Treasury Bill</b>		<b>13.95</b>
Government of India	SOV	13.95
<b>Zero Coupon Bond</b>		<b>5.77</b>
LIC Housing Finance Limited	CARE AAA	2.94
Continental Drug Company Pvt Ltd	BWR A+(SO)	2.21
Indiabulls Housing Finance Limited	CARE AAA	0.62
<b>Cash &amp; Other Receivables</b>		<b>(5.20)</b>
<b>Grand Total</b>		<b>100.00</b>

For scheme performance refer page 56-63. For Fund manager wise scheme performance refer page 64-66.

## Rating Profile



## Asset Allocation



## Dividend History

Record Date	Rate (₹/Unit)	Cum Dividend NAV	Ex-Dividend NAV
<b>Monthly Dividend Plan</b>			
25-Sep-17	3.0577	1,005.5507	1,001.3172
28-Aug-17	3.8570	1,006.6367	1,001.2965
25-Jul-17	3.3050	1,005.9026	1,001.3267
<b>Direct - Monthly Dividend Plan</b>			
25-Sep-17	3.5791	1,008.0835	1,003.1281
28-Aug-17	4.4986	1,009.3329	1,003.1045
25-Jul-17	3.8326	1,008.4395	1,003.1332
<b>Quarterly Dividend Plan</b>			
19-Sep-17	10.5016	1,017.9789	1,003.4391
19-Jun-17	10.3146	1,017.7768	1,003.4959
20-Mar-17	10.1319	1,017.5425	1,003.5145
<b>Direct - Quarterly Dividend Plan</b>			
19-Sep-17	12.3097	1,026.3914	1,009.3482
19-Jun-17	12.1056	1,026.1719	1,009.4113
20-Mar-17	11.9223	1,025.9323	1,009.4255

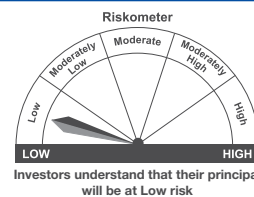
**Past performance may or may not be sustained in future.** Pursuant to dividend payment, NAV falls to the extent of payout & statutory levy (if applicable). Face Value-₹1000.

## 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.



## Fixed Income - Ultra Short Term

## Details as on September 30, 2017

## Type of Scheme

An 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: ₹ 18,117.06 Cr

Month End: ₹ 16,829.73 Cr

## NAV as on September 29, 2017

Growth Plan	₹ 2,320.5797
Dividend Plan	₹ 1,272.8039
Daily Dividend Plan	₹ 1,007.5000
Weekly Dividend Plan	₹ 1,007.9579
Monthly Dividend Plan	₹ 1,009.5654
Quarterly Dividend Plan	₹ 1,008.2833
Bonus Option	₹ 1,347.3439
Direct - Growth Plan	₹ 2,359.5020
Direct - Dividend Plan	₹ 1,286.1694
Direct - Daily Dividend Plan	₹ 1,007.5000
Direct - Weekly Dividend Plan	₹ 1,007.9844
Direct - Monthly Dividend Plan	₹ 1,012.7989
Direct - Quarterly Dividend Plan	₹ 1,008.4404
Direct - Bonus Option	₹ 1,370.6302
Retail - Growth Plan	₹ 2,240.8816
Retail - Daily Dividend Plan	₹ 1,007.5000
Retail - Weekly Dividend Plan	₹ 1,007.9214
Retail - Monthly Dividend Plan	₹ 1,011.4361
Retail - Quarterly Dividend Plan	₹ 1,024.7929
Retail - Bonus Option	₹ 1,669.8104

Average Maturity 339 days

Modified Duration 305 days

Yield to Maturity\* 7.05%

## Expense Ratio^

Regular/Other than Direct: 0.55

Direct: 0.23

## Load structure

Entry Load: Nil

Exit Load: Nil

\*excluding other receivables  
YTM including other receivables: 7.00%

Special Feature: Reliance Any Time Money Card

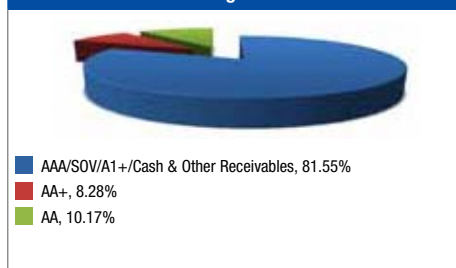
Please refer page no. 74 for explanation on symbol: ^ @ and \*\* wherever available

## Portfolio as on September 30, 2017

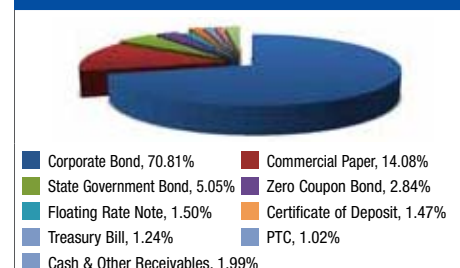
Company/Issuer	Rating	% of Assets
<b>Certificate of Deposit</b>		<b>1.47</b>
ICICI Bank Limited	ICRA A1+	0.85
Small Industries Dev Bank of India	CARE A1+	0.63
<b>Commercial Paper</b>		<b>14.08</b>
Export Import Bank of India	CRISIL A1+	5.77
National Bank For Agriculture and Rural Development	CRISIL A1+	1.74
Deutsche Investments India Pvt Limited	CRISIL A1+	1.15
Bahadur Chand Investments Pvt Limited	ICRA A1+	0.99
Hindalco Industries Limited	CARE A1+	0.87
Indus Towers Limited	CRISIL A1+	0.86
TGS Investment & Trade Pvt Limited	ICRA A1+	0.86
Cholamandalam Investment and Finance Company Limited	CRISIL A1+	0.81
Trapiti Trading & Invest Pvt Limited	ICRA A1+	0.29
Reliance Industries Limited	CRISIL A1+	0.18
Hero Cycles Limited	CRISIL A1+	0.17
Power Finance Corporation Limited	CRISIL A1+	0.14
Small Industries Dev Bank of India	CARE A1+	0.10
Ford Credit India Private Limited	CRISIL A1+	0.06
The Ramco Cements Limited	ICRA A1+	0.03
Talwandi Sabo Power Limited	CRISIL A1+	0.03
Tata Motors Finance Solutions Limited	ICRA A1+	0.03
Kotak Mahindra Investments Limited	CRISIL A1+	0.01
<b>Corporate Bond</b>		<b>70.81</b>
Power Finance Corporation Limited	CRISIL AAA	8.41
Housing Development Finance Corporation Limited	CRISIL AAA	7.74
National Bank For Agriculture and Rural Development	FITCH AAA/CRISIL AAA	7.33
Rural Electrification Corporation Limited	CRISIL AAA	7.19
Indiabulls Housing Finance Limited	CARE AAA/ICRA AAA	6.44
LIC Housing Finance Limited	CRISIL AAA/CARE AAA	4.35
ONGC Petro Additions Limited	CARE AAA(SO)	2.10
Vodafone Mobile Services Limited	CRISIL AA	2.09
Reliance Capital Limited	CARE AA+	1.76
Power Grid Corporation of India Limited	CRISIL AAA	1.60
Shriram Transport Finance Company Limited	FITCH AA+	1.49
Piramal Enterprises Limited	ICRA AA	1.42
Reliance Utilities & Power Pvt Limited	CRISIL AAA	1.42
Nuvoco Vistas Corporation Limited	CRISIL AA	1.20
Gruh Finance Limited	CRISIL AAA	1.19
Indian Railway Finance Corporation Limited	CRISIL AAA	1.16
Mahindra & Mahindra Financial Services Limited	FITCH AAA	1.13

For scheme performance refer page 56-63. For Fund manager wise scheme performance refer page 64-66.

## Rating Profile



## Asset Allocation



## Dividend History

Record Date	Rate (₹/Unit)	Cum Dividend NAV	Ex-Dividend NAV
<b>Dividend Plan</b>			
19-Sep-14	57.8673	1,078.3435	1,004.0853
<b>Direct - Dividend Plan</b>			
19-Sep-14	61.1289	1,082.6239	1,004.1802
<b>Monthly Dividend Plan</b>			
19-Sep-17	3.5627	1,013.4470	1,008.5143
21-Aug-17	4.3951	1,014.8273	1,008.7421
19-Jul-17	4.4113	1,014.9472	1,008.8396
<b>Retail Monthly Dividend Plan</b>			
19-Sep-17	3.3101	1,015.0814	1,010.4984
21-Aug-17	4.1160	1,016.4247	1,010.7260
19-Jul-17	4.1552	1,016.5785	1,010.8255
<b>Direct - Monthly Dividend Plan</b>			
19-Sep-17	3.7601	1,016.8763	1,011.6703
21-Aug-17	4.6239	1,018.3002	1,011.8982
19-Jul-17	4.6187	1,018.3947	1,011.9939
<b>Quarterly Dividend Plan</b>			
19-Sep-17	13.2586	1,025.5966	1,007.2396
19-Jun-17	13.8045	1,027.3431	1,008.2303
20-Mar-17	12.2348	1,024.7381	1,007.7986
<b>Direct - Quarterly Dividend Plan</b>			
19-Sep-17	13.8564	1,026.5011	1,007.3165
19-Jun-17	14.4067	1,028.2534	1,008.3069
20-Mar-17	12.8260	1,025.6324	1,007.8744
<b>Retail - Quarterly Dividend Plan</b>			
19-Sep-17	12.6440	1,041.3488	1,023.8428
19-Jun-17	13.2109	1,043.1436	1,024.8526
20-Mar-17	11.6133	1,040.4967	1,024.4177
<b>Bonus Option</b>	<b>Bonus Ratio</b>		
26-Feb-14	17.2		
29-Oct-12	3:1		

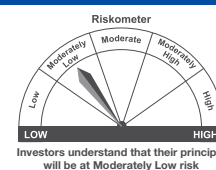
Past performance may or may not be sustained in future. Pursuant to dividend payment, NAV falls to the extent of payout & statutory levy (if applicable). Face Value-₹1000.

## 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.



## Fixed Income - Ultra Short Term

## Details as on September 30, 2017

## Type of Scheme

An 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: ₹ 12,158.13 Cr

Month End: ₹ 10,479.43 Cr

## NAV as on September 29, 2017

Growth Plan	₹ 35.3579
Dividend Plan	₹ 11.3277
Daily Dividend Plan	₹ 17.0959
Weekly Dividend Plan	₹ 17.1051
Monthly Dividend Plan	₹ 11.1628
Quarterly Dividend Plan	₹ 11.4471
Bonus Option	₹ 25.2524
Direct - Growth Plan	₹ 36.0425
Direct - Dividend Plan	₹ 11.4209
Direct - Daily Dividend Plan	₹ 17.0959
Direct - Weekly Dividend Plan	₹ 17.1055
Direct - Monthly Dividend Plan	₹ 11.2414
Direct - Quarterly Dividend Plan	₹ 11.5351
Direct - Bonus Option	₹ 25.7325

Average Maturity 1.38 years

Modified Duration 1.21 years

Yield to Maturity\* 7.28%

## Expense Ratio^

Regular/Other than Direct:	0.49
Direct:	0.25

## Load structure

Entry Load: Nil

Exit Load: Nil (w.e.f. April 10, 2017)

\*excluding other receivables  
YTM including other receivables: 7.05%

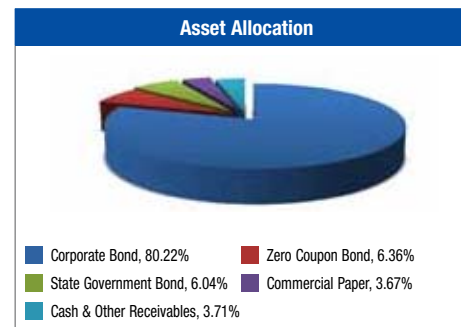
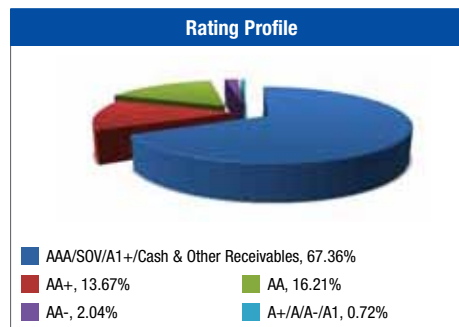
**Special Feature:** Reliance Any Time Money Card

Please refer page no. 74 for explanation on symbol: ^ @ and \*\* wherever available

## Portfolio as on September 30, 2017

Company/Issuer	Rating	% of Assets	Company/Issuer	Rating	% of Assets
<b>Commercial Paper</b>		<b>3.67</b>	Oriental Nagpur Betul Highway Limited	CRISIL AAA(SO)	1.74
Export Import Bank of India	CRISIL A1+	1.39	Indiabulls Housing Finance Limited	ICRA AAA/CARE AAA	1.45
Adani Transmission Limited	FITCH A1+	0.93	Motilal Oswal Securities Limited	ICRA AA	1.33
Hero Cycles Limited	CRISIL A1+	0.47	Vodafone Mobile Services Limited	CRISIL AA	1.21
Cholamandalam Investment and Finance Company Limited	ICRA A1+	0.46	Muthoot Finance Limited	CRISIL AA	0.97
National Bank For Agriculture and Rural Development	CRISIL A1+	0.24	Nuvoco Vistas Corporation Limited	CRISIL AA	0.73
Power Finance Corporation Limited	CRISIL A1+	0.05	ARM Infra & Utilities Pvt Limited	BWR A+(SO)	0.72
Vodafone India Limited	CRISIL A1+	0.05	Export Import Bank of India	CRISIL AAA/CRISIL AA+	0.68
Indiabulls Housing Finance Limited	ICRA A1+	0.05	Nirma Limited	CRISIL AA	0.67
JM Financial Products Limited	ICRA A1+	0.05	Gruh Finance Limited	CRISIL AAA/ICRA AAA	0.62
<b>Corporate Bond</b>		<b>80.22</b>	Bank of Baroda	CARE AA	0.47
Housing Development Finance Corporation Limited	CRISIL AAA	8.83	L&T Finance Limited	CARE AA+	0.44
National Bank For Agriculture and Rural Development	CRISIL AAA	8.67	Sundaram BNP Paribas Home Finance Limited	ICRA AA+	0.29
Power Finance Corporation Limited	CRISIL AAA	8.62	Mahindra & Mahindra Financial Services Limited	FITCH AA	0.29
Rural Electrification Corporation Limited	CRISIL AAA	5.92	Inox Air Products Pvt Limited	CRISIL AAA	0.20
Aditya Birla Finance Limited	ICRA AA+/CARE AA+	4.80	Kotak Mahindra Prime Limited	CRISIL AAA	0.14
Indian Railway Finance Corporation Limited	CRISIL AAA	3.90	Steel Authority of India Limited	FITCH AA-	0.10
Piramal Enterprises Limited	ICRA AA	3.36	Tata Steel Limited	CRISIL AA	0.03
Small Industries Dev Bank of India	CARE AAA	3.11	Tata Motors Finance Limited	CRISIL AA	0.02
Nabha Power Limited	ICRA AAA(SO)	2.43	<b>State Government Bond</b>		<b>6.04</b>
PNB Housing Finance Limited	CARE AAA	2.39	State Government Securities	SOV	6.04
Morgan Credits Private Limited	CARE AA	2.34	<b>Zero Coupon Bond</b>		<b>6.36</b>
Tata Capital Financial Services Limited	ICRA AA+	2.30	Tata Motors Finance Limited	CARE AA+/CRISIL AA	3.47
L & T Infrastructure Finance Company Limited	CARE AA+/ICRA AA+	1.97	JM Financial Products Limited	CRISIL AA	1.02
Manappuram Finance Limited	CRISIL AA-	1.94	Aditya Birla Fashion and Retail Limited	CRISIL AA	0.95
LIC Housing Finance Limited	CRISIL AAA/CARE AAA	1.93	Aditya Birla Finance Limited	ICRA AA+	0.92
ONGC Petro Additions Limited	CARE AAA(SO)	1.93	<b>Cash &amp; Other Receivables</b>		<b>3.71</b>
India Infoline Housing Finance Limited	ICRA AA	1.93	<b>Grand Total</b>		<b>100.00</b>
Power Grid Corporation of India Limited	CRISIL AAA	1.77			

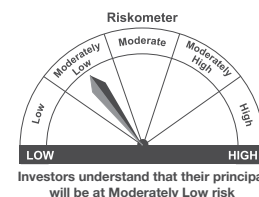
For scheme performance refer page 56-63. For Fund manager wise scheme performance refer page 64-66.



Dividend History				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>				<b>Direct - Monthly Dividend Plan</b>			
29-Dec-15	0.1464	10.3121	10.1094	20-Sep-17	0.0363	11.2748	11.2246
29-Dec-14	0.1645	10.2902	10.0636	21-Aug-17	0.0392	11.2779	11.2236
22-Sep-14	0.4097	10.5668	10.0410	20-Jul-17	0.0430	11.2658	11.2062
<b>Direct - Dividend Plan</b>				<b>Quarterly Dividend Plan</b>			
29-Dec-15	0.1530	10.3268	10.1149	20-Sep-17	0.1389	11.6229	11.4306
29-Dec-14	0.1720	10.3036	10.0667	20-Jun-17	0.1420	11.6181	11.4215
22-Sep-14	0.5244	10.7161	10.0432	20-Mar-17	0.1118	11.5345	11.3797
<b>Monthly Dividend Plan</b>				<b>Direct - Quarterly Dividend Plan</b>			
20-Sep-17	0.0347	11.1949	11.1468	20-Sep-17	0.1496	11.7250	11.5179
21-Aug-17	0.0355	11.1954	11.1462	20-Jun-17	0.1547	11.7218	11.5076
20-Jul-17	0.0394	11.1844	11.1298	20-Mar-17	0.1239	11.6341	11.4625

**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*:	
<ul style="list-style-type: none"> <li>Income over short term</li> <li>Investment in debt and money market instruments with tenure not exceeding 3 years</li> </ul>	
*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	



## Fixed Income - Ultra Short Term

## Details as on September 30, 2017

## 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

Crissil Short Term Bond Fund Index

## Fund Size

Monthly Average: ₹ 6,674.21 Cr

Month End: ₹ 6,350.33 Cr

## NAV as on September 29, 2017

Growth Plan	₹ 12.2707
Dividend Plan	₹ 12.2707
Weekly Dividend Plan	₹ 10.1397
Monthly Dividend Plan	₹ 10.2762
Quarterly Dividend Plan	₹ 10.3501
Bonus Option	₹ 12.2707
Direct - Growth Plan	₹ 12.3293
Direct - Dividend Plan	₹ 12.3293
Direct - Weekly Dividend Plan	₹ 10.1389
Direct - Monthly Dividend Plan	₹ 10.2883
Direct - Quarterly Dividend Plan	₹ 10.3637
Direct - Bonus Option	₹ 12.3293

Average Maturity 3.08 years

Modified Duration 2.20 years

Yield to Maturity\* 7.03%

Expense Ratio<sup>^</sup>

Regular/Other than Direct:	0.43
Direct:	0.23

## Load structure

Entry Load: Nil

Exit Load: Nil

\*excluding other receivables  
YTM including other receivables: 6.77%

Special Feature: Reliance Any Time Money Card

Please refer page no. 74 for explanation on symbol: ^ @ and \*\* wherever available

## Portfolio as on September 30, 2017

Company/Issuer	Rating	% of Assets
<b>Certificate of Deposit</b>		<b>1.55</b>
HDFC Bank Limited	CARE A1+	0.78
Axis Bank Limited	CRISIL A1+	0.39
IDFC Bank Limited	ICRA A1+	0.38
<b>Corporate Bond</b>		<b>77.97</b>
Power Finance Corporation Limited	CRISIL AAA	9.69
Rural Electrification Corporation Limited	CRISIL AAA	9.44
National Bank For Agriculture and Rural Development	CRISIL AAA/FITCH AAA	9.07
Export Import Bank of India	CRISIL AAA	8.20
Axis Bank Limited	CRISIL AAA	7.14
Small Industries Dev Bank of India	CARE AAA	6.36
Indian Railway Finance Corporation Limited	CRISIL AAA	6.35
ONGC Petro Additions Limited	CARE AAA(SO)	4.78
ICICI Bank Limited	ICRA AAA	4.77

Company/Issuer	Rating	% of Assets
HDFC Bank Limited	CRISIL AAA/CARE AAA	4.18
IDFC Bank Limited	ICRA AAA	3.66
Power Grid Corporation of India Limited	CRISIL AAA	1.91
State Bank of India	CRISIL AAA	1.22
Housing Development Finance Corporation Limited	CRISIL AAA	0.72
LIC Housing Finance Limited	CRISIL AAA	0.48
<b>Government Bond</b>		<b>11.89</b>
Government of India	SOV	11.89
<b>Zero Coupon Bond</b>		<b>4.43</b>
IDFC Bank Limited	ICRA AAA	3.85
Housing Development Finance Corporation Limited	CRISIL AAA	0.58
<b>Cash &amp; Other Receivables</b>		<b>4.16</b>
<b>Grand Total</b>		<b>100.00</b>

For scheme performance refer page 56-63. For Fund manager wise scheme performance refer page 64-66.

## Rating Profile



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

## Asset Allocation



Corporate Bond, 77.97% Government Bond, 11.89%  
Zero Coupon Bond, 4.43% Certificate of Deposit, 1.55%  
Cash & Other Receivables, 4.16%

## Dividend History

Record Date	Rate (₹/Unit)	Cum Dividend NAV	Ex-Dividend NAV
<b>Monthly Dividend Plan</b>			
19-Sep-17	0.0251	10.3089	10.2741
21-Aug-17	0.0432	10.3298	10.2700
19-Jul-17	0.0342	10.3068	10.2594
<b>Direct - Monthly Dividend Plan</b>			
19-Sep-17	0.0261	10.3219	10.2857
21-Aug-17	0.0443	10.3427	10.2813
19-Jul-17	0.0352	10.3191	10.2703
<b>Quarterly Dividend Plan</b>			
19-Sep-17	0.1327	10.5317	10.3480
19-Jun-17	0.1765	10.5906	10.3462
20-Mar-17	0.0435	10.3420	10.2818
<b>Direct - Quarterly Dividend Plan</b>			
19-Sep-17	0.1361	10.5496	10.3611
19-Jun-17	0.1800	10.6078	10.3586
20-Mar-17	0.0467	10.3580	10.2933

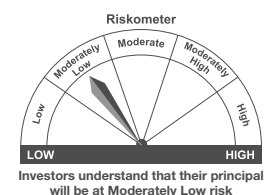
Past performance may or may not be sustained in future. Pursuant to dividend payment, NAV falls to the extent of payout & statutory levy (if applicable). Face Value-₹10.

## 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.





## Fixed Income - Short Term

### Details as on September 30, 2017

#### Type of Scheme

An open ended Income Scheme

#### Current Investment Philosophy

The portfolio would predominantly invest in HFC/NBFC/ Financial Institutions/Private Sector Corporate & Government Securities. The fund would invest in high quality assets with 100% investments into AAA rated papers. The fund would aim to capture the prevailing higher yields available in 2-5 year asset space. In the short run, the portfolio will run duration of 3-3.5 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 Tripathi, Vivek Sharma

#### Benchmark

Crisil Liquid Fund Index

#### Fund Size

Monthly Average: ₹ 9,000.30 Cr

Month End: ₹ 8,641.82 Cr

#### NAV as on September 29, 2017

Growth Plan	₹ 26.8147
Dividend Plan	₹ 12.1071
Daily Dividend Plan	₹ 10.1200
Weekly Dividend Plan	₹ 10.1212
Monthly Dividend Plan	₹ 10.7313
Quarterly Dividend Plan	₹ 10.5168
Direct - Growth Plan	₹ 27.4396
Direct - Dividend Plan	₹ 12.2345
Direct - Daily Dividend Plan	₹ 10.1200
Direct - Weekly Dividend Plan	₹ 10.1224
Direct - Monthly Dividend Plan	₹ 10.8755
Direct - Quarterly Dividend Plan	₹ 10.3600

**Average Maturity** 2.79 years

**Modified Duration** 2.37 years

**Yield to Maturity\*** 7.25%

#### Expense Ratio^

Regular/Other than Direct:	0.58
Direct:	0.13

#### Load structure

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

\*excluding other receivables  
YTM including other receivables: 7.06%

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

Please refer page no. 74 for explanation on symbol: ^ @ and \*\* wherever available

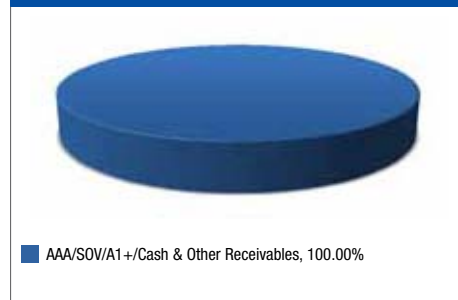
#### Portfolio as on September 30, 2017

Company/Issuer	Rating	% of Assets
<b>Corporate Bond</b>		<b>69.20</b>
Rural Electrification Corporation Limited	CRISIL AAA	9.08
Power Finance Corporation Limited	CRISIL AAA	7.55
Housing Development Finance Corporation Limited	CRISIL AAA	5.75
LIC Housing Finance Limited	CRISIL AAA	5.35
Mahindra & Mahindra Financial Services Limited	FITCH AAA	5.33
Tata Sons Ltd	CRISIL AAA	5.24
Reliance Ports and Terminals Limited	CRISIL AAA	4.36
Reliance Jio Infocomm Limited	CRISIL AAA	4.27
PNB Housing Finance Limited	CARE AAA	3.19
HDB Financial Services Limited	CRISIL AAA	3.08
Indiabulls Housing Finance Limited	CARE AAA	2.80
Gruh Finance Limited	CRISIL AAA	2.21
Volkswagen Finance Pvt Limited	FITCH AAA	2.05
Nabha Power Limited	ICRA AAA(SO)	1.75
Small Industries Dev Bank of India	CARE AAA	1.69

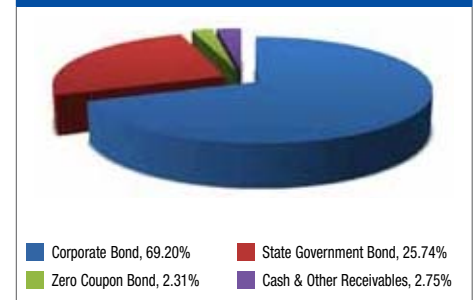
Company/Issuer	Rating	% of Assets
India Infradebt Limited	CRISIL AAA	1.45
Power Grid Corporation of India Limited	CRISIL AAA	1.16
Housing & Urban Development Corporation Limited	ICRA AAA	1.16
National Bank For Agriculture and Rural Development	CRISIL AAA	0.66
Bajaj Finance Limited	CRISIL AAA	0.58
Indian Railway Finance Corporation Limited	CRISIL AAA	0.29
Kotak Mahindra Prime Limited	CRISIL AAA	0.17
NHPC Limited	ICRA AAA	0.03
<b>State Government Bond</b>		<b>25.74</b>
State Government Securities	SOV	25.74
<b>Zero Coupon Bond</b>		<b>2.31</b>
Bajaj Finance Limited	CRISIL AAA	1.22
HDB Financial Services Limited	CRISIL AAA	1.00
Kotak Mahindra Prime Limited	CRISIL AAA	0.10
<b>Cash &amp; Other Receivables</b>		<b>2.75</b>
<b>Grand Total</b>		<b>100.00</b>

For scheme performance refer page 56-63. For Fund manager wise scheme performance refer page 64-66.

#### Rating Profile



#### Asset Allocation



#### Dividend History

Record Date	Rate (₹/Unit)	Cum Dividend NAV	Ex-Dividend NAV
<b>Dividend Plan</b>			
29-Dec-14	0.1553	10.3351	10.1212
19-Sep-14	0.6972	10.9355	10.0408
<b>Direct - Dividend Plan</b>			
29-Dec-14	0.1628	10.3512	10.1269
19-Sep-14	0.7433	10.9971	10.0433
<b>Monthly Dividend Plan</b>			
19-Sep-17	0.0285	10.7717	10.7323
21-Aug-17	0.0520	10.7978	10.7258
19-Jul-17	0.0417	10.7686	10.7109
Record Date	Rate (₹/Unit)	Cum Dividend NAV	Ex-Dividend NAV
<b>Direct - Monthly Dividend Plan</b>			
19-Sep-17	0.0312	10.9185	10.8753
21-Aug-17	0.0551	10.9443	10.8680
19-Jul-17	0.0446	10.9136	10.8519
<b>Quarterly Dividend Plan</b>			
19-Sep-17	0.1491	10.7243	10.5178
19-Jun-17	0.1572	10.7266	10.5090
20-Mar-17	0.0585	10.5371	10.4547
<b>Direct - Quarterly Dividend Plan</b>			
19-Sep-17	0.1543	10.5734	10.3598
19-Jun-17	0.1621	10.5738	10.3494
20-Mar-17	0.0657	10.3851	10.2942

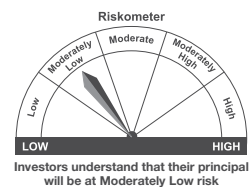
Past performance may or may not be sustained in future. Pursuant to dividend payment, NAV falls to the extent of payout & statutory levy (if applicable). Face Value-₹10.

#### Product Label

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

- Income over short term
- Investment 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.



## Fixed Income - Short Term

## Details as on September 30, 2017

## Type of Scheme

An 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: ₹ 16,144.80 Cr

Month End: ₹ 14,434.21 Cr

## NAV as on September 29, 2017

Growth Plan	₹ 31.9726
Dividend Plan	₹ 13.0039
Monthly Dividend Plan	₹ 11.1282
Quarterly Dividend Plan	₹ 14.2632
Direct - Growth Plan	₹ 32.8842
Direct - Dividend Plan	₹ 13.3642
Direct - Monthly Dividend Plan	₹ 11.2590
Direct - Weekly Dividend Plan	₹ 14.4451

Average Maturity 2.79 years

Modified Duration 2.28 years

Yield to Maturity\* 7.36%

## Expense Ratio^

Regular/Other than Direct:	1.05
Direct:	0.45

## Load structure

Entry Load: Nil

Exit Load: Nil

\*excluding other receivables  
YTM including other receivables: 7.09%

Special Feature: Reliance Any Time Money Card

Please refer page no. 74 for explanation on symbol: ^ @ and \*\* wherever available

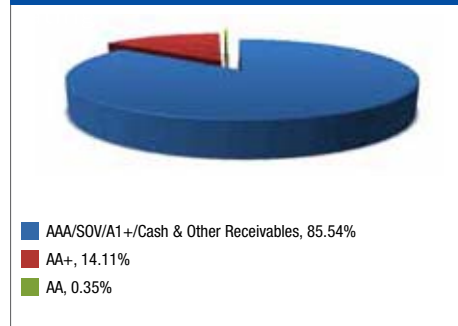
## Portfolio as on September 30, 2017

Company/Issuer	Rating	% of Assets
<b>Certificate of Deposit</b>		<b>0.61</b>
National Bank For Agriculture and Rural Development	CRISIL A1+	0.61
<b>Commercial Paper</b>		<b>0.51</b>
National Bank For Agriculture and Rural Development	CRISIL A1+	0.51
<b>Corporate Bond</b>		<b>77.49</b>
Power Finance Corporation Limited	CRISIL AAA	9.73
Housing Development Finance Corporation Limited	CRISIL AAA	8.41
Rural Electrification Corporation Limited	CRISIL AAA	7.82
State Bank of India	CRISIL AA+	7.59
National Bank For Agriculture and Rural Development	FITCH AAA/CRISIL AAA	5.66
ONGC Petro Additions Limited	CARE AAA(SO)	4.21
HDB Financial Services Limited	CRISIL AAA	3.13
Reliance Jio Infocomm Limited	CRISIL AAA	3.02
Reliance Ports and Terminals Limited	CRISIL AAA	2.67
Reliance Industries Limited	CRISIL AAA	2.41
LIC Housing Finance Limited	CRISIL AAA	2.33
Reliance Utilities & Power Pvt Limited	CRISIL AAA	2.30
ICICI Bank Limited	ICRA AA+	2.30
Axis Bank Limited	CRISIL AA+	2.07
Bajaj Finance Limited	FITCH AAA/CRISIL AAA/ICRA AAA	2.02
Indian Railway Finance Corporation Limited	CRISIL AAA	2.00
HDFC Bank Limited	CRISIL AA+	1.86

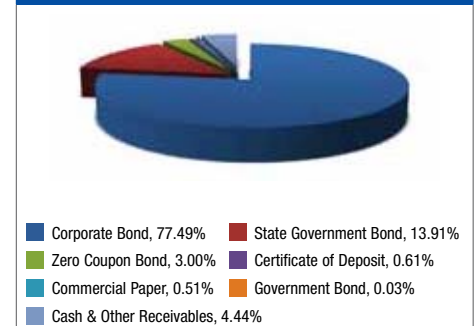
Company/Issuer	Rating	% of Assets
Indiabulls Housing Finance Limited	CARE AAA	1.50
SBI Cards & Payment Services Pvt Limited	CRISIL AAA	1.39
NHPC Limited	ICRA AAA/CARE AAA	1.08
Export Import Bank of India	CRISIL AAA	0.99
Mahindra & Mahindra Financial Services Limited	FITCH AAA	0.76
Tata Sons Ltd	CRISIL AAA	0.70
IDFC Bank Limited	ICRA AAA	0.35
Bank of Baroda	CARE AA	0.35
Hero Cycles Limited	CRISIL AA+	0.29
Small Industries Dev Bank of India	CARE AAA	0.27
IOT Utkal Energy Services Limited	CRISIL AAA(SO)	0.16
Power Grid Corporation of India Limited	CRISIL AAA	0.13
Union Bank of India	CRISIL AA+	0.00
<b>Government Bond</b>		<b>0.03</b>
Government of India	SOV	0.03
<b>State Government Bond</b>		<b>13.91</b>
State Government Securities	SOV	13.91
<b>Zero Coupon Bond</b>		<b>3.00</b>
Housing Development Finance Corporation Limited	CRISIL AAA	1.02
Mahindra & Mahindra Financial Services Limited	FITCH AAA	1.01
LIC Housing Finance Limited	CRISIL AAA	0.98
<b>Cash &amp; Other Receivables</b>		<b>4.44</b>
<b>Grand Total</b>		<b>100.00</b>

For scheme performance refer page 56-63. For Fund manager wise scheme performance refer page 64-66.

## Rating Profile



## Asset Allocation



## Dividend History

Record Date	Rate (₹/Unit)	Cum Dividend NAV	Ex-Dividend NAV
<b>Dividend Plan</b>			
19-Sep-14	0.5747	10.7899	10.0524
<b>Direct - Dividend Plan</b>			
19-Sep-14	0.6228	10.9448	10.1456
<b>Monthly Dividend Plan</b>			
25-Sep-17	0.0180	11.1466	11.1217
28-Aug-17	0.0423	11.1893	11.1308
25-Jul-17	0.0624	11.2052	11.1188
<b>Direct - Monthly Dividend Plan</b>			
25-Sep-17	0.0212	11.2812	11.2519

Record Date	Rate (₹/Unit)	Cum Dividend NAV	Ex-Dividend NAV
28-Aug-17	0.0464	11.3241	11.2599
25-Jul-17	0.0662	11.3382	11.2465
<b>Quarterly Dividend Plan</b>			
19-Sep-17	0.1817	14.5181	14.2665
19-Jun-17	0.2105	14.5562	14.2647
20-Mar-17	0.0826	14.3155	14.2012
<b>Direct - Quarterly Dividend Plan</b>			
19-Sep-17	0.1978	14.7201	14.4463
19-Jun-17	0.2266	14.7551	14.4413
20-Mar-17	0.0988	14.5077	14.3737

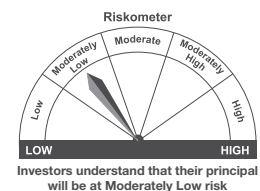
Past performance may or may not be sustained in future. Pursuant to dividend payment, NAV falls to the extent of payout & statutory levy (if applicable). Face Value-₹10.

## Product Label

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

- Income over short term
- Investment in debt and money market instruments, with the scheme would have maximum weighted average duration between 0.75-2.75 years

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



## Fixed Income - Long Term

## Details as on September 30, 2017

## Type of Scheme

An open ended 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: ₹ 9,668.84 Cr

Month End: ₹ 9,700.21 Cr

## NAV as on September 29, 2017

Growth Plan	₹ 23.5326
Dividend Plan	₹ 12.9094
Quarterly Dividend Plan	₹ 13.1067
Institutional - Growth Plan	₹ 24.2535
Direct - Growth Plan	₹ 24.5097
Direct - Dividend Plan	₹ 13.2695
Direct - Quarterly Dividend Plan	₹ 13.3688

Average Maturity 2.62 years

Modified Duration 2.03 years

Yield to Maturity\* 8.89%

## Expense Ratio^

Regular/Other than Direct: 1.70

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.

\*excluding other receivables  
YTM including other receivables: 8.67%

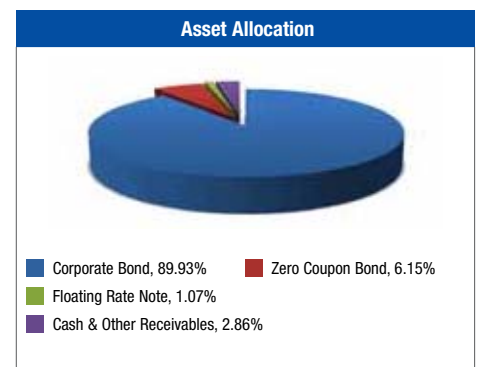
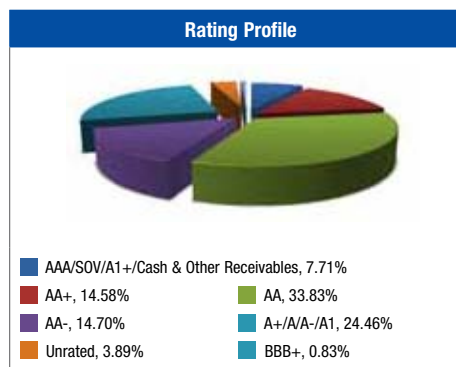
Special Feature: Reliance Any Time Money Card

Please refer page no. 74 for explanation on symbol: ^ @ and \*\* wherever available

## Portfolio as on September 30, 2017

Company/Issuer	Rating	% of Assets	Company/Issuer	Rating	% of Assets
<b>Corporate Bond</b>		<b>89.93</b>	JSW Steel Limited	CARE AA-	0.95
Renew Power Venture Pvt Limited	CARE A+	5.01	MAHINDRA RURAL HOUSING FINANCE	FITCH AA+	0.89
Syndicate Bank	CARE AA-	4.89	Piramal Enterprises Limited	ICRA AA	0.86
Aasan Corporate Solutions Private Limited	ICRA A+(SO)	4.04	IDBI Bank Limited	FITCH BBB+	0.83
Tril IT4 Private Limited	ICRA A+(SO)	3.78	Varroc Engineering Pvt Limited	ICRA AA-	0.82
TATA Realty & Infrastructure Limited	CRISIL AA	3.27	Montecarlo Limited	FITCH A+	0.80
U.P. Power Corporation Limited	FITCH AA(SO)	3.18	Avantha Realty Limited	UNRATED	0.80
Inox Wind Infrastructure Services Limited	CRISIL AA(SO)	3.09	Vistaar Financial Services Private Limited	ICRA A-	0.78
Adani Gas Holding Limited	UNRATED	3.09	HDFC Bank Limited	CRISIL AA+	0.73
Nirma Limited	CRISIL AA-	3.08	PVR Limited	CRISIL AA-	0.68
Classic Mall Development Company Pvt Limited	CARE AA+(SO)	2.63	Hinduja Leyland Finance Limited	CARE AA-	0.62
Talwandi Sabo Power Limited	CRISIL AA(SO)	2.58	Yes Bank Limited	CARE AA	0.52
Indiabulls Housing Finance Limited	CARE AAA	2.38	Aditya Birla Housing Finance Limited	ICRA AA+	0.52
Adani Transmission Limited	FITCH AA+	2.37	Dewan Housing Finance Corporation Limited	CARE AAA	0.40
Vodafone Mobile Services Limited	CRISIL AA	2.37	IKF Finance Limited	CARE A-	0.39
Hansdeep Industries & Trading Company Limited	CARE AA(SO)	2.21	IFMR Capital Finance Pvt Limited	ICRA A+	0.35
Reliance Home Finance Limited	CARE AA+	2.08	Tata Value Homes Limited	CARE AA	0.35
Panchshil Corporate Park Private Limited	FITCH AAA(SO)	2.07	Muthoot Finance Limited	CRISIL AA	0.31
ICICI Bank Limited	ICRA AA+	2.06	JM Financial Credit Solution Limited	FITCH AA	0.30
Tata Housing Development Company Limited	ICRA AA	1.95	Dalmia Cement (Bharat) Limited	ICRA AA	0.16
Axis Bank Limited	CRISIL AA+	1.80	Inox Air Products Pvt Limited	CRISIL AA	0.14
Vizag General Cargo Berth Pvt Limited	CRISIL AA(SO)	1.71	AU Housing Finance Limited LTD	FITCH A+	0.13
AU Small Finance Bank Limited	FITCH A+	1.68	Mahindra Lifespace Developers Limited	CRISIL AA-	0.12
Bank of Baroda	CARE AA/CRISIL AA+	1.68	Tata Motors Limited	CARE AA+	0.05
Vedanta Limited	CRISIL AA	1.58	State Bank of India	CRISIL AA+	0.02
Tata Power Renewable Energy Limited	CARE AA(SO)	1.56	<b>Floating Rate Note</b>		<b>1.07</b>
Ujjivan Small Finance Bank Limited	ICRA A+	1.55	Jhajar Power Limited	FITCH A+	1.07
Nuvoco Vistas Corporation Limited	CRISIL AA	1.55	<b>Zero Coupon Bond</b>		<b>6.15</b>
Quality Care India Limited	CRISIL A+	1.41	Essel Corporate Resources Pvt Ltd	BWR AA-(SO)	2.22
Kudgi Transmission Ltd	ICRA AA(SO)	1.33	KKR India Financial Services Private Limited	CRISIL AA	1.89
Andhra Bank	CRISIL AA-	1.32	Tata Sky Limited	CRISIL A+	1.20
Bank of India	CRISIL A+	1.05	TATA Realty & Infrastructure Limited	CRISIL AA	0.61
Morgan Credits Private Limited	CARE AA	1.03	ARM Infra & Utilities Pvt Limited	BWR A+(SO)	0.22
Idea Cellular Limited	CARE AA+	1.02	<b>Cash &amp; Other Receivables</b>		<b>2.86</b>
Equitas Small Finance Bank Limited	CARE A+	0.99	<b>Grand Total</b>		<b>100.00</b>

For SIP performance refer page 54. For scheme performance refer page 56-63. For Fund manager wise scheme performance refer page 64-66.



Dividend History				Dividend History			
Record Date	Rate (₹/Unit)	Cum Dividend NAV	Ex-Dividend NAV	Record Date	Rate (₹/Unit)	Cum Dividend NAV	Ex-Dividend NAV
<b>Quarterly Dividend Plan</b>				<b>Direct - Quarterly Dividend Plan</b>			
21-Sep-17	0.2160	13.6428	13.3438	21-Sep-17	0.2022	13.3645	13.0845
21-Jun-17	0.2022	13.4217	13.1417	21-Jun-17	0.2160	13.6839	13.3849
21-Mar-17	0.1589	13.3490	13.1290	21-Mar-17	0.1719	13.5934	13.3554

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	
<p><b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>Income over medium term</li> <li>Investment predominantly in debt instruments having maturity of more than 1 year and money market instruments</li> </ul> <p>*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p>Investors understand that their principal will be at Moderate risk</p>

## Fixed Income - Long Term

## Details as on September 30, 2017

## Type of Scheme

An 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: ₹ 7,654.98 Cr

Month End: ₹ 7,850.53 Cr

## NAV as on September 29, 2017

Growth Plan	₹ 13.7059
Dividend Plan	₹ 11.7281
Quarterly Dividend Plan	₹ 10.5943
Bonus Option	₹ 13.7059
Direct - Growth Plan	₹ 14.0890
Direct - Dividend Plan	₹ 11.8821
Direct - Quarterly Dividend Plan	₹ 10.6277
Direct - Bonus Option	₹ 14.0890

Average Maturity 3.91 years

Modified Duration 2.89 years

Yield to Maturity\* 8.17%

## Expense Ratio^

Regular/Other than Direct:	1.70
Direct:	0.60

## 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

\*excluding other receivables  
YTM including other receivables: 7.98%

Special Feature: Reliance Any Time Money Card

Please refer page no. 74 for explanation on symbol: ^ @ and \*\* wherever available

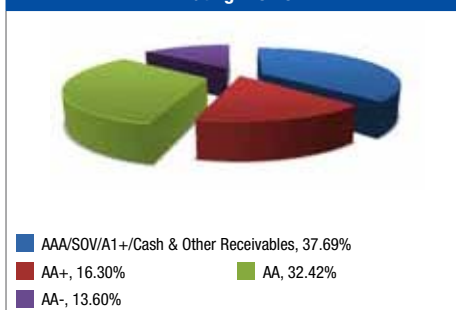
## Portfolio as on September 30, 2017

Company/Issuer	Rating	% of Assets
<b>Commercial Paper</b>		<b>1.19</b>
Piramal Realty Private Limited	CARE A1+(S)	1.19
<b>Corporate Bond</b>		<b>88.81</b>
U.P. Power Corporation Limited	FITCH AA(S)	7.27
Vodafone Mobile Services Limited	CRISIL AA	5.39
Reliance Utilities & Power Pvt Limited	CRISIL AAA	5.37
Reliance Ports and Terminals Limited	CRISIL AAA	4.89
Idea Cellular Limited	CARE AA+	3.80
Punjab National Bank	CRISIL AA/FITCH AA+	3.10
Bank of Baroda	CARE AA/CRISIL AA+	3.10
Nirma Limited	CRISIL AA/CRISIL AA-	2.86
ICICI Bank Limited	ICRA AA+	2.57
Vedanta Limited	CRISIL AA	2.44
Tata Steel Limited	CARE AA/CARE AA-	2.33
Indiabulls Housing Finance Limited	CARE AAA	2.26
Panchshil Corporate Park Private Limited	FITCH AAA(S)	2.24
Durg Shivnath Expressways Private Limited	ICRA AA(S)	2.20
Dewan Housing Finance Corporation Limited	CARE AAA	2.19
HDFC Bank Limited	CRISIL AA+	2.07
Reliance Home Finance Limited	CARE AA+	2.04
L&T Metro Rail (Hyderabad) Limited	ICRA AAA(S)	1.92
Power Finance Corporation Limited	CRISIL AAA	1.86
Kudgi Transmission Ltd	CRISIL AAA(S)	1.84
Syndicate Bank	CARE AA	1.71
PVR Limited	CRISIL AA-	1.67
Indian Railway Finance Corporation Limited	CRISIL AAA	1.60
Muthoot Finance Limited	CRISIL AA	1.39
Cholamandalam Investment and Finance Company Limited	ICRA AA	1.31
Manappuram Finance Limited	CRISIL AA-	1.30
Yes Bank Limited	CARE AA	1.29
Reliance Jio Infocomm Limited	CRISIL AAA	1.29
PNB Housing Finance Limited	CARE AAA	1.24
Adani Transmission Limited	FITCH AA+	1.22

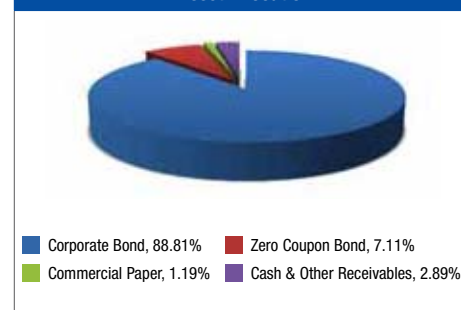
Company/Issuer	Rating	% of Assets
Nuvoco Vistas Corporation Limited	CRISIL AA	1.18
Oriental Nagpur Betul Highway Limited	CRISIL AAA(S)	1.16
Axis Bank Limited	CRISIL AA+	1.14
Ahmedabad Maliya Tollway Limited	ICRA AA(S)	1.08
Tata Motors Limited	CARE AA+	1.05
Sterlite Technologies Limited	ICRA AA	0.96
Gruh Finance Limited	ICRA AAA/CRISIL AAA	0.90
Housing Development Finance Corporation Limited	CRISIL AAA	0.90
Vijaya Bank	ICRA AA-	0.84
Classic Mall Development Company Pvt Limited	CARE AA+(S)	0.70
Morgan Credits Private Limited	CARE AA	0.64
Andhra Bank	CRISIL AA-	0.63
Dalmia Cement (Bharat) Limited	ICRA AA	0.47
IndoStar Capital Finance Limited	CARE AA-	0.43
TATA Realty & Infrastructure Limited	CRISIL AA	0.33
LIC Housing Finance Limited	CRISIL AAA	0.26
Hansdeep Industries & Trading Company Limited	CARE AA(S)	0.26
Tata Value Homes Limited	CARE AA	0.13
Mahindra Lifespace Developers Limited	CRISIL AA-	0.03
<b>Zero Coupon Bond</b>		<b>7.11</b>
Housing Development Finance Corporation Limited	CRISIL AAA	1.40
Andhra Pradesh Expressway Ltd	ICRA AAA(S)	1.08
KKR India Financial Services Private Limited	CRISIL AAA	1.01
ICICI Home Finance Company Limited	ICRA AAA	0.78
TMT Viniyogam Limited	BWR AA-(S)	0.67
Bhanu Vyapaar Pvt Limited	BWR AA-(S)	0.56
LIC Housing Finance Limited	CRISIL AAA	0.43
Prabhakar Viniyog Private Limited	BWR AA-(S)	0.42
Raviraj Viniyog Private Limited	BWR AA-(S)	0.42
India Infoline Housing Finance Limited	ICRA AA	0.34
<b>Cash &amp; Other Receivables</b>		<b>2.89</b>
<b>Grand Total</b>		<b>100.00</b>

For scheme performance refer page 56-63. For Fund manager wise scheme performance refer page 64-66.

## Rating Profile



## Asset Allocation



## Dividend History

Record Date	Rate (₹/Unit)	Cum Dividend NAV	Ex-Dividend NAV
<b>Dividend Plan</b>			
06-May-16	1.1128	11.7941	10.2534
19-Sep-14	0.1253	10.2171	10.0563
<b>Direct - Dividend Plan</b>			
06-May-16	1.2247	11.9533	10.2577
19-Sep-14	0.1375	10.2358	10.0593

Record Date	Rate (₹/Unit)	Cum Dividend NAV	Ex-Dividend NAV
<b>Quarterly Dividend Plan</b>			
19-Sep-17	0.1454	10.8006	10.5993
19-Jun-17	0.1644	10.8244	10.5968
20-Mar-17	0.0798	10.6130	10.5025
<b>Direct - Quarterly Dividend Plan</b>			
19-Sep-17	0.1624	10.8548	10.6299
19-Jun-17	0.1819	10.8750	10.6231
20-Mar-17	0.0941	10.6588	10.5285

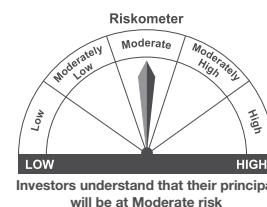
Past performance may or may not be sustained in future. Pursuant to dividend payment, NAV falls to the extent of payout & statutory levy (if applicable). Face Value-₹10.

## 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.





## Fixed Income - Long Term

## Details as on September 30, 2017

## Type of Scheme

An 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 1, 1998

## Fund Manager

Prashant Pimple

## Benchmark

Crisil Composite Bond Fund Index

## Fund Size

Monthly Average: ₹ 996.64 Cr

Month End: ₹ 982.01 Cr

## NAV as on September 29, 2017

Growth Plan	₹ 55.3416
Monthly Dividend Plan	₹ 10.4661
Quarterly Dividend Plan	₹ 12.9440
Half Yearly Dividend Plan	₹ 12.4885
Annual Dividend Plan	₹ 13.1755
Bonus Option	₹ 15.9102
Direct - Growth Plan	₹ 57.6654
Direct - Monthly Dividend Plan	₹ 10.9751
Direct - Quarterly Dividend Plan	₹ 13.3368
Direct - Half Yearly Dividend Plan	₹ 13.2398
Direct - Annual Dividend Plan	₹ 14.4561
Direct - Bonus Option	₹ 16.4781

Average Maturity 10.55 years

Modified Duration 6.14 years

Yield to Maturity\* 7.02%

Expense Ratio<sup>^</sup>

Regular/Other than Direct: 1.99

Direct: 1.16

## Load structure

Entry Load: Nil

Exit Load: Nil

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

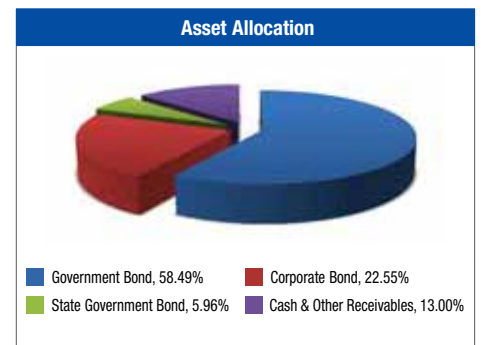
Special Feature: Reliance Any Time Money Card

Please refer page no. 74 for explanation on symbol: ^ @ and \*\* wherever available

## Portfolio as on September 30, 2017

Company/Issuer	Rating	% of Assets
<b>Corporate Bond</b>		<b>22.55</b>
Power Grid Corporation of India Limited	CRISIL AAA	5.80
Reliance Jio Infocomm Limited	CRISIL AAA	5.47
ICICI Bank Limited	ICRA AAA	5.05
Reliance Industries Limited	CRISIL AAA	2.53
Mahindra & Mahindra Financial Services Limited	FITCH AAA	2.52
Reliance Utilities & Power Pvt Limited	CRISIL AAA	1.12
State Bank of India	CRISIL AAA	0.06
<b>Government Bond</b>		<b>58.49</b>
Government of India	SOV	58.49
<b>State Government Bond</b>		<b>5.96</b>
State Government Securities	SOV	5.96
<b>Cash &amp; Other Receivables</b>		<b>13.00</b>
<b>Grand Total</b>		<b>100.00</b>

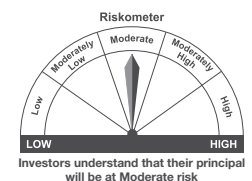
For scheme performance refer page 56-63. For Fund manager wise scheme performance refer page 64-66.



Dividend History			
Record Date	Rate (₹/Unit)	Cum Dividend NAV	Ex-Dividend NAV
<b>Monthly Dividend Plan</b>			
19-Sep-17	0.0059	10.5002	10.4920
21-Aug-17	0.0250	10.5205	10.4859
19-Jul-17	0.0004	10.4831	10.4826
<b>Direct - Monthly Dividend Plan</b>			
19-Sep-17	0.0105	11.0146	11.0000
21-Aug-17	0.0308	11.0350	10.9924
19-Jul-17	0.0047	10.9934	10.9869
<b>Quarterly Dividend Plan</b>			
19-Sep-17	0.0935	13.1055	12.9760
19-Jun-17	0.3583	13.5014	13.0053
19-Dec-16	0.4317	13.6794	13.0817
<b>Direct - Quarterly Dividend Plan</b>			
19-Sep-17	0.1138	13.5247	13.3671
19-Jun-17	0.3865	13.9284	13.3933
19-Dec-16	0.4631	14.0779	13.4367
<b>Half Yearly Dividend Plan</b>			
19-Sep-17	0.5421	13.2699	12.5194
20-Mar-17	0.1144	12.7074	12.5490

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*:	
<ul style="list-style-type: none"> <li>Income over long term</li> <li>Investment in debt and money market instruments</li> </ul>	
*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	



## Fixed Income - Dynamic

## Details as on September 30, 2017

## Type of Scheme

An 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: ₹ 3,964.39 Cr

Month End: ₹ 3,913.36 Cr

## NAV as on September 29, 2017

Growth Plan	₹ 23.2838
Dividend Plan	₹ 15.6612
Quarterly Dividend Plan	₹ 10.4217
Direct - Growth Plan	₹ 24.0261
Direct - Dividend Plan	₹ 17.3573
Direct - Quarterly Dividend Plan	₹ 10.3994

Average Maturity 9.94 years

Modified Duration 5.68 years

Yield to Maturity\* 7.76%

## Expense Ratio^

Regular/Other than Direct: 1.66

Direct: 1.01

## 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: 7.62%

Special Feature: Reliance Any Time Money Card

Please refer page no. 74 for explanation on symbol: ^ @ and \*\* wherever available

## Portfolio as on September 30, 2017

Company/Issuer	Rating	% of Assets
<b>Certificate of Deposit</b>		<b>0.62</b>
Axis Bank Limited	ICRA A1+	0.62
<b>Corporate Bond</b>		<b>30.67</b>
Reliance Utilities & Power Pvt Limited	CRISIL AAA	9.26
Bajaj Finance Limited	CARE AAA/CRISIL AAA	6.22
Power Finance Corporation Limited	CRISIL AAA	2.56
ICICI Bank Limited	ICRA AAA	2.15
Reliance Industries Limited	CRISIL AAA	1.91
Mahindra & Mahindra Financial Services Limited	FITCH AAA	1.90
Axis Bank Limited	CRISIL AAA	1.74
Reliance Jio Infocomm Limited	CRISIL AAA	1.37
Rural Electrification Corporation Limited	CRISIL AAA	1.32
Axis Finance Limited	FITCH AAA	1.31
National Bank For Agriculture and Rural Development	CRISIL AAA	0.66
IDFC Bank Limited	ICRA AAA	0.28
<b>Government Bond</b>		<b>52.79</b>
Government of India	SOV	52.79
<b>State Government Bond</b>		<b>5.37</b>
State Government Securities	SOV	5.37
<b>Mutual Fund units</b>		<b>7.67</b>
Reliance Mutual Fund	ICRA A1+	7.67
<b>Cash &amp; Other Receivables</b>		<b>2.87</b>
<b>Grand Total</b>		<b>100.00</b>

For SIP performance refer page 54. For scheme performance refer page 56-63. For Fund manager wise scheme performance refer page 64-66.

## Rating Profile



■ AAA/SOV/A1+/Cash &amp; Other Receivables, 100.00%

## Asset Allocation



■ Government Bond, 52.79% ■ Corporate Bond, 30.67%  
 ■ Mutual Fund Units, 7.67% ■ State Government Bond, 5.37%  
 ■ Certificate of Deposit, 0.62% ■ Cash & Other Receivables, 2.87%

## Dividend History

Record Date	Rate (₹/Unit)	Cum Dividend NAV	Ex-Dividend NAV
<b>Dividend Plan</b>			
25-Mar-15	0.9070	14.6923	13.4428
22-Sep-14	0.4881	14.0757	13.4493
25-Mar-14	0.4295	13.9030	13.3518
<b>Direct - Dividend Plan</b>			
25-Mar-15	1.0459	16.1921	14.7512
22-Sep-14	0.5706	15.4877	14.7555
25-Mar-14	0.5499	15.3500	14.6444
Record Date	Rate (₹/Unit)	Cum Dividend NAV	Ex-Dividend NAV
<b>Quarterly Dividend Plan</b>			
20-Sep-17	0.0761	10.5127	10.4073
20-Jun-17	0.2787	10.8574	10.4715
20-Dec-16	0.3265	10.9280	10.4759
<b>Direct - Quarterly Dividend Plan</b>			
20-Sep-17	0.0865	10.5035	10.3837
20-Jun-17	0.2887	10.8449	10.4452
20-Dec-16	0.3359	10.8950	10.4299

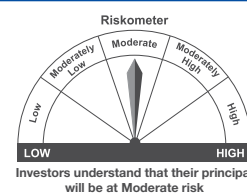
Past performance may or may not be sustained in future. Pursuant to dividend payment, NAV falls to the extent of payout & statutory levy (if applicable). Face Value-₹10.

## 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.



## Fixed Income - Gilt

### Details as on September 30, 2017

#### 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.

#### Date of Allotment

August 22, 2008

#### Fund Manager

Prashant Pimple

#### Benchmark

I-Sec LI-BEX

#### Fund Size

Monthly Average: ₹ 1,709.46 Cr

Month End: ₹ 1,646.57 Cr

#### NAV as on September 29, 2017

Growth Plan	₹ 22.8963
Monthly Dividend Plan	₹ 10.3800
Automatic Annual Reinvestment Plan	₹ 19.1925
Automatic Capital Appreciation Plan	₹ 22.8963
Defined Maturity Plan	₹ 22.8963
Bonus Plan	₹ 13.1373
Direct - Growth Plan	₹ 24.0614
Direct - Monthly Dividend Plan	₹ 11.2849
Direct - Automatic Annual Reinvestment Plan	₹ 13.0208
Direct - Automatic Capital Appreciation Plan	₹ 23.9998
Direct - Defined Maturity Plan	₹ 24.1256
Direct - Bonus Plan	₹ 13.4481
Institutional - Growth Plan	₹ 23.0877

Average Maturity 12.18 years

Modified Duration 6.92 years

Yield to Maturity\* 6.81%

#### Expense Ratio^

Regular/Other than Direct:	1.72
Direct:	0.59

#### Load structure

Entry Load: Nil

Exit Load: Nil

\*excluding other receivables

YTM including other receivables: 7.19%

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

Please refer page no. 74 for explanation on symbol: ^ @ and \*\* wherever available

### Portfolio as on September 30, 2017

Company/Issuer	Rating	% of Assets
<b>Government Bond</b>		<b>87.88</b>
Government of India	SOV	87.88
<b>State Government Bond</b>		<b>2.22</b>
State Government Securities	SOV	2.22
<b>Cash &amp; Other Receivables</b>		<b>9.90</b>
<b>Grand Total</b>		<b>100.00</b>

For scheme performance refer page 56-63. For Fund manager wise scheme performance refer page 64-66.

#### Rating Profile



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

#### Asset Allocation



Government Bond, 87.88% State Government Bond, 2.22% Cash & Other Receivables, 9.90%

#### Dividend History

Record Date	Rate (₹/ Unit)	Cum Dividend NAV	Ex-Dividend NAV	Record Date	Rate (₹/ Unit)	Cum Dividend NAV	Ex-Dividend NAV
<b>Monthly Dividend Plan</b>				<b>Direct - Monthly Dividend Plan</b>			
28-Aug-17	0.0053	10.4260	10.4186	28-Aug-17	0.0127	11.3335	11.3159
25-Jul-17	0.0676	10.4963	10.4027	25-Jul-17	0.0793	11.4061	11.2963
27-Jun-17	0.1416	10.6033	10.4072	27-Jun-17	0.1631	11.5253	11.2995

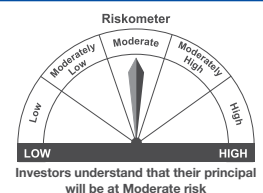
**Past performance may or may not be sustained in future.** Pursuant to dividend payment, NAV falls to the extent of payout & statutory levy (if applicable). Face Value-₹10.

#### Product Label

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

- Income over long term
- Investment in government securities

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



## Fixed Income - MIP

Details as on September 30, 2017

### 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

Crissil MIP Blended Fund Index

### Fund Size

Monthly Average: ₹ 2,436.15 Cr

Month End: ₹ 2,406.99 Cr

### NAV as on September 29, 2017

Growth Plan	₹ 40.6620
Monthly Dividend Plan	₹ 12.5747
Quarterly Dividend Plan	₹ 13.1318
Direct - Growth Plan	₹ 42.3468
Direct - Monthly Dividend Plan	₹ 13.3819
Direct - Quarterly Dividend Plan	₹ 13.4217

**Average Maturity** 11.19 years

**Modified Duration** 5.90 years

**Yield to Maturity\*** 8.11%

### Expense Ratio^

Regular/Other than Direct: 1.82

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.

\*excluding other receivables  
YTM including other receivables: 8.08%

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

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

Please refer page no. 74 for explanation on symbol: ^ @ and \*\* wherever available

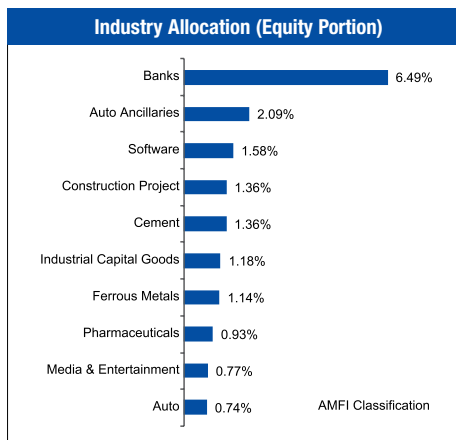
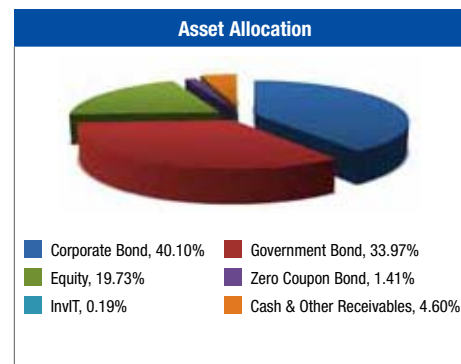
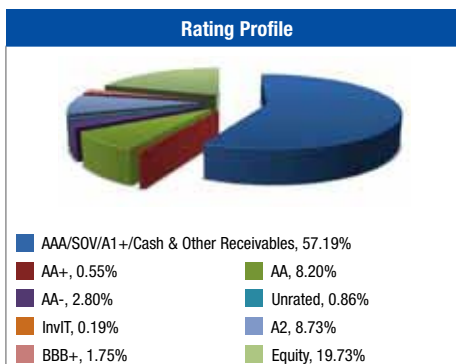
### Portfolio as on September 30, 2017

Company/Issuer	Rating	% of Assets
<b>Debt</b>		
<b>Corporate Bond</b>		<b>40.10</b>
Reliance Power Limited	ICRA A2	8.73
Reliance Ports and Terminals Limited	CRISIL AAA	7.52
Reliance Jio Infocomm Limited	CRISIL AAA	5.31
Yes Bank Limited	CARE AA	4.01
Tata Power Company Limited	CRISIL AA-	2.39
DLF Promenad Ltd	CRISIL AA(SO)	2.10
Reliance Home Finance Limited	CARE AA	2.09
IDBI Bank Limited	CRISIL BBB+	1.75
IOT Utkal Energy Services Limited	CRISIL AAA(SO)	1.51
L&T Metro Rail (Hyderabad) Limited	ICRA AAA(SO)	1.24
HDFC Bank Limited	CRISIL AAA	1.06
Avantha Realty Limited	UNRATED	0.86
Reliance Utilities & Power Pvt Limited	CRISIL AAA	0.46
Sundaram Finance Limited	CRISIL AA+	0.45
Vijaya Bank	ICRA AA-	0.41
Axis Bank Limited	CRISIL AAA	0.10
Mahindra & Mahindra Financial Services Limited	CRISIL AA+	0.07
Shriram City Union Finance Limited	CARE AA+	0.02
India InfraDebt Limited	ICRA AAA	0.01

Company/Issuer	Rating	% of Assets
<b>Government Bond</b>		<b>33.97</b>
Government of India	SOV	33.97
<b>Zero Coupon Bond</b>		<b>1.41</b>
North Karnataka Expressway Limited	CRISIL AAA(SO)	1.41
<b>Equity</b>		
<b>Auto Ancillaries</b>		
Sundaram Clayton Limited*		1.09
<b>Banks</b>		
HDFC Bank Limited*		2.59
ICICI Bank Limited*		1.20
<b>Cement</b>		
Grasim Industries Limited*		1.36
<b>Construction Project</b>		
Larsen & Toubro Limited*		1.36
<b>Software</b>		
Infosys Limited*		1.36
<b>Equity Less Than 1% of Corpus</b>		<b>10.77</b>
<b>InvIT</b>		
IRB InvIT Fund		0.19
<b>Cash &amp; Other Receivables</b>		<b>4.60</b>
<b>Grand Total</b>		<b>100.00</b>

\*Top 10 Holdings

For scheme performance refer page 56-63. For Fund manager wise scheme performance refer page 64-66.



Dividend History			
Record Date	Rate (₹/Unit)	Cum Dividend NAV	Ex-Dividend NAV
<b>Monthly Dividend Plan</b>			
20-Sep-17	0.0592	12.7233	12.6413
21-Aug-17	0.0592	12.6618	12.5798
20-Jul-17	0.0592	12.7463	12.6643
<b>Direct - Monthly Dividend Plan</b>			
20-Sep-17	0.0646	13.5398	13.4503
21-Aug-17	0.0646	13.4669	13.3774
20-Jul-17	0.0646	13.5488	13.4593
<b>Quarterly Dividend Plan</b>			
20-Sep-17	0.1878	13.4614	13.2014
20-Jun-17	0.1878	13.4107	13.1507
20-Mar-17	0.1661	13.0265	12.7965
<b>Direct - Quarterly Dividend Plan</b>			
20-Sep-17	0.2008	13.7682	13.4902
20-Jun-17	0.2008	13.6991	13.4211
20-Mar-17	0.1791	13.2915	13.0435

**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\*:**

- Regular income and capital growth over long term
- Investment in debt & money market instruments and equities & equity related securities

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

**Riskometer**

LOW MODERATELY LOW MODERATE MODERATELY HIGH HIGH

Investors understand that their principal will be at Moderate risk



## Equity - ETF

## Details as on September 30, 2017

## Type of Scheme

An Open Ended Index Exchange Traded Scheme [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

December 28, 2001

## Fund Manager

Payal Wadhwa Kaipunjai

## Benchmark

Nifty 50

## Fund size

Monthly Average: ₹ 799.77 Cr

Month End: ₹ 790.75 Cr

NAV as on September 29, 2017 ₹ 1,008.3917

## Volatility Measures

Standard Deviation	3.92
Beta	0.98
Sharpe Ratio	0.06

Note: The above measures have been calculated using monthly rolling returns for 36 months period with 6.05% risk free return (FBIIL Overnight MIBOR as on 29/09/2017).

Portfolio Turnover (Times)	0.71
Tracking Error®	0.06
Creation Unit Size	5000 Units
Pricing (per unit)	1/10th of Index

Exchange Listed	NSE
NSE Symbol	NIFTYBEES
BSE Code	590103
ISIN	INF732E01011
Bloomberg Code	NBEES IN Equity
Reuters Code	NBES.NS & NBES.BO

Expense Ratio^	0.10
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## Load structure

Entry Load: Nil  
Exit Load: Nil

w.e.f. November 5, 2016 Goldman Sachs Mutual Fund Schemes has been acquired by Reliance mutual fund the above scheme is being one of them.

Please refer page no. 74 for explanation on symbol: ^ @ and \*\* wherever available

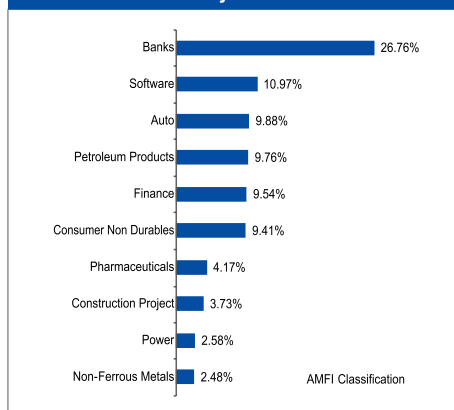
## Portfolio as on September 30, 2017

Company/Issuer	% of Assets	Company/Issuer	% of Assets
<b>Auto</b>		<b>Finance</b>	
Maruti Suzuki India Limited*	2.81	Housing Development Finance Corporation Limited*	7.36
Tata Motors Limited	2.00	Bajaj Finance Limited	1.15
Mahindra & Mahindra Limited	1.55	Indiabulls Housing Finance Limited	1.03
Hero MotoCorp Limited	1.30	<b>Non - Ferrous Metals</b>	
Bajaj Auto Limited	1.12	Vedanta Limited	1.55
Eicher Motors Limited	1.10	<b>Oil</b>	
<b>Banks</b>		Oil & Natural Gas Corporation Limited	1.28
HDFC Bank Limited*	9.76	<b>Petroleum Products</b>	
ICICI Bank Limited*	4.70	Reliance Industries Limited*	6.86
Kotak Mahindra Bank Limited*	3.54	Indian Oil Corporation Limited	1.08
State Bank of India	2.50	<b>Pharmaceuticals</b>	
Axis Bank Limited	2.30	Sun Pharmaceutical Industries Limited	1.47
IndusInd Bank Limited	2.27	<b>Power</b>	
Yes Bank Limited	1.70	NTPC Limited	1.35
<b>Cement</b>		Power Grid Corporation of India Limited	1.23
UltraTech Cement Limited	1.07	<b>Software</b>	
<b>Construction Project</b>		Infosys Limited*	4.77
Larsen & Toubro Limited*	3.73	Tata Consultancy Services Limited*	3.21
<b>Consumer Non Durables</b>		HCL Technologies Limited	1.29
ITC Limited*	5.84	Telecom - Services	
Hindustan Unilever Limited	2.22	Bharti Airtel Limited	1.36
Asian Paints Limited	1.35	Equity Less Than 1% of Corpus	12.84
<b>Ferrous Metals</b>		Cash and Other Receivables	0.16
Tata Steel Limited	1.16	<b>Grand Total</b>	<b>100.00</b>

\*Top 10 Holdings

For scheme performance refer page 56-63. For Fund manager wise scheme performance refer page 64-66.

## Industry Allocation



## Dividend History

Record Date	Rate (₹/Unit)	Cum Dividend NAV	Ex-Dividend NAV
20-Feb-15	8.0000	893.3096	885.3096
11-Mar-14	7.0000	660.0726	653.0726
14-Mar-13	7.5000	599.2203	591.7203

**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.

## Nifty 50 - Valuation Measures

Full market capitalisation (₹ Cr)	7,011,583.68
P/E	25.43
P/B	3.35
Dividend Yield	1.17

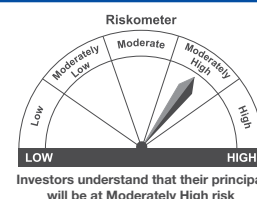
Source: www.nseindia.com

## Product Label

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

- Long-term capital appreciation
- Investment in Securities covered by Nifty 50 Index

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



## Equity - ETF

## Details as on September 30, 2017

## 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

September 24, 2014

## Fund Manager

Payal Wadhwa Kaipunjai

## Benchmark

S&P BSE Sensex

## Fund size

Monthly Average: ₹ 33.26 Cr

Month End: ₹ 32.64 Cr

NAV as on September 29, 2017 ₹ 325.9925

## Volatility Measures

Standard Deviation	3.81
Beta	0.98
Sharpe Ratio	0.00

Note: The above measures have been calculated using monthly rolling returns for 36 months period with 6.05% risk free return (FBIL Overnight MIBOR as on 29/09/2017).

Portfolio Turnover (Times)	0.20
Tracking Error®	0.13
Creation Unit Size	10,000 Units
Pricing (per unit)	1/100th of Index
Exchange Listed	BSE
BSE Code	538683
ISIN	INF204KA1UN7
Bloomberg Code	RSENSEX IN Equity
Reuters Code	RLSE.BO
Expense Ratio^	0.06

## Load structure

Entry Load: Nil  
Exit Load: Nil

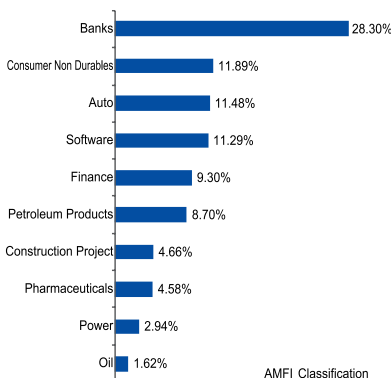
## Portfolio as on September 30, 2017

Company/Issuer	% of Assets	Company/Issuer	% of Assets
<b>Auto</b>		<b>Minerals/Mining</b>	
Maruti Suzuki India Limited*	3.55	Coal India Limited	1.18
Tata Motors Limited	2.91	<b>Oil</b>	
Mahindra & Mahindra Limited	1.96	Oil & Natural Gas Corporation Limited	1.62
Hero MotoCorp Limited	1.65	<b>Petroleum Products</b>	
Bajaj Auto Limited	1.42	Reliance Industries Limited*	8.70
<b>Banks</b>		<b>Pharmaceuticals</b>	
HDFC Bank Limited*	12.30	Sun Pharmaceutical Industries Limited	1.82
ICICI Bank Limited*	5.96	<b>Power</b>	
Kotak Mahindra Bank Limited*	3.97	Power Grid Corporation of India Limited	1.55
State Bank of India	3.16	NTPC Limited	1.39
Axis Bank Limited	2.91	<b>Software</b>	
<b>Construction Project</b>		Infosys Limited*	6.02
Larsen & Toubro Limited*	4.66	Tata Consultancy Services Limited*	4.07
<b>Consumer Non Durables</b>		Wipro Limited	1.19
ITC Limited*	7.38	<b>Telecom - Services</b>	
Hindustan Unilever Limited	2.82	Bharti Airtel Limited	1.46
Asian Paints Limited	1.69	<b>Equity Less Than 1% of Corpus</b>	<b>3.75</b>
<b>Ferrous Metals</b>		<b>Cash and Other Receivables</b>	<b>0.14</b>
Tata Steel Limited	1.46	<b>Grand Total</b>	<b>100.00</b>
<b>Finance</b>			
Housing Development Finance Corporation Limited*	9.30		

\*Top 10 Holdings

For scheme performance refer page 56-63. For Fund manager wise scheme performance refer page 64-66.

## Industry Allocation



## S&amp;P BSE Sensex - Valuation Measures

Full market capitalisation (₹ Cr)	5,400,287.90
P/E	23.41
P/B	2.98
Dividend Yield	1.23

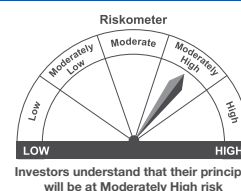
Source: www.asiaindex.co.in

## 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 S&P BSE Sensex Index, subject to tracking errors.

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



Please refer page no. 74 for explanation on symbol: ^ @ and \*\* wherever available

## Equity - ETF

## Details as on September 30, 2017

## Type of Scheme

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

## Current Investment Philosophy

Reliance ETF NV20 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

Payal Wadhwa Kaipunjai

## Benchmark

Nifty 50 Value 20

## Fund size

Monthly Average: ₹ 16.57 Cr

Month End: ₹ 16.22 Cr

NAV as on September 29, 2017 ₹ 433.0039

Creation Unit Size 6,000 Units

Pricing (per unit) 1/10th of Index

Exchange Listed NSE

NSE Symbol RELNV20

ISIN INF204KA17D8

Bloomberg Code RELNV20 IN Equity

Reuters Code RENV.NS

Expense Ratio^ 0.34

## Load structure

Entry Load: Nil

Exit Load: Nil

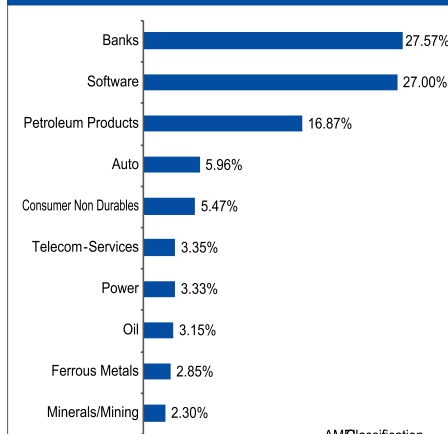
## Portfolio as on September 30, 2017

Company/Issuer	% of Assets	Company/Issuer	% of Assets
<b>Auto</b>		<b>Oil</b>	
Hero MotoCorp Limited	3.20	Oil & Natural Gas Corporation Limited	3.15
Bajaj Auto Limited	2.76	<b>Petroleum Products</b>	
<b>Banks</b>		Reliance Industries Limited*	14.47
ICICI Bank Limited*	11.58	Bharat Petroleum Corporation Limited	2.40
State Bank of India*	6.15	<b>Power</b>	
Axis Bank Limited*	5.66	NTPC Limited*	3.33
Yes Bank Limited*	4.18	<b>Software</b>	
<b>Consumer Non Durables</b>		Infosys Limited*	11.73
Hindustan Unilever Limited*	5.47	Tata Consultancy Services Limited*	7.91
<b>Ferrous Metals</b>		HCL Technologies Limited	3.18
Tata Steel Limited	2.85	Wipro Limited	2.31
<b>Gas</b>		Tech Mahindra Limited	1.87
GAIL (India) Limited	1.76	<b>Telecom - Services</b>	
<b>Minerals/Mining</b>		Bharti Airtel Limited*	3.35
Coal India Limited	2.30	<b>Cash and Other Receivables</b>	<b>0.38</b>
		<b>Grand Total</b>	<b>100.00</b>

\*Top 10 Holdings

For scheme performance refer page 56-63. For Fund manager wise scheme performance refer page 64-66.

## Industry Allocation



AMC Classification

## Nifty 50 Value 20 - Valuation Measures

Full market capitalisation (₹ Cr)	3,419,837.93
P/E	19.89
P/B	2.40
Dividend Yield	1.62

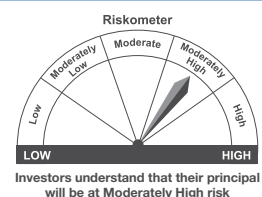
Source: www.nseindia.com

## 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.

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



Please refer page no. 74 for explanation on symbol: ^ @ and \*\* wherever available

## Equity - ETF

## Details as on September 30, 2017

## Type of Scheme

An Open Ended Index Exchange Traded Scheme [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 Next 50 Index. The Scheme seeks to achieve this goal by investing in securities constituting the Nifty Next 50 Index in same proportion as in the Index.

## Date of Allotment

February 21, 2003

## Fund Manager

Payal Wadhwa Kaipunjai

## Benchmark

Nifty Next 50

## Fund size

Monthly Average: ₹ 163.28 Cr

Month End: ₹ 173.99 Cr

NAV as on September 29, 2017 ₹ 280.1181

## Volatility Measures

Standard Deviation	4.18
Beta	0.97
Sharpe Ratio	0.23

Note: The above measures have been calculated using monthly rolling returns for 36 months period with 6.05% risk free return (FBIL Overnight MIBOR as on 29/09/2017).

Portfolio Turnover (Times) 1.15

Tracking Error® 0.11

Creation Unit Size 16,000 Units

Pricing (per unit) 1/100th of Index

Exchange Listed NSE

NSE Symbol JUNIORBEEES

BSE Code 590104

ISIN INF732E01045

Bloomberg Code JBEEES IN Equity

Reuters Code JBES.NS & JBES.BO

Expense Ratio^ 0.20

## Load structure

Entry Load: Nil

Exit Load: Nil

w.e.f. November 5, 2016 Goldman Sachs Mutual Fund Schemes has been acquired by Reliance mutual fund the above scheme is being one of them.

Please refer page no. 74 for explanation on symbol: ^ @ and \*\* wherever available

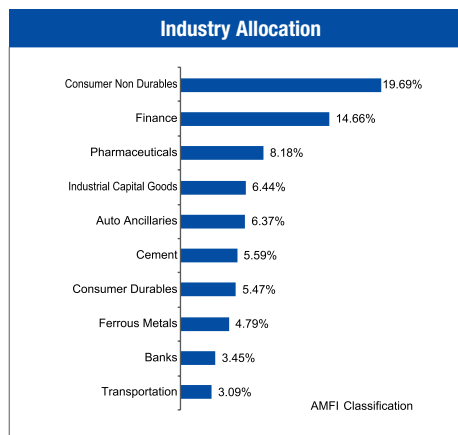
## Portfolio as on September 30, 2017

Company/Issuer	% of Assets
<b>Auto</b>	
Ashok Leyland Limited*	2.69
<b>Auto Ancillaries</b>	
Motherson Sumi Systems Limited*	4.00
MRF Limited	2.37
<b>Banks</b>	
Bank of Baroda	1.98
Punjab National Bank	1.47
<b>Cement</b>	
Shree Cements Limited*	3.46
ACC Limited	2.14
<b>Chemicals</b>	
Pidilite Industries Limited	1.87
<b>Construction</b>	
DLF Limited	1.12
<b>Consumer Durables</b>	
Titan Company Limited*	3.72
Havells India Limited	1.75
<b>Consumer Non Durables</b>	
Britannia Industries Limited*	3.90
Godrej Consumer Products Limited*	3.54
Dabur India Limited	2.62
Marico Limited	2.45
Colgate Palmolive (India) Limited	2.17
United Spirits Limited	1.87
Procter & Gamble Hygiene and Health Care Limited	1.22
Emami Limited	1.02
<b>Ferrous Metals</b>	
JSW Steel Limited*	3.94
<b>Finance</b>	
Bajaj Finserv Limited*	4.76
LIC Housing Finance Limited*	2.90
Shriram Transport Finance Company Limited	2.34
Rural Electrification Corporation Limited	1.89

Company/Issuer	% of Assets
<b>Power Finance Corporation Limited</b>	1.67
<b>ICICI Prudential Life Insurance Company Limited</b>	1.11
<b>Gas</b>	
Petronet LNG Limited	2.65
<b>Industrial Capital Goods</b>	
Bharat Electronics Limited	1.95
Bharat Heavy Electricals Limited	1.74
Siemens Limited	1.62
ABB India Limited	1.13
<b>Industrial Products</b>	
Cummins India Limited	1.92
<b>Media &amp; Entertainment</b>	
Sun TV Network Limited	1.15
<b>Minerals/Mining</b>	
NMDC Limited	1.42
<b>Non - Ferrous Metals</b>	
Hindustan Zinc Limited	1.14
<b>Pharmaceuticals</b>	
Piramal Enterprises Limited*	3.25
Cadila Healthcare Limited	1.84
Glenmark Pharmaceuticals Limited	1.37
<b>Power</b>	
Tata Power Company Limited	2.15
<b>Retailing</b>	
Avenue Supermarts Limited	1.13
<b>Software</b>	
Oracle Financial Services Software Limited	1.23
<b>Telecom - Services</b>	
Idea Cellular Limited	1.62
<b>Transportation</b>	
Container Corporation of India Limited	2.25
<b>Equity Less Than 1% of Corpus</b>	6.18
<b>Cash and Other Receivables</b>	0.30
<b>Grand Total</b>	100.00

\*Top 10 Holdings

For scheme performance refer page 56-63. For Fund manager wise scheme performance refer page 64-66.



Dividend History			
Record Date	Rate (₹/ Unit)	Cum Dividend NAV	Ex-Dividend NAV
11-Mar-14	1.0000	127.5231	126.5231
09-Jul-09	1.2500	75.3772	74.1272
19-Feb-04*	4.0000	352.0260	348.0260
<b>Bonus</b>			
19-Feb-04*	1:4 units		

**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-₹1.25

\*Face Value of - ₹10

Nifty Next 50 - Valuation Measures	
Full market capitalisation (₹ Cr)	1,945,651.32
P/E	31.62
P/B	3.23
Dividend Yield	1.18

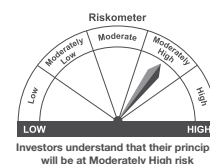
Source: www.nseindia.com

## Product Label

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

- Long-term capital appreciation
- Investment in Securities covered by Nifty Next 50 Index

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





## Equity - ETF

## Details as on September 30, 2017

## 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 22, 2013

## Fund Manager

Payal Wadhwa Kaipunjai

## Benchmark

Nifty 100

## Fund size

Monthly Average: ₹ 8.33 Cr

Month End: ₹ 8.17 Cr

NAV as on September 29, 2017 ₹ 103.8004

## Volatility Measures

Standard Deviation	3.82
Beta	0.97
Sharpe Ratio	0.08

Note: The above measures have been calculated using monthly rolling returns for 36 months period with 6.05% risk free return (FBIL Overnight MIBOR as on 29/09/2017).

Portfolio Turnover (Times)	0.04
Tracking Error®	0.19
Creation Unit Size	100,000 Units
Pricing (per unit)	1/100th of Index

Exchange Listed	NSE, BSE
NSE Symbol	RELCNX100
BSE Code	537483
ISIN	INF204K014N5
Bloomberg Code	RCNX100 IN Equity
Reuters Code	RELF.NS & RELF.BO

Expense Ratio^ 0.89

## Load structure

Entry Load: Nil  
Exit Load: Nil

## Portfolio as on September 30, 2017

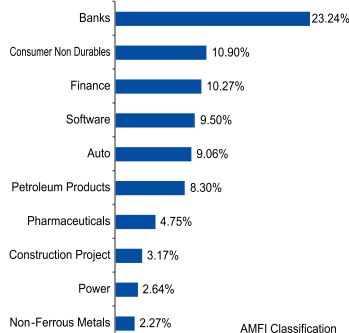
Company/Issuer	% of Assets
<b>Auto</b>	
Maruti Suzuki India Limited*	2.38
Tata Motors Limited	1.95
Mahindra & Mahindra Limited	1.31
Hero MotoCorp Limited	1.10
<b>Banks</b>	
HDFC Bank Limited*	8.29
ICICI Bank Limited*	4.00
Kotak Mahindra Bank Limited*	3.01
State Bank of India	2.12
Axis Bank Limited	1.95
IndusInd Bank Limited	1.93
Yes Bank Limited	1.44
<b>Construction Project</b>	
Larsen & Toubro Limited*	3.17
<b>Consumer Non Durables</b>	
ITC Limited*	4.96
Hindustan Unilever Limited	1.89
Asian Paints Limited	1.15
<b>Finance</b>	
Housing Development Finance Corporation Limited*	6.25

Company/Issuer	% of Assets
<b>Non - Ferrous Metals</b>	
Vedanta Limited	1.31
<b>Oil</b>	
Oil & Natural Gas Corporation Limited	1.09
<b>Petroleum Products</b>	
Reliance Industries Limited*	5.83
<b>Pharmaceuticals</b>	
Sun Pharmaceutical Industries Limited	1.25
<b>Power</b>	
NTPC Limited	1.15
Power Grid Corporation of India Limited	1.04
<b>Software</b>	
Infosys Limited*	4.05
Tata Consultancy Services Limited*	2.73
HCL Technologies Limited	1.10
<b>Telecom - Services</b>	
Bharti Airtel Limited	1.16
<b>Equity Less Than 1% of Corpus</b>	32.22
<b>Cash and Other Receivables</b>	0.17
<b>Grand Total</b>	100.00

\*Top 10 Holdings

For scheme performance refer page 56-63. For Fund manager wise scheme performance refer page 64-66.

## Industry Allocation



## Nifty 100 - Valuation Measures

Full market capitalisation (₹ Cr)	8,968,539.01
P/E	26.32
P/B	3.33
Dividend Yield	1.17

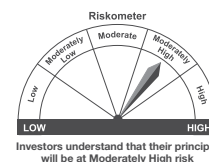
Source: www.nseindia.com

## 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 100 Index, subject to tracking errors.

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



Please refer page no. 74 for explanation on symbol: ^ @ and \*\* wherever available

## Equity - ETF

## Details as on September 30, 2017

## 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 India Consumption Index. The Scheme seeks to achieve this goal by investing in securities constituting Nifty India Consumption Index in same proportion as in the Index.

## Date of Allotment

April 3, 2014

## Fund Manager

Payal Wadhwa Kaupnjai

## Benchmark

Nifty India Consumption

## Fund size

Monthly Average: ₹ 19.07 Cr

Month End: ₹ 18.57 Cr

NAV as on September 29, 2017 ₹ 45.7877

## Volatility Measures

Standard Deviation 3.85

Beta 0.97

Sharpe Ratio 0.13

Note: The above measures have been calculated using monthly rolling returns for 36 months period with 6.05% risk free return (FBIL Overnight MIBOR as on 29/09/2017).

Portfolio Turnover (Times) 0.06

Tracking Error® 0.18

Creation Unit Size 150,000 Units

Pricing (per unit) 1/100th of Index

Exchange Listed NSE

NSE Symbol RELCONS

ISIN INF204KA1LD7

Bloomberg Code RCONSUM IN Equity

Reuters Code RELC.NS

Expense Ratio^ 0.09

## Load structure

Entry Load: Nil

Exit Load: Nil

## Portfolio as on September 30, 2017

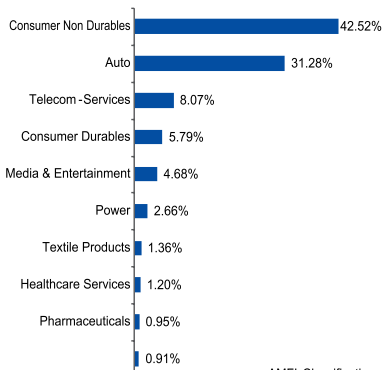
Company/Issuer	% of Assets
<b>Auto</b>	
Maruti Suzuki India Limited*	10.04
Mahindra & Mahindra Limited*	7.60
Hero MotoCorp Limited*	6.38
Bajaj Auto Limited*	5.50
TVS Motor Company Limited	1.75
<b>Consumer Durables</b>	
Titan Company Limited	3.17
Havells India Limited	1.49
Crompton Greaves Consumer Electricals Limited	1.12
<b>Consumer Non Durables</b>	
ITC Limited*	9.77
Hindustan Unilever Limited*	9.62
Asian Paints Limited*	6.64
Britannia Industries Limited*	3.33
Godrej Consumer Products Limited	3.02
Dabur India Limited	2.24

Company/Issuer	% of Assets
Marico Limited	2.09
Colgate Palmolive (India) Limited	1.85
United Spirits Limited	1.59
<b>Healthcare Services</b>	
Apollo Hospitals Enterprise Limited	1.20
<b>Media &amp; Entertainment</b>	
Zee Entertainment Enterprises Limited*	3.71
<b>Power</b>	
Tata Power Company Limited	1.84
<b>Telecom - Services</b>	
Bharti Airtel Limited*	6.69
Idea Cellular Limited	1.38
<b>Textile Products</b>	
Page Industries Limited	1.36
<b>Equity Less Than 1% of Corpus</b>	<b>6.04</b>
<b>Cash and Other Receivables</b>	<b>0.57</b>
<b>Grand Total</b>	<b>100.00</b>

\*Top 10 Holdings

For scheme performance refer page 56-63. For Fund manager wise scheme performance refer page 64-66.

## Industry Allocation



AMFI Classification

## Nifty India Consumption - Valuation Measures

Full market capitalisation (₹ Cr)	1,989,489.30
P/E	50.70
P/B	5.53
Dividend Yield	0.93

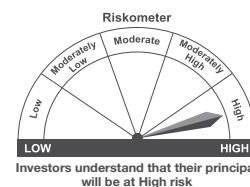
Source: www.nseindia.com

## 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 India Consumption Index, subject to tracking errors.

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



Please refer page no. 74 for explanation on symbol: ^ @ and \*\* wherever available

## Equity - ETF

## Details as on September 30, 2017

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

## Date of Allotment

April 15, 2014

## Fund Manager

Payal Wadhwa Kaipunjai

## Benchmark

Nifty Dividend Opportunities 50

## Fund size

Monthly Average: ₹ 17.03 Cr

Month End: ₹ 16.70 Cr

NAV as on September 29, 2017 ₹ 26.5620

## Volatility Measures

Standard Deviation	3.85
Beta	0.95
Sharpe Ratio	0.07

**Note:** The above measures have been calculated using monthly rolling returns for 36 months period with 6.05% risk free return (FBIIL Overnight MIBOR as on 29/09/2017).

Portfolio Turnover (Times)	0.34
Tracking Error®	0.34
Creation Unit Size	150,000 Units
Pricing (per unit)	1/100th of Index

Exchange Listed	NSE
NSE Symbol	RELDIVOPP
ISIN	INF204KA1MS3
Bloomberg Code	RDIVOPP IN Equity
Reuters Code	RDOF.NS

Expense Ratio^ 0.10

## Load structure

Entry Load: Nil  
Exit Load: Nil

## Portfolio as on September 30, 2017

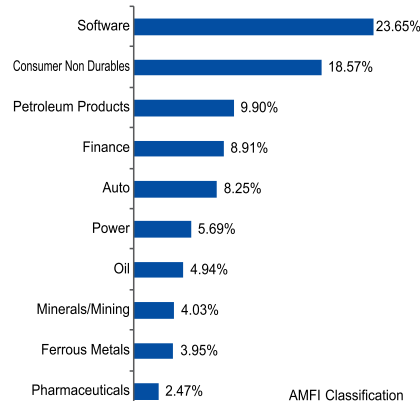
Company/Issuer	% of Assets
<b>Auto</b>	
Hero MotoCorp Limited*	4.43
Bajaj Auto Limited*	3.82
<b>Cement</b>	
ACC Limited	1.27
<b>Chemicals</b>	
Tata Chemicals Limited	1.02
<b>Consumer Durables</b>	
Havells India Limited	1.04
<b>Consumer Non Durables</b>	
ITC Limited*	9.70
Hindustan Unilever Limited*	7.58
Colgate Palmolive (India) Limited	1.29
<b>Ferrous Metals</b>	
Tata Steel Limited*	3.95
<b>Finance</b>	
Indiabulls Housing Finance Limited	3.52
Rural Electrification Corporation Limited	1.12
Edelweiss Financial Services Limited	1.04

Company/Issuer	% of Assets
<b>Industrial Products</b>	
Cummins India Limited	1.14
<b>Minerals/Mining</b>	
Coal India Limited	3.19
<b>Oil</b>	
Oil & Natural Gas Corporation Limited*	4.36
<b>Petroleum Products</b>	
Indian Oil Corporation Limited*	3.69
Bharat Petroleum Corporation Limited	3.33
Hindustan Petroleum Corporation Limited	2.88
<b>Pharmaceuticals</b>	
Piramal Enterprises Limited	1.92
<b>Power</b>	
NTPC Limited*	4.62
<b>Software</b>	
Infosys Limited*	10.10
Tata Consultancy Services Limited*	9.81
Tech Mahindra Limited	2.59
<b>Equity Less Than 1% of Corpus</b>	<b>12.06</b>
<b>Cash and Other Receivables</b>	<b>0.52</b>
<b>Grand Total</b>	<b>100.00</b>

\*Top 10 Holdings

For scheme performance refer page 56-63. For Fund manager wise scheme performance refer page 64-66.

## Industry Allocation



## Nifty Dividend Opportunities 50 - Valuation Measures

Full market capitalisation (₹ Cr)	3,198,697.11
P/E	18.15
P/B	3.07
Dividend Yield	2.87

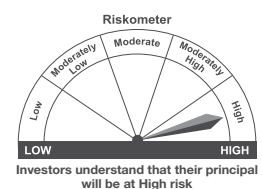
Source: www.nseindia.com

## 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 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.



Please refer page no. 74 for explanation on symbol: ^ @ and \*\* wherever available

## Equity - ETF

## Details as on September 30, 2017

## Type of Scheme

An open ended index scheme listed on the Exchange in the form of an Exchange Traded Fund (ETF) tracking the Nifty Infrastructure Index

## Current Investment Philosophy

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

## Date of Allotment

September 29, 2010

## Fund Manager

Payal Wadhwa Kaipunjai

## Benchmark

Nifty Infrastructure Index

## Fund size

Monthly Average: ₹ 16.99 Cr

Month End: ₹ 16.37 Cr

NAV as on September 29, 2017 ₹ 331.0285

## Volatility Measures

Standard Deviation 5.21

Beta 0.96

Sharpe Ratio -0.03

Note: The above measures have been calculated using monthly rolling returns for 36 months period with 6.05% risk free return (FBIL Overnight MIBOR as on 29/09/2017).

Portfolio Turnover (Times) 0.08

Tracking Error® 0.13

Creation Unit Size 5000 Units

Pricing (per unit) 1/10th of Index

Exchange Listed NSE

NSE Symbol INFRABEES

ISIN INF732E01268

Bloomberg Code IBEES IN Equity

Reuters Code IFRB.NS

Expense Ratio^ 0.99

## Load structure

Entry Load: Nil

Exit Load: Nil

w.e.f. November 5, 2016 Goldman Sachs Mutual Fund Schemes has been acquired by Reliance mutual fund the above scheme is being one of them.

Please refer page no. 74 for explanation on symbol: ^ @ and \*\* wherever available

## Portfolio as on September 30, 2017

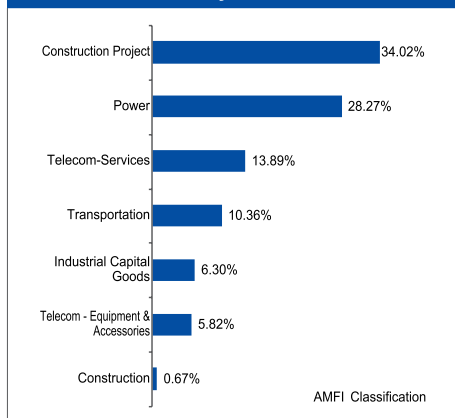
Company/Issuer	% of Assets
<b>Construction Project</b>	
Larsen & Toubro Limited*	29.24
Voltas Limited*	2.43
<b>Industrial Capital Goods</b>	
Bharat Heavy Electricals Limited*	2.37
Siemens Limited	2.20
Suzlon Energy Limited	1.05
<b>Power</b>	
NTPC Limited*	10.61
Power Grid Corporation of India Limited*	9.63
Tata Power Company Limited*	2.93
CESC Limited	1.36
Reliance Infrastructure Limited	1.32
NHPC Limited	1.21

Company/Issuer	% of Assets
<b>Telecom - Equipment &amp; Accessories</b>	
Bharti Infratel Limited*	5.82
<b>Telecom - Services</b>	
Bharti Airtel Limited*	10.67
Idea Cellular Limited	2.20
Tata Communications Limited	1.01
<b>Transportation</b>	
Adani Ports and Special Economic Zone Limited*	6.16
Container Corporation of India Limited*	3.07
InterGlobe Aviation Limited	1.14
<b>Equity Less Than 1% of Corpus</b>	<b>4.91</b>
<b>Cash and Other Receivables</b>	<b>0.67</b>
<b>Grand Total</b>	<b>100.00</b>

\*Top 10 Holdings

For scheme performance refer page 56-63. For Fund manager wise scheme performance refer page 64-66.

## Industry Allocation



## Nifty Infrastructure Index - Valuation Measures

Full market capitalisation (₹ Cr)	1,069,767.94
P/E	40.70
P/B	2.24
Dividend Yield	1.26

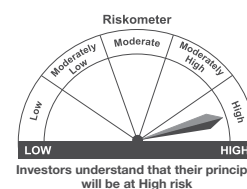
Source: www.nseindia.com

## Product Label

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

- Long-term capital appreciation
- Investment in Securities covered by Nifty Infrastructure Index

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





## Equity - ETF

## Details as on September 30, 2017

## Type of Scheme

An Open Ended Index Exchange Traded Scheme (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 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

May 27, 2004

## Fund Manager

Payal Wadhwa Kaipunjai

## Benchmark

Nifty Bank

## Fund size

Monthly Average: ₹ 2530.80 Cr

Month End: ₹ 2508.47 Cr

NAV as on September 29, 2017 ₹ 2442.5495

## Volatility Measures

Standard Deviation	5.56
Beta	0.97
Sharpe Ratio	0.17

**Note:** The above measures have been calculated using monthly rolling returns for 36 months period with 6.05% risk free return (FBI Overnight MIBOR as on 29/09/2017).

Portfolio Turnover (Times)	0.44
Tracking Error®	0.08
Creation Unit Size	1000 Units
Pricing (per unit)	1/10th of Index

Exchange Listed	NSE
NSE Symbol	BANKBEES
BSE Code	590106
ISIN	INF732E01078
Bloomberg Code	BBEES IN Equity
Reuters Code	BBES.NS & BBES.BO

Expense Ratio^ 0.20

## Load structure

Entry Load: Nil  
Exit Load: Nil

w.e.f. November 5, 2016 Goldman Sachs Mutual Fund Schemes has been acquired by Reliance mutual fund the above scheme is being one of them.

Please refer page no. 74 for explanation on symbol: ^ @ and \*\* wherever available

## Portfolio as on September 30, 2017

Company/Issuer	% of Assets	Company/Issuer	% of Assets
<b>Banks</b>		Yes Bank Limited*	6.00
HDFC Bank Limited*	34.46	The Federal Bank Limited*	2.06
ICICI Bank Limited*	16.61	Bank of Baroda*	1.22
Kotak Mahindra Bank Limited*	12.50	Equity Less Than 1% of Corpus	2.18
State Bank of India*	8.82	<b>Cash and Other Receivables</b>	<b>0.04</b>
Axis Bank Limited*	8.11	<b>Grand Total</b>	<b>100.00</b>
IndusInd Bank Limited*	8.01		

\*Top 10 Holdings

For scheme performance refer page 56-63. For Fund manager wise scheme performance refer page 64-66.

Dividend History			
Record Date	Rate (₹/Unit)	Cum Dividend NAV	Ex-Dividend NAV
20-Feb-15	13.0000	1,923.0249	1,910.0249
11-Mar-14	11.0000	1,220.3525	1,209.3525
14-Mar-13	18.0000	1,220.1859	1,202.1859

**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.

Nifty Bank - Valuation Measures	
Full market capitalisation (₹ Cr)	1,475,232.36
P/E	27.41
P/B	2.80
Dividend Yield	0.19

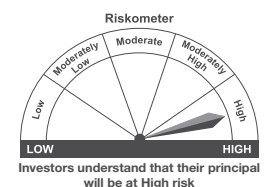
Source: www.nseindia.com

## Product Label

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

- Long-term capital appreciation
- Investment in Securities covered by Nifty Bank Index

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



## Equity - ETF

## Details as on September 30, 2017

## Type of Scheme

An open ended index scheme, listed on the Exchange in the form of an Exchange Traded Fund (ETF) tracking the Nifty PSU Bank Index

## Current Investment Philosophy

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

## Date of Allotment

October 25, 2007

## Fund Manager

Payal Wadhwa Kaipunjai

## Benchmark

Nifty PSU Bank

## Fund size

Monthly Average: ₹ 73.38 Cr

Month End: ₹ 68.70 Cr

NAV as on September 29, 2017 ₹ 338.8588

## Volatility Measures

Standard Deviation	8.50
Beta	0.97
Sharpe Ratio	-0.05

Note: The above measures have been calculated using monthly rolling returns for 36 months period with 6.05% risk free return (FBIL Overnight MIBOR as on 29/09/2017).

Portfolio Turnover (Times)	1.19
Tracking Error®	0.15
Creation Unit Size	5000 Units
Pricing (per unit)	1/10th of Index

Exchange Listed	NSE
NSE Symbol	PSUBNKBEEES
BSE Code	590108
ISIN	INF732E01110
Bloomberg Code	PSUBBE IN Equity
Reuters Code	PSUB.NS & PSUB.BO

Expense Ratio^ 0.49

## Load structure

Entry Load: Nil  
Exit Load: Nil

w.e.f. November 5, 2016 Goldman Sachs Mutual Fund Schemes has been acquired by Reliance mutual fund the above scheme is being one of them.

Please refer page no. 74 for explanation on symbol: ^ @ and \*\* wherever available

## Portfolio as on September 30, 2017

Company/Issuer	% of Assets	Company/Issuer	% of Assets
<b>Banks</b>		Indian Bank*	1.59
State Bank of India*	66.51	Oriental Bank of Commerce*	1.22
Bank of Baroda*	9.18	Allahabad Bank*	1.19
Punjab National Bank*	6.78	Syndicate Bank	1.07
Canara Bank*	4.42	Andhra Bank	1.03
Bank of India*	2.65	<b>Equity Less Than 1% of Corpus</b>	<b>0.00</b>
Union Bank of India*	2.27	<b>Cash and Other Receivables</b>	<b>0.08</b>
IDBI Bank Limited*	2.00	<b>Grand Total</b>	<b>100.00</b>

\*Top 10 Holdings

For scheme performance refer page 56-63. For Fund manager wise scheme performance refer page 64-66.

## Dividend History

Record Date	Rate (₹/ Unit)	Cum Dividend NAV	Ex-Dividend NAV
10-Nov-09	6.0000	350.6454	344.6454

**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.

## Nifty PSU Bank - Valuation Measures

Full market capitalisation (₹ Cr)	366,967.91
P/E	36.22
P/B	1.00
Dividend Yield	0.77

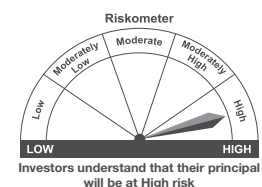
Source: www.nseindia.com

## Product Label

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

- Long-term capital appreciation
- Investment in Securities covered by Nifty PSU Bank Index

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



## Equity - ETF

## Details as on September 30, 2017

## Type of Scheme

An Open Ended Index Exchange Traded Scheme [Rajiv Gandhi Equity Savings Scheme (RGESS) Qualified Scheme]\*\*

## Current Investment Philosophy

The Scheme employs a passive investment approach designed to track the performance of Nifty50 Shariah Index. The Scheme seeks to achieve this goal by investing in securities constituting the Nifty50 Shariah Index in same proportion as in the Index.

## Date of Allotment

March 18, 2009

## Fund Manager

Payal Wadhwa Kaipunjai

## Benchmark

Nifty50 Shariah Index

## Fund size

Monthly Average: ₹ 2.52 Cr

Month End: ₹ 2.46 Cr

NAV as on September 29, 2017 ₹ 240.2518

## Volatility Measures

Standard Deviation 3.72

Beta 0.98

Sharpe Ratio 0.08

**Note:** The above measures have been calculated using monthly rolling returns for 36 months period with 6.05% risk free return (FBIL Overnight MIBOR as on 29/09/2017).

Portfolio Turnover (Times) 1.08

Tracking Error® 0.15

Creation Unit Size 10,000 Units

Pricing (per unit) 1/10th of Index

Exchange Listed NSE

NSE Symbol SHARIABEES

BSE Code 590109

ISIN INF732E01128

Bloomberg Code SBEE5 IN Equity

Reuters Code SBET.NS & SBET.BO

Expense Ratio^ 1.00

## Load structure

Entry Load: Nil

Exit Load: Nil

w.e.f. November 5, 2016 Goldman Sachs Mutual Fund Schemes has been acquired by Reliance mutual fund the above scheme is being one of them.

Please refer page no. 74 for explanation on symbol: ^ @ and \*\* wherever available

## Portfolio as on September 30, 2017

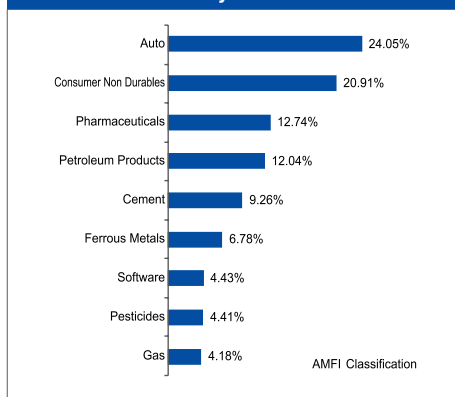
Company/Issuer	% of Assets
<b>Auto</b>	
Maruti Suzuki India Limited*	16.45
Hero MotoCorp Limited*	7.60
<b>Cement</b>	
UltraTech Cement Limited*	6.23
Ambuja Cements Limited	3.03
<b>Consumer Non Durables</b>	
Hindustan Unilever Limited*	13.00
Asian Paints Limited*	7.91
<b>Ferrous Metals</b>	
Tata Steel Limited*	6.78
<b>Gas</b>	
GAIL (India) Limited	4.18

Company/Issuer	% of Assets
<b>Pesticides</b>	
UPL Limited	4.41
<b>Petroleum Products</b>	
Indian Oil Corporation Limited*	6.33
Bharat Petroleum Corporation Limited*	5.71
<b>Pharmaceuticals</b>	
Cipla Limited*	4.61
Dr. Reddy's Laboratories Limited	4.37
Lupin Limited	3.77
<b>Software</b>	
Tech Mahindra Limited*	4.43
<b>Equity Less Than 1% of Corpus</b>	<b>0.00</b>
<b>Cash and Other Receivables</b>	<b>1.21</b>
<b>Grand Total</b>	<b>100.00</b>

\*Top 10 Holdings

For scheme performance refer page 56-63. For Fund manager wise scheme performance refer page 64-66.

## Industry Allocation



## Dividend History

Record Date	Rate (₹/ Unit)	Cum Dividend NAV	Ex-Dividend NAV
11-Mar-14	2.0000	148.8451	146.8451

**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.

## Nifty50 Shariah Index - Valuation Measures

Full market capitalisation (₹ Cr)	1,484,559.29
P/E	28.01
P/B	3.99
Dividend Yield	1.66

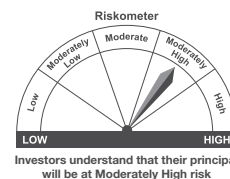
Source: www.nseindia.com

## Product Label

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

- Long-term capital appreciation
- Investment in Securities covered by Nifty50 Shariah Index

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



## Equity - ETF

### Details as on September 30, 2017

#### Type of Scheme

An open ended index Scheme, investing in overseas Securities listed on the Exchange in the form of an Exchange Traded Fund (ETF) tracking the Hang Seng Index

#### Current Investment Philosophy

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

#### Date of Allotment

March 9, 2010

#### Fund Manager

Jahnvee Shah<sup>1</sup>, Siddhardh Deb<sup>2</sup>

#### Benchmark

Hang Seng Index

#### Fund size

Monthly Average: ₹ 6.52 Cr

Month End: ₹ 6.56 Cr

NAV as on September 29, 2017 ₹ 2771.3796

#### Volatility Measures

Standard Deviation 4.42

Beta 0.82

Sharpe Ratio 0.10

Note: The above measures have been calculated using monthly rolling returns for 36 months period with 6.05% risk free return (FBIL Overnight MIBOR as on 29/09/2017).

Portfolio Turnover (Times) 0.10

Tracking Error® 0.33

Creation Unit Size 2500 Units

Pricing (per unit) 1/100th of Index

Exchange Listed NSE

NSE Symbol HNGSNGBEES

BSE Code 590113

ISIN INF732E01227

Bloomberg Code HSBEES IN Equity

Reuters Code HNGS.NS & HNGS.BO

Expense Ratio<sup>^</sup> 1.00

#### Load structure

Entry Load: Nil

Exit Load: Nil

w.e.f. November 5, 2016 Goldman Sachs Mutual Fund Schemes has been acquired by Reliance mutual fund the above scheme is being one of them.

<sup>1</sup> For foreign securities

<sup>2</sup> For debt securities

Please refer page no. 74 for explanation on symbol: ^ @ and \*\* wherever available

### Portfolio as on September 30, 2017

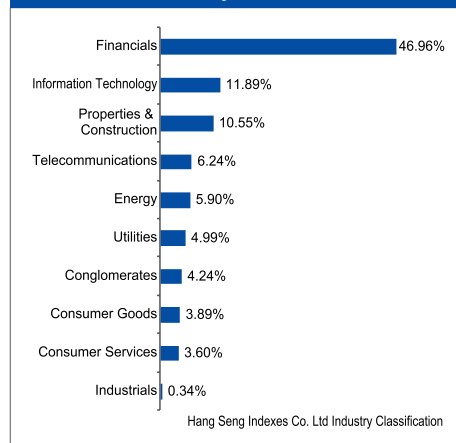
Company/Issuer	% of Assets
<b>Conglomerates</b>	
CK Hutchison Holdings Limited*	3.05
<b>Consumer Goods</b>	
Geely Auto Holdings Limited	1.34
<b>Consumer Services</b>	
Galaxy Entertainment Group Limited	1.47
Sands China Limited	1.12
<b>Energy</b>	
Cnooc Limited	2.04
China Petroleum & Chemical Corporation ("Sinopec Corp.")	1.69
Petrochina Co. Limited	1.18
<b>Financials</b>	
HSBC Holdings PLC*	10.17
China Construction Bank Corporation*	7.94
AIA Group Limited *	7.88
Industrial And Commercial Bank of China Limited*	4.85
Ping An Insurance (Group) Co. of China Limited*	3.54
Bank of China Limited*	3.46
Hong Kong Exchanges And Clearing Limited *	2.78
China Life Insurance Co. Limited	1.96

Company/Issuer	% of Assets
Hang Seng Bank Limited	1.65
BOC Hong Kong (Holdings) Limited	1.59
<b>Information Technology</b>	
Tencent Holdings Limited *	10.45
AAC Technologies Holdings Inc	1.09
<b>Properties &amp; Construction</b>	
Sun Hung Kai Properties Limited	1.87
The Link REIT	1.59
China Overseas Land & Investment Limited	1.10
CK Asset Holdings Limited	1.91
<b>Telecommunications</b>	
China Mobile Limited *	5.51
<b>Utilities</b>	
CLP Holdings Limited	1.72
Hong Kong And China Gas Co. Limited	1.40
Power Assets Holdings Limited	1.06
<b>Equity Less Than 1% of Corpus</b>	<b>13.21</b>
<b>Cash and Other Receivables</b>	<b>1.39</b>
<b>Grand Total</b>	<b>100.00</b>

\*Top 10 Holdings

For scheme performance refer page 56-63. For Fund manager wise scheme performance refer page 64-66.

### Industry Allocation



### Hang Seng Index - Valuation Measures

Full market capitalisation (₹ Cr)	14,766,034.63
P/E	14.90
Dividend Yield	3.19

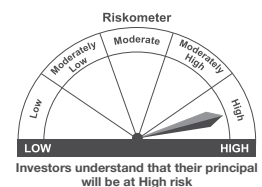
Source: Hang Seng Indexes Company Ltd.

### Product Label

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

- Long-term capital appreciation
- Investment in Securities covered by Hang Seng Index

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





## Equity - ETF

## Details as on September 30, 2017

## Type of Scheme

An Open Ended Index Exchange Traded Scheme (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 CPSE Index. The Scheme seeks to achieve this goal by investing in securities constituting the Nifty CPSE Index in same proportion as in the Index.

## Date of Allotment

March 28, 2014

## Fund Manager

Payal Wadhwa Kaipunjai

## Benchmark

Nifty CPSE Index

## Fund size

Monthly Average: ₹ 5181.91 Cr

Month End: ₹ 5082.37 Cr

NAV as on September 29, 2017 ₹ 28.2258

## Volatility Measures

Standard Deviation 5.12

Beta 0.97

Sharpe Ratio 0.00

Note: The above measures have been calculated using monthly rolling returns for 36 months period with 6.05% risk free return (FBIIL Overnight MIBOR as on 29/09/2017).

Portfolio Turnover (Times) 1.43

Tracking Error® 0.28

Creation Unit Size 100,000 Units

Pricing (per unit) 1/100th of Index

Exchange Listed NSE, BSE

NSE Symbol CPSEETF

BSE Code 538057

ISIN INF457M01133

Bloomberg Code CPSEBE IN Equity

Reuters Code GOMS.NS & GOMS.BO

Expense Ratio^ 0.065

## Load structure

Entry Load: Nil

Exit Load: Nil

w.e.f. November 5, 2016 Goldman Sachs Mutual Fund Schemes has been acquired by Reliance mutual fund the above scheme is being one of them.

Please refer page no. 74 for explanation on symbol: ^ @ and \*\* wherever available

## Portfolio as on September 30, 2017

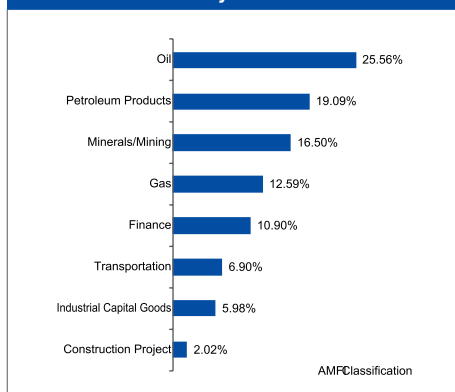
Company/Issuer	% of Assets
<b>Construction Project</b>	
Engineers India Limited*	2.02
<b>Finance</b>	
Rural Electrification Corporation Limited*	5.79
Power Finance Corporation Limited*	5.11
<b>Gas</b>	
GAIL (India) Limited*	12.59
<b>Industrial Capital Goods</b>	
Bharat Electronics Limited*	5.98
<b>Minerals/Mining</b>	
Coal India Limited*	16.50

Company/Issuer	% of Assets
<b>Oil</b>	
Oil & Natural Gas Corporation Limited*	22.56
Oil India Limited*	3.00
<b>Petroleum Products</b>	
Indian Oil Corporation Limited*	19.09
<b>Transportation</b>	
Container Corporation of India Limited*	6.90
<b>Equity Less Than 1% of Corpus</b>	<b>0.00</b>
<b>Cash and Other Receivables</b>	<b>0.46</b>
<b>Grand Total</b>	<b>100.00</b>

\*Top 10 Holdings

For scheme performance refer page 56-63. For Fund manager wise scheme performance refer page 64-66.

## Industry Allocation



## Nifty CPSE Index - Valuation Measures

Full market capitalisation (₹ Cr)	824,220.97
P/E	12.42
P/B	1.95
Dividend Yield	4.72

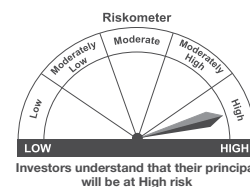
Source: www.nseindia.com

## Product Label

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

- Long term capital appreciation
- Investment in Securities covered by the Nifty CPSE Index

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



### Fixed Income - ETF

Details as on September 30, 2017

#### Type of Scheme

An open ended liquid scheme, listed on the Exchange in the form of an Exchange Traded Fund (ETF) with daily Dividend and compulsory reinvestment of Dividend

#### Current Investment Philosophy

All investments of the Scheme would be in Government Securities, Treasury Bills (T-Bills), Call Money, CBLO/ similar instruments, Repos and Reverse Repos and other Money Market Instruments.

#### Date of Allotment

July 8, 2003

#### Fund Manager

Siddharth Deb

#### Benchmark

Crisil Liquid Fund Index

#### Fund size

Monthly Average: ₹ 1575.49 Cr

Month End: ₹ 1616.13 Cr

NAV as on September 29, 2017 ₹ 1,000.0000

Creation Unit Size 2500 Units

Exchange Listed	NSE
NSE Symbol	LIQUIDBEEES
BSE Code	590096
ISIN	INF732E01037
Bloomberg Code	LBEEES IN Equity
Reuters Code	LBES.NS & LBES.BO
Average Maturity	3.56 days
Modified Duration	3.56 days
Expense Ratio^	0.60

#### Load structure

Entry Load: Nil

Exit Load: Nil

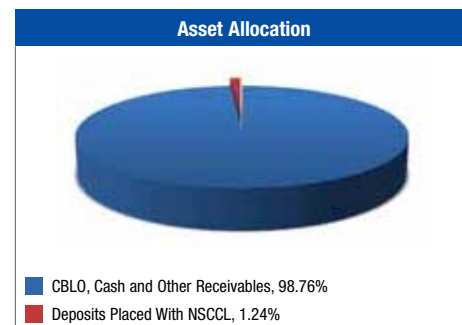
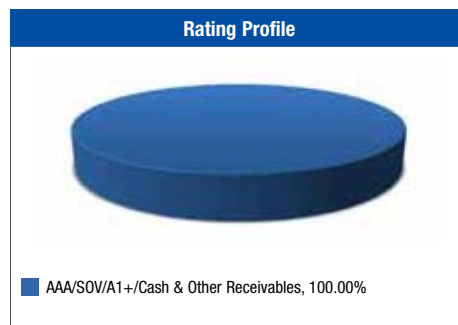
w.e.f. November 5, 2016 Goldman Sachs Mutual Fund Schemes has been acquired by Reliance mutual fund the above scheme is being one of them.

Please refer page no. 74 for explanation on symbol: ^ @ and \*\* wherever available

### Portfolio as on September 30, 2017

Company/Issuer	% of Assets
CBLO, Cash and Other Receivables	98.76
Deposits Placed With National Securities Clearing Corporation Ltd	1.24
<b>Grand Total</b>	<b>100.00</b>

For scheme performance refer page 56-63. For Fund manager wise scheme performance refer page 64-66.

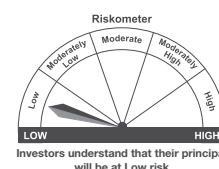


### Product Label

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

- Current income with high degree of liquidity
- Investment in Money Market Instruments and debt Instruments

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



## Reliance ETF Long Term Gilt

## RRSLGETF

### Fixed Income - ETF

Details as on September 30, 2017

#### 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 Allotment

July 5, 2016

#### Fund Manager

Prashant Pimple

#### Benchmark

Nifty 8-13 yr G-Sec Index

#### Fund size

Monthly Average: ₹ 114.40 Cr

Month End: ₹ 111.33 Cr

NAV as on September 29, 2017 ₹ 17.2564

Creation Unit Size 250,000 Units

Pricing (per unit) 1/100th of Index

Exchange Listed	NSE
NSE Symbol	RRSLGETF
ISIN	INF204KB1882
Bloomberg Code	REL.GILT IN Equity
Reuters Code	RELO.NS

Average Maturity 10.39 Years

Modified Duration 7.09 Years

Yield to Maturity\* 6.88%

Expense Ratio^ 0.09

#### Load structure

Entry Load: Nil

Exit Load: Nil

\*excluding other receivables

YTM including other receivables: 6.75%

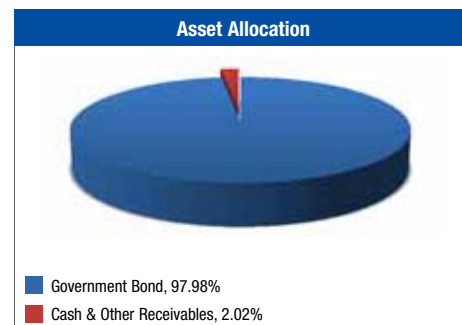
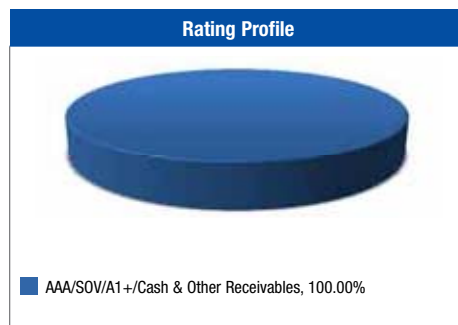
w.e.f. November 5, 2016 Goldman Sachs Mutual Fund Schemes has been acquired by Reliance mutual fund the above scheme is being one of them.

Please refer page no. 74 for explanation on symbol: ^ @ and \*\* wherever available

### Portfolio as on September 30, 2017

Company/Issuer	Rating	% of Assets	Company/Issuer	Rating	% of Assets
<b>Government Bond</b>		<b>97.98</b>	6.79% GOI (MD 26/12/2029)	SOV	33.51
7.59% GOI (MD 11/01/2026)	SOV	11.71	6.79% GOI (MD 15/05/2027)	SOV	28.06
7.61% GOI (MD 09/05/2030)	SOV	11.17	<b>Cash and Other Receivables</b>		<b>2.02</b>
6.97% GOI (MD 06/09/2026)	SOV	13.53	<b>Grand Total</b>		<b>100.00</b>

For scheme performance refer page 56-63. For Fund manager wise scheme performance refer page 64-66.

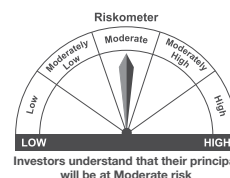


### Product Label

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.



## Gold - ETF

## Details as on September 30, 2017

## Type of Scheme

An open ended scheme, listed on the Exchange in the form of an Exchange Traded Fund (ETF) investing in physical gold

## 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

March 8, 2007

## Fund Manager

Payal Wadhwa Kaipunjai

## Benchmark

Domestic Prices of Gold

## Fund size

Monthly Average: ₹ 2619.76 Cr

Month End: ₹ 2587.05 Cr

NAV as on September 29, 2017 ₹ 2694.7921

Portfolio Turnover (Times) 0.12

Tracking Error® 0.19

Creation Unit Size 1000 Units

Pricing (per unit) Approx 1 Gram of Gold

Exchange Listed

NSE

NSE Symbol

GOLDBEES

BSE Code

590095

ISIN

INF732E01102

Bloomberg Code

GBEES IN Equity

Reuters Code

GBES.NS,GBES.BO

Expense Ratio^

1.00

## Load structure

Entry Load: Nil

Exit Load: Nil

w.e.f. November 5, 2016 Goldman Sachs Mutual Fund Schemes has been acquired by Reliance mutual fund the above scheme is being one of them.

Please refer page no. 74 for explanation on symbol: ^ @ and \*\* wherever available

## Portfolio as on September 30, 2017

Company/Issuer	% of Assets
Gold*	99.71
Cash and Other Receivables	0.29
Grand Total	100.00

\* Out of this 950 KG of gold is invested under Gold Monetization Scheme(GMS) of Banks.

For scheme performance refer page 56-63. For Fund manager wise scheme performance refer page 64-66.

## Volatility Measures

Standard Deviation	4.21	Beta	0.97	Sharpe Ratio	-0.04
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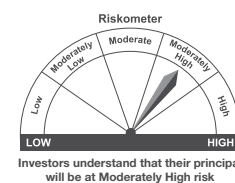
Note: The above measures have been calculated using monthly rolling returns for 36 months period with 6.05% risk free return (FBIL Overnight MIBOR as on 29/09/2017).

## Product Label

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

- Portfolio diversification through asset allocation
- Investment in physical gold

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



## Reliance Gold Savings Fund

## RGOLDSF

## Gold - FOF

## Details as on September 30, 2017

## 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 Reliance ETF Gold BeES. The Scheme seeks to achieve this goal by investing in Reliance ETF Gold BeES.

## Date of Allotment

March 7, 2011

## Fund Manager

Payal Wadhwa Kaipunjai

## Benchmark

Domestic Prices of Gold

## Fund size

Monthly Average: ₹ 752.41 Cr

Month End: ₹ 738.26 Cr

NAV as on September 29, 2017

Growth Plan ₹ 12.7049

Dividend Plan ₹ 12.7049

Direct - Growth Plan ₹ 12.9630

Direct - Dividend Plan ₹ 12.9630

## Expense Ratio^

Regular/Other than Direct: 0.70

Direct: 0.15

## Load structure

Entry Load: Nil

Exit Load: 2% If redeemed or switched out on or before completion of 1 year from the date of allotment of units. Nil, thereafter.

Fundamental attributes of Reliance Gold Savings Fund have been changed w.e.f. November 5, 2016. For more details investors are advised to refer Notice cum Addendum no. 87 dated August 29, 2016.

Please refer page no. 74 for explanation on symbol: ^ @ and \*\* wherever available

## Portfolio as on September 30, 2017

Company/Issuer	% of Assets
Others	99.93
Reliance ETF Gold BeES	99.93
Cash and Other Receivables	0.07
Grand Total	100.00

For SIP performance refer page 54. For scheme performance refer page 56-63. For Fund manager wise scheme performance refer page 64-66.

## Volatility Measures

Standard Deviation	3.71	Beta	0.81	Sharpe Ratio	-0.08
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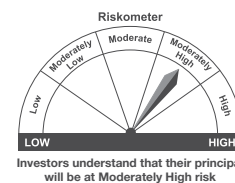
Note: The above measures have been calculated using monthly rolling returns for 36 months period with 6.05% risk free return (FBIL Overnight MIBOR as on 29/09/2017).

## Product Label

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

- Long term capital growth
- Returns that are commensurate with the performance of Reliance ETF Gold BeES through investment in securities of Reliance ETF Gold BeES

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



## Equity - Retirement

## Details as on September 30, 2017

## 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 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 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 of Allotment

February 11, 2015

## Fund Manager

Sanjay Parekh, Anju Chhajer

## Benchmark

S&P BSE 100

## Fund Size

Monthly Average: ₹ 932.57 Cr

Month End: ₹ 931.28 Cr

## NAV as on September 29, 2017

Growth Plan	₹	12.7538
Dividend Plan	₹	12.7538
Bonus Option	₹	12.7538
Direct - Growth Plan	₹	13.3048
Direct - Dividend Plan	₹	13.3048
Direct - Bonus Option	₹	13.3048

Expense Ratio<sup>^</sup>

Regular/Other than Direct:	2.27
Direct:	1.62

## 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)

Please refer page no. 74 for explanation on symbol: ^ @ and \*\* wherever available

## Portfolio as on September 30, 2017

Company/Issuer	Rating	% of Assets	Company/Issuer	Rating	% of Assets
<b>Equity</b>					
<b>Auto</b>					
Maruti Suzuki India Limited*		3.91	<b>Industrial Capital Goods</b>		
Mahindra & Mahindra Limited		1.08	GE Power India Limited		1.97
<b>Auto Ancillaries</b>			<b>Media &amp; Entertainment</b>		
Motherson Sumi Systems Limited		2.51	TV18 Broadcast Limited		1.45
Sundaram Clayton Limited		2.19	<b>Non - Ferrous Metals</b>		
<b>Banks</b>			Vedanta Limited		1.43
HDFC Bank Limited*		9.63	<b>Petroleum Products</b>		
ICICI Bank Limited*		4.61	Indian Oil Corporation Limited*		2.78
IndusInd Bank Limited*		3.17	Reliance Industries Limited		2.51
Kotak Mahindra Bank Limited		2.28	<b>Pharmaceuticals</b>		
State Bank of India		2.15	Aurobindo Pharma Limited		2.24
RBL Bank Limited		1.09	Cipla Limited		1.27
<b>Cement</b>			<b>Software</b>		
Grasim Industries Limited*		6.89	Infosys Limited*		5.26
<b>Construction Project</b>			<b>Textile Products</b>		
Larsen & Toubro Limited*		3.00	Indian Terrain Fashions Limited		2.09
<b>Consumer Non Durables</b>			<b>Debt</b>		
ITC Limited		2.17	<b>Commercial Paper</b>		
<b>Ferrous Metals</b>			Tata Capital Financial Services Limited	CRISIL A1+	2.67
Tata Steel Limited*		3.36	Aditya Birla Finance Limited	ICRA A1+	2.66
JSW Steel Limited		1.99	<b>Equity Less Than 1% of Corpus</b>		
<b>Finance</b>					13.03
Housing Development Finance Corporation Limited*		3.47	<b>Cash &amp; Other Receivables</b>		
IDFC Limited		1.37			4.51
Max Financial Services Limited		1.27	<b>Grand Total</b>		
					100.00

\*Top 10 Holdings

For scheme performance refer page 56-63. For Fund manager wise scheme performance refer page 64-66.

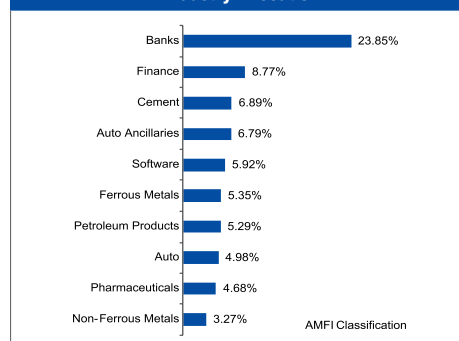
## SIP - If you invested ₹ 10000 every month in RRF-WC

	Since Inception	1 Year
Total Amount Invested (₹)	320,000	120,000
Market Value (₹)	392,176	134,658
Scheme Return (%)	15.78	24.74
B: S&P BSE 100 Return(%)	12.62	17.07
AB: S&P BSE Sensex Return(%)	9.66	13.80
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

## Industry Allocation

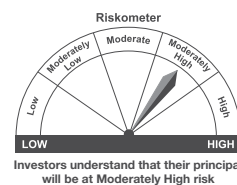


## Product Label

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

- Long term growth and capital appreciation
- 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

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





**Fixed Income - Retirement****Details as on September 30, 2017****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 appreciation 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**

Anju Chhajler, Sanjay Parekh

**Benchmark**

Crisil MIP Blended Fund Index

**Fund Size**

Monthly Average: ₹ 197.42 Cr

Month End: ₹ 198.16 Cr

**NAV as on September 29, 2017**

Growth Plan	₹ 12.1754
Dividend Payout Option	₹ 12.1754
Bonus Option	₹ 12.1754
Direct - Growth Plan	₹ 12.6675
Direct - Dividend Payout Option	₹ 12.6675
Direct - Bonus Option	₹ 12.6675

Average Maturity 24.74 years

Modified Duration 10.47 years

Yield to Maturity\* 7.29%

**Expense Ratio^**

Regular/Other than Direct: 2.30

Direct: 1.05

**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)

\*excluding other receivables

YTM including other receivables: 7.14%

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

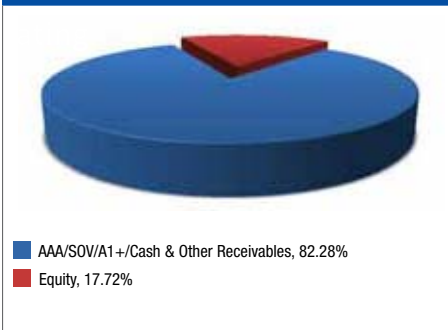
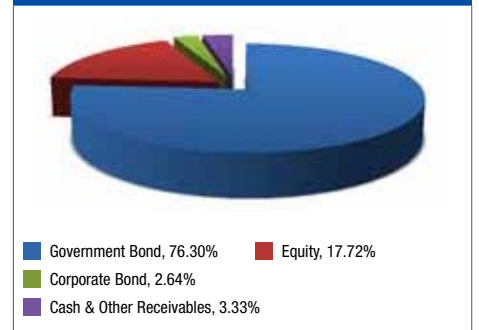
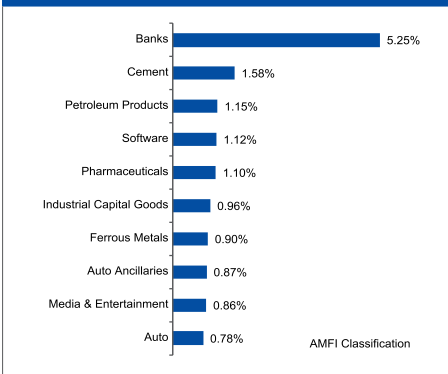
Please refer page no. 74 for explanation on symbol: ^ @ and \*\* wherever available

**Portfolio as on September 30, 2017**

Company/Issuer	Rating	% of Assets
<b>Debt</b>		
<b>Corporate Bond</b>		
IDFC Bank Limited	ICRA AAA	2.64
<b>Government Bond</b>		
Government of India	SOV	76.30
<b>Equity</b>		
<b>Banks</b>		
HDFC Bank Limited*		2.22
<b>Cement</b>		
Grasim Industries Limited*		1.58
<b>Equity Less Than 1% of Corpus</b>		
		13.92
<b>Cash &amp; Other Receivables</b>		
		3.33
<b>Grand Total</b>		
		100.00

\*Top 10 Holdings

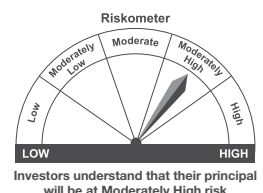
For SIP performance refer page 54. For scheme performance refer page 56-63. For Fund manager wise scheme performance refer page 64-66.

**Rating Profile****Asset Allocation****Industry Allocation (Equity Portion)****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.



## SYSTEMATIC INVESTMENT PLAN (SIP) RETURNS

### Reliance Banking Fund (RBF)

	Since Inception	10 Years	5 Years	3 Years	1 Year
Total Amount Invested (₹)	1,730,000	1,200,000	600,000	360,000	120,000
Market Value (₹)	9,390,858	3,286,021	1,037,760	495,222	137,610
Scheme Return (%)	21.21	19.22	22.30	22.24	29.92
B: Nifty 500 Banks Index Return (%)	16.91	15.46	17.46	17.24	24.91
AB: S&P BSE Sensex Return (%)	11.82	9.63	9.98	8.62	13.80

Inception Date: May 26, 2003

### Reliance Diversified Power Sector Fund (RDPSF)

	Since Inception	10 Years	5 Years	3 Years	1 Year
Total Amount Invested (₹)	1,610,000	1,200,000	600,000	360,000	120,000
Market Value (₹)	4,337,313	2,039,858	981,499	492,309	141,176
Scheme Return (%)	13.79	10.29	19.98	21.81	36.27
B: S&P BSE Power Index Return (%)	2.11	0.27	5.57	5.58	3.18
AB: S&P BSE Sensex Return (%)	10.84	9.63	9.98	8.62	13.80

Inception Date: May 8, 2004

### Reliance Media & Entertainment Fund (RMEF)

	Since Inception	10 Years	5 Years	3 Years	1 Year
Total Amount Invested (₹)	1,560,000	1,200,000	600,000	360,000	120,000
Market Value (₹)	3,642,567	2,279,724	773,687	392,232	117,815
Scheme Return (%)	12.29	12.39	10.21	5.75	-3.53
B: Nifty 500 Media & Entertainment Index Return (%)	12.06	13.55	13.61	11.71	0.19
AB: S&P BSE Sensex Return (%)	10.38	9.63	9.98	8.62	13.80

Inception Date: September 30, 2004

### Reliance Pharma Fund (RPF)

	Since Inception	10 Years	5 Years	3 Years	1 Year
Total Amount Invested (₹)	1,600,000	1,200,000	600,000	360,000	120,000
Market Value (₹)	6,303,060	3,011,548	744,428	344,202	116,066
Scheme Return (%)	18.91	17.60	8.65	-2.95	-6.34
B: S&P BSE HC Return (%)	13.38	13.36	3.67	-9.17	-16.23
AB: S&P BSE Sensex Return (%)	10.77	9.63	9.98	8.62	13.80

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 (₹)	1,480,000	1,200,000	600,000	360,000	120,000
Market Value (₹)	4,108,585	2,766,678	925,571	448,692	132,309
Scheme Return (%)	15.53	16.02	17.55	15.11	20.66
B: CRISIL Balanced Fund - Aggressive Index Return (%)	10.10	10.12	11.02	10.25	13.33
AB: S&P BSE Sensex Return (%)	9.77	9.63	9.98	8.62	13.80

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 (₹)	1,480,000	1,200,000	600,000	360,000	120,000
Market Value (₹)	2,518,261	1,882,723	754,028	410,496	124,662
Scheme Return (%)	8.28	8.76	9.17	8.87	7.69
B: Crisil Composite Bond Fund Index Return (%)	8.39	8.84	9.94	9.78	7.86
AB: Crisil 10 Yr Gilt Index Return (%)	7.36	7.59	8.92	9.01	5.07

Inception Date: June 8, 2005

### Reliance Dynamic Bond Fund (RDBF)

	Since Inception	10 Years	5 Years	3 Years	1 Year
Total Amount Invested (₹)	1,550,000	1,200,000	600,000	360,000	120,000
Market Value (₹)	2,645,614	1,883,979	759,417	412,144	123,995
Scheme Return (%)	7.94	8.77	9.46	9.15	6.57
B: Crisil Composite Bond Fund Index Return (%)	8.28	8.84	9.94	9.78	7.86
AB: Crisil 10 Yr Gilt Index Return (%)	7.29	7.59	8.92	9.01	5.07

Inception Date: November 15, 2004

### Reliance Gold Savings Fund (RGOLDSF)

	Since Inception	5 Years	3 Years	1 Year
Total Amount Invested (₹)	790,000	600,000	360,000	120,000
Market Value (₹)	792,307	599,066	372,215	120,764
Scheme Return (%)	0.09	-0.06	2.22	1.25
B: Prices of Gold Return (%)	1.94	1.88	3.79	4.82
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 (₹)	320,000	120,000
Market Value (₹)	361,913	125,150
Scheme Return (%)	9.39	8.50
B: Crisil MIP Blended Index Return (%)	10.03	9.11
AB: Crisil 10 Yr Gilt Index Return (%)	8.82	5.07

Inception Date: February 11, 2015

#### Details as on September 30, 2017

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

### ADANI GAS HOLDINGS LIMITED - (Unrated)

ADANI GAS HOLDINGS LIMITED (AGL), incorporated in 2005, is in the city gas distribution (CGD) business which involves marketing and distribution of natural gas (piped and compressed). AGL supplies piped natural gas (PNG) to industrial, commercial, domestic customers and compressed natural gas (CNG) to transport sector in the areas of Ahmedabad, Vadodara, Faridabad and Khurja (in UP). AGL has entered into 50:50 JV (IOC-AGL) with Indian Oil Corporation to foray into newer geographies for CGD business. Adani Enterprise Ltd is the ultimate holding company of AGL. We take comfort from stable and established utility business model with high entry barriers, balanced revenue profile, healthy cash accruals and strong return ratios of the underlying operating company AGL, financial flexibility of the promoter group coupled with strong ring-fenced transaction structure.

### DURG SHIVNATH EXPRESSWAYS PVT LTD - Rated AA (SO) by ICRA

Durg Shivnath Expressways Private Limited (DSEPL) is a 100% SPV promoted by Tata Realty and Infrastructure Limited (TRIL). TRIL is a wholly owned subsidiary of Tata Sons Limited (rated AAA / A1+ by CRISIL and ICRA). DSEPL was set up for constructing the 18.6kms two-lane bypass to Durg City on National Highway-6 in Chhattisgarh (starts at CH: 308.6 km and ends at CH: 326.6 km of NH-6 connecting Kolkata in West Bengal and Surat in Gujarat). We derive comfort from company's long operational history of more than 16 years for the project stretch having an established traffic density and growth rates, Advantageous location of the project stretch with low alternative route risk, Strong parentage by virtue of being a part of the Tata Group and robust transaction structure.

Source: Company Website

## FUND MANAGER'S / EXPERIENCE AS ON SEPTEMBER 30, 2017

Fund Manger (Industry Experience)	Managing the Fund since
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### Equity Fund Management Team

#### Mr. Manish Gunwani (20 years)

Reliance Growth Fund	Sep-2017
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#### Mr. Sailesh Raj Bhan (22 Years)

Reliance Pharma Fund	Jun 2004
Reliance Media & Entertainment Fund	Sep 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 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 Retirement Fund - Wealth Creation Scheme	Feb 2015
Reliance Retirement Fund - Income Generation Scheme	Feb 2015
Reliance Equity Savings Fund	May 2015
Reliance Banking Fund	Sep 2017
Various Series of Reliance Dual Advantage Fixed Tenure Fund	

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

Reliance Mid & Small Cap Fund	Sep 2010
Reliance Small Cap Fund	Jan 2017
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
Reliance Capital Builder Fund III - Series A	Jan 2017
Reliance Regular Savings Fund - Equity Option	Apr 2017

#### Ms. Payal Wadhwa Kaipunjal (12 Years)

Reliance ETF Junior BeES	May 2008
Reliance ETF PSU Bank BeES	May 2008
CPSE ETF	Mar 2014
Reliance ETF Gold BeES	May 2014
Reliance ETF Bank BeES	May 2014
Reliance ETF Nifty BeES	May 2014
Reliance ETF Infra BeES	Nov 2016
Reliance ETF Shariah BeES	Nov 2016
Reliance Index Fund - Nifty Plan	Jan 2017
Reliance Index Fund - Sensex Plan	Jan 2017

Fund Manger (Industry Experience)	Managing the Fund since
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Reliance ETF Dividend Opportunities	Jan 2017
Reliance ETF Consumption	Jan 2017
Reliance ETF Nifty 100	Jan 2017
Reliance ETF Sensex	Jan 2017
Reliance Arbitrage Advantage Fund	Jan 2017
Reliance ETF NV20	Jan 2017
Reliance Gold Savings Fund	Jan 2017

#### Mr. Ashutosh Bhargava (12 Years)

Reliance Quant Plus Fund	Sep 2017
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#### Ms. Meenakshi Dawar (9 Years)

Reliance Focused Large Cap Fund	Mar 2017
Reliance NRI Equity Fund	Apr 2017

#### Mr. Sanjay Doshi (11 Years)

Reliance Diversified Power Sector Fund	Jan 2017
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#### Ms. Jahnvee Shah (15 Years)

Dedicated Fund Manager for Overseas Investments	
Reliance Japan Equity Fund	Aug 2014
Reliance US Equity Opportunities Fund	July 2015
Reliance ETF Hang Seng BeES	Apr 2017

### 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	
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
Reliance ETF Long Term Gilt	Jul 2016

#### Ms. Anju Chhajer (20 Years)

Reliance Money Manager Fund	Oct 2009
Reliance Medium Term Fund	Oct 2009
Reliance Liquid Fund - Cash Plan	Oct 2013
Reliance Liquid Fund - Treasury Plan	Oct 2013
Reliance Japan Equity Fund	Aug 2014
Reliance Retirement Fund - Wealth Creation Scheme	Feb 2015

Fund Manger (Industry Experience)	Managing the Fund since
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Reliance Retirement Fund - Income Generation Scheme	Feb 2015
Reliance Banking & PSU Debt Fund	May 2015
Reliance Equity Savings Fund	May 2015
Reliance US Equity Opportunities Fund	Jul 2015
Reliance Interval Fund II - Series 4	Oct 2013
Various Series of Reliance Dual Advantage Fixed 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

#### Mr. Siddharth Deb (10 Years)

Reliance ETF Liquid BeES	Nov 2012
Reliance ETF Hang Seng BeES	Nov 2016

## SCHEME PERFORMANCE AS ON SEPTEMBER 30, 2017

### Reliance Vision Fund (RVF)

NAV as on September 29, 2017: ₹ 549.3873

Particulars	CAGR %			
	1 Year	3 Years	5 Years	Since Inception
Reliance Vision Fund	19.80	11.88	15.58	19.98
B: S&P BSE 100	14.81	8.27	12.26	11.38
AB: S&P BSE Sensex	12.30	5.51	10.75	10.33
Value of ₹10000 Invested				
Reliance Vision Fund	11,975	14,004	20,643	5,49,389
B: S&P BSE 100	11,477	12,691	17,842	1,07,014
AB: S&P BSE Sensex	11,227	11,747	16,673	86,892
Inception Date: Oct 8, 1995				
Fund Manager: Ashwani Kumar (Since Jun 2003)				

### Reliance Top 200 Fund (RT200F)

NAV as on September 29, 2017: ₹ 29.9708

Particulars	CAGR %			
	1 Year	3 Years	5 Years	Since Inception
Reliance Top 200 Fund	17.43	12.33	16.88	11.42
B: S&P BSE 200	15.14	9.60	13.14	8.50
AB: S&P BSE Sensex	12.30	5.51	10.75	7.29
Value of ₹10000 Invested				
Reliance Top 200 Fund	11,737	14,172	21,829	29,971
B: S&P BSE 200	11,509	13,165	18,551	22,897
AB: S&P BSE Sensex	11,227	11,747	16,673	20,436
Inception Date: Aug 8, 2007				
Fund Manager: Saitesh Raj Bhan (Since Aug 2007) & Ashwani Kumar (Since Aug 2007)				

### Reliance Quant Plus Fund (RQPF)

NAV as on September 29, 2017: ₹ 23.7501

Particulars	CAGR %			
	1 Year	3 Years	5 Years	Since Inception
Reliance Quant Plus Fund	16.64	7.34	11.51	9.58
B: Nifty 50	13.71	7.11	11.40	7.46
AB: S&P BSE Sensex	12.30	5.51	10.75	7.01
Value of ₹10000 Invested				
Reliance Quant Plus Fund	11,659	12,368	17,248	23,750
B: Nifty 50	11,367	12,290	17,163	19,738
AB: S&P BSE Sensex	11,227	11,747	16,673	18,978
Inception Date: Apr 18, 2008				
Fund Manager : Meenakshi Dawar - till Sep 15, 2017 (w.e.f. Sep 16, 2017 Ashutosh Bhargava)				

### Reliance NRI Equity Fund (RNEF)

NAV as on September 29, 2017: ₹ 82.0197

Particulars	CAGR %			
	1 Year	3 Years	5 Years	Since Inception
Reliance NRI Equity Fund	14.88	10.57	14.40	17.75
B: S&P BSE 200	15.14	9.60	13.14	14.10
AB: S&P BSE Sensex	12.30	5.51	10.75	13.72
Value of ₹10000 Invested				
Reliance NRI Equity Fund	11,483	13,518	19,606	82,020
B: S&P BSE 200	11,509	13,165	18,551	54,671
AB: S&P BSE Sensex	11,227	11,747	16,673	52,399
Inception Date: Nov 15, 2004				
Fund Manager: Meenakshi Dawar (Since Apr 2017)				

### Reliance Focused Large Cap Fund (RFLCF)

NAV as on September 29, 2017: ₹ 28.3515

Particulars	CAGR %			
	1 Year	3 Years	5 Years	Since Inception
Reliance Focused Large Cap Fund	12.63	10.63	14.67	9.47
B: Nifty 50	13.71	7.11	11.40	9.83
AB: S&P BSE Sensex	12.30	5.51	10.75	9.43
Value of ₹10000 Invested				
Reliance Focused Large Cap Fund	11,259	13,539	19,838	28,352
B: Nifty 50	11,367	12,290	17,163	29,439
AB: S&P BSE Sensex	11,227	11,747	16,673	28,219
Inception Date: Mar 28, 2006				
Fund Manager: Meenakshi Dawar (Since Mar 2017)				

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

NAV as on September 29, 2017: ₹ 16.3312

Particulars	CAGR %			
	1 Year	3 Years	5 Years	Since Inception
Reliance Index Fund - Nifty Plan	13.66	7.12	11.58	7.25
B: Nifty 50	13.71	7.11	11.40	7.16
AB: S&P BSE Sensex	12.30	5.51	10.75	6.51
Value of ₹10000 Invested				
Reliance Index Fund - Nifty Plan	11,362	12,291	17,305	16,331
B: Nifty 50	11,367	12,290	17,163	16,235
AB: S&P BSE Sensex	11,227	11,747	16,673	15,560
Inception Date: Sep 28, 2010				
Fund Manager: Payal Wadhwa Kaipunjai (Since Jan 2017)				

### Reliance Index Fund - Sensex Plan (RIF-SP)

NAV as on September 29, 2017: ₹ 15.3663

Particulars	CAGR %			
	1 Year	3 Years	5 Years	Since Inception
Reliance Index Fund - Sensex Plan	12.34	5.55	10.80	6.32
B: S&P BSE Sensex	12.30	5.51	10.75	6.51
AB: Nifty 50	12.30	5.51	10.75	6.51
Value of ₹10000 Invested				
Reliance Index Fund - Sensex Plan	11,230	11,760	16,712	15,366
B: S&P BSE Sensex	11,227	11,747	16,673	15,560
AB: Nifty 50	11,227	11,747	16,673	15,560
Inception Date: Sep 28, 2010				
Fund Manager: Payal Wadhwa Kaipunjai (Since Jan 2017)				

### Reliance Growth Fund (RGF)

NAV as on September 29, 2017: ₹ 1054.1732

Particulars	CAGR %			
	1 Year	3 Years	5 Years	Since Inception
Reliance Growth Fund	16.52	14.31	17.86	23.59
B: S&P BSE 100	14.81	8.27	12.26	11.38
AB: S&P BSE Sensex	12.30	5.51	10.75	10.33
Value of ₹10000 Invested				
Reliance Growth Fund	11,648	14,936	22,760	10,54,164
B: S&P BSE 100	11,477	12,691	17,842	1,07,014
AB: S&P BSE Sensex	11,227	11,747	16,673	86,892
Inception Date: Oct 8, 1995				
Fund Manager: Samir Rachh w.e.f. Sep 1, 2017 to Sep 15, 2017 (w.e.f. Sep 16, 2017 Manish Gunwani)				

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

NAV as on September 29, 2017: ₹ 44.0391

Particulars	CAGR %			
	1 Year	3 Years	5 Years	Since Inception
Reliance Mid & Small Cap Fund	14.55	15.15	22.07	14.76
B: S&P BSE MidSmallCap	22.18	17.54	18.77	11.39
AB: S&P BSE Sensex	12.30	5.51	10.75	7.96
Value of ₹10000 Invested				
Reliance Mid & Small Cap Fund	11,450	15,269	27,134	44,039
B: S&P BSE MidSmallCap	12,211	16,239	23,658	31,935
AB: S&P BSE Sensex	11,227	11,747	16,673	22,821
Inception Date: Dec 26, 2006				
Fund Manager: Samir Rachh (Since Sep 2010)				

### Reliance Small Cap Fund (RSCF)

NAV as on September 29, 2017: ₹ 39.0236

Particulars	CAGR %			
	1 Year	3 Years	5 Years	Since Inception
Reliance Small Cap Fund	31.44	21.01	30.48	21.33
B: S&P BSE SmallCap	26.16	14.69	18.06	6.79
AB: S&P BSE Sensex	12.30	5.51	10.75	7.01
Value of ₹10000 Invested				
Reliance Small Cap Fund	13,134	17,722	37,881	39,024
B: S&P BSE SmallCap	12,608	15,086	22,961	15,884
AB: S&P BSE Sensex	11,227	11,747	16,673	16,111
Inception Date: Sep 16, 2010				
Fund Manager: Samir Rachh (Since Jan 2017)				



## SCHEME PERFORMANCE AS ON SEPTEMBER 30, 2017

### Reliance Regular Savings Fund - Equity (RRSF-E)

NAV as on September 29, 2017: ₹ 68.5649

Particulars	CAGR %			
	1 Year	3 Years	5 Years	Since Inception
Reliance Regular Savings Fund - Equity Option	19.32	14.64	16.87	16.92
B: S&P BSE 100	14.81	8.27	12.26	13.51
AB: S&P BSE Sensex	12.30	5.51	10.75	13.11
Value of ₹10000 Invested				
Reliance Regular Savings Fund - Equity Option	11,927	15,066	21,823	68,565
B: S&P BSE 100	11,477	12,691	17,842	47,619
AB: S&P BSE Sensex	11,227	11,747	16,673	45,615
Inception Date: Jun 8, 2005				
Fund Manager: Samir Rachh (Since Apr 2017)				

### Reliance Equity Opportunities Fund (REOF)

NAV as on September 29, 2017: ₹ 85.6398

Particulars	CAGR %			
	1 Year	3 Years	5 Years	Since Inception
Reliance Equity Opportunities Fund	14.76	8.91	15.61	18.72
B: S&P BSE 100	14.81	8.27	12.26	13.78
AB: S&P BSE Sensex	12.30	5.51	10.75	13.36
Value of ₹10000 Invested				
Reliance Equity Opportunities Fund	11,472	12,917	20,667	85,640
B: S&P BSE 100	11,477	12,691	17,842	50,331
AB: S&P BSE Sensex	11,227	11,747	16,673	48,049
Inception Date: Mar 28, 2005				
Fund Manager: Sailesh Raj Bhan (Since Mar 2005)				

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

NAV as on September 29, 2017: ₹ 52.3775

Particulars	CAGR %			
	1 Year	3 Years	5 Years	Since Inception
Reliance Regular Savings Fund - Balanced Option	17.73	13.36	16.38	14.39
B: CRISIL Balanced Fund - Aggressive Index	11.82	8.57	10.93	11.61
AB: S&P BSE Sensex	12.30	5.51	10.75	13.11
Value of ₹10000 Invested				
Reliance Regular Savings Fund - Balanced Option	11,768	14,569	21,366	52,377
B: CRISIL Balanced Fund - Aggressive Index	11,179	12,798	16,805	38,701
AB: S&P BSE Sensex	11,227	11,747	16,673	45,615
Inception Date: Jun 8, 2005				
Fund Manager: Sanjay Parekh (Since Apr 2012) & Amit Tripathi (Since Aug 2010)				

### Reliance Equity Savings Fund (RESF)

NAV as on September 29, 2017: ₹ 12.2064

Particulars	CAGR %			
	1 Year	3 Years	5 Years	Since Inception
Reliance Equity Savings Fund	12.56	NA	NA	8.91
B: Custom Benchmark**	9.07	NA	NA	7.48
AB: S&P BSE Sensex	12.30	NA	NA	5.13
Value of ₹10000 Invested				
Reliance Equity Savings Fund	11,252	NA	NA	12,206
B: Custom Benchmark**	10,905	NA	NA	11,836
AB: S&P BSE Sensex	11,227	NA	NA	11,240
Inception Date: May 30, 2015				
** 40% Crisil Liquid Fund+30% Crisil Short Term Bond Fund+30% Nifty 50				
Fund Manager: Sanjay Parekh (Since Jun 2015) & Anju Chhajer (Since Jun 2015)				
As the Scheme has completed more than 1 year but less than 3 years, the performance details of only since inception and 1 year are provided herein.				

### Reliance Banking Fund (RBF)

NAV as on September 29, 2017: ₹ 254.5791

Particulars	CAGR %			
	1 Year	3 Years	5 Years	Since Inception
Reliance Banking Fund	27.28	18.94	19.04	25.29
B: Nifty 500 Banks Index	23.75	15.11	14.90	20.89
AB: S&P BSE Sensex	12.30	5.51	10.75	17.48
Value of ₹10000 Invested				
Reliance Banking Fund	12,720	16,826	23,930	2,54,580
B: Nifty 500 Banks Index	12,472	15,627	20,994	1,49,827
AB: S&P BSE Sensex	12,367	15,251	20,038	1,52,276
Inception Date: May 26, 2003				
Fund Manager: Shrey Loonker - till Sep 15, 2017 (w.e.f. Sep 16, 2017 Sanjay Parekh)				

### Reliance Diversified Power Sector Fund (RDPSF)

NAV as on September 29, 2017: ₹ 107.3247

Particulars	CAGR %			
	1 Year	3 Years	5 Years	Since Inception
Reliance Diversified Power Sector Fund	39.63	14.93	13.31	19.37
B: S&P BSE Power Index	10.92	3.71	1.49	NA
AB: S&P BSE Sensex	12.30	5.51	10.75	13.59
Value of ₹10000 Invested				
Reliance Diversified Power Sector Fund	13,950	15,182	18,692	1,07,325
B: S&P BSE Power Index	11,089	11,154	10,768	NA
AB: S&P BSE Sensex	11,227	11,747	16,673	55,159
Inception Date: May 8, 2004				
Fund Manager: Sanjay Doshi (Since Jan 2017)				

### Reliance Media & Entertainment Fund (RMEF)

NAV as on September 29, 2017: ₹ 60.7549

Particulars	CAGR %			
	1 Year	3 Years	5 Years	Since Inception
Reliance Media & Entertainment Fund	0.81	8.31	13.05	14.88
B: Nifty 500 Media & Entertainment Index	0.55	14.19	14.36	13.00
AB: S&P BSE Sensex	12.30	5.51	10.75	14.17
Value of ₹10000 Invested				
Reliance Media & Entertainment Fund	10,081	12,707	18,473	60,755
B: Nifty 500 Media & Entertainment Index	10,055	14,888	19,572	49,030
AB: S&P BSE Sensex	11,227	11,747	16,673	56,028
Inception Date: Sep 30, 2004				
Fund Manager: Sailesh Raj Bhan (Since Sep 2004)				

### Reliance Pharma Fund (RPF)

NAV as on September 29, 2017: ₹ 128.7964

Particulars	CAGR %			
	1 Year	3 Years	5 Years	Since Inception
Reliance Pharma Fund	-10.91	1.96	14.56	21.14
B: S&P BSE Healthcare	-16.69	-2.05	12.35	14.44
AB: S&P BSE Sensex	12.30	5.51	10.75	14.94
Value of ₹10000 Invested				
Reliance Pharma Fund	8,912	10,599	19,746	1,28,796
B: S&P BSE Healthcare	8,335	9,398	17,916	60,355
AB: S&P BSE Sensex	11,227	11,747	16,673	63,963
Inception Date: Jun 5, 2004				
Fund Manager: Sailesh Raj Bhan (Since Jun 2004)				

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

NAV as on September 29, 2017: ₹ 60.0493

Particulars	CAGR %			
	1 Year	3 Years	5 Years	Since Inception
Reliance Tax Saver (ELSS) Fund	20.86	12.52	20.87	16.07
B: S&P BSE 100	14.81	8.27	12.26	11.96
AB: S&P BSE Sensex	12.30	5.51	10.75	11.45
Value of ₹10000 Invested				
Reliance Tax Saver (ELSS) Fund	12,080	14,244	25,830	60,049
B: S&P BSE 100	11,477	12,691	17,842	38,917
AB: S&P BSE Sensex	11,227	11,747	16,673	36,860
Inception Date: Sep 21, 2005				
Fund Manager: Ashwani Kumar (Since Sep 2005)				

### Reliance Arbitrage Advantage Fund (RAAF)

NAV as on September 29, 2017: ₹ 17.2627

Particulars	CAGR %			
	1 Year	3 Years	5 Years	Since Inception
Reliance Arbitrage Advantage Fund	5.95	6.96	7.63	8.15
B: Crisil Liquid Fund Index	6.70	7.64	8.19	8.21
AB: S&P BSE Sensex	12.30	5.51	10.75	6.26
Value of ₹10000 Invested				
Reliance Arbitrage Advantage Fund	10,594	12,237	14,447	17,263
B: Crisil Liquid Fund Index	10,668	12,472	14,828	17,323
AB: S&P BSE Sensex	11,227	11,747	16,673	15,262
Inception Date: Oct 14, 2010				
Fund Manager: Payal Wadhwa Kaipunjai (Since Jan 2017)				

## SCHEME PERFORMANCE AS ON SEPTEMBER 30, 2017

### Reliance Japan Equity Fund (RJEF)

NAV as on September 29, 2017: ₹ 11.3574

Particulars	CAGR %			
	1 Year	3 Years	5 Years	Since Inception
Reliance Japan Equity Fund	7.78	4.87	NA	4.20
B: TOPIX Index	26.69	8.09	NA	8.93
AB: S&P BSE Sensex	12.30	5.51	NA	5.58
Value of ₹10000 Invested				
Reliance Japan Equity Fund	10,775	11,532	NA	11,357
B: TOPIX Index	12,661	12,627	NA	13,033
AB: S&P BSE Sensex	11,227	11,747	NA	11,831
Inception Date: Aug 26, 2014				
Fund Manager: Jahnvee Shah (Since Aug 2014) & Anju Chhajjer (Aug 2014)				
As the Scheme has completed more than 3 year but less than 5 years, the performance details of since inception, 1 year and 3 years are provided herein				

### Reliance US Equity Opportunities Fund (RUSEOF)

NAV as on September 29, 2017: ₹ 11.9950

Particulars	CAGR %			
	1 Year	3 Years	5 Years	Since Inception
Reliance US Equity Opportunities Fund	15.35	NA	NA	8.66
B: S&P 500	16.24	NA	NA	8.62
AB: S&P BSE Sensex	12.30	NA	NA	4.57
Value of ₹10000 Invested				
Reliance US Equity Opportunities Fund	11,530	NA	NA	11,995
B: S&P 500	11,619	NA	NA	11,985
AB: S&P BSE Sensex	11,227	NA	NA	11,027
Inception Date: Jul 23, 2015				
Fund Manager: Jahnvee Shah (Since Jul 2015) & Anju Chhajjer (Jul 2015)				
As the Scheme has completed more than 1 year but less than 3 years, the performance details of only since inception and 1 year are provided herein.				

### Reliance Liquidity Fund (RLQF)

NAV as on Sep 30, 2017: ₹ 2521.2840

Particulars	Simple Annualised %			CAGR %			
	7 Days	15 Days	30 Days	1 Year	3 Years	5 Years	Since Inception
Reliance Liquidity Fund	6.44	6.33	6.28	6.68	7.70	8.28	7.81
B: Crisil Liquid Fund Index	6.60	6.34	6.37	6.70	7.64	8.19	7.32
AB: Crisil 1 Yr T-Bill Index	6.99	6.00	5.95	6.08	7.42	7.25	6.18
Value of ₹10000 Invested							
Reliance Liquidity Fund	10,010	10,024	10,048	10,668	12,494	14,885	25,213
B: Crisil Liquid Fund Index	10,011	10,024	10,049	10,670	12,474	14,824	23,832
AB: Crisil 1 Yr T-Bill Index	10,011	10,022	10,046	10,608	12,397	14,192	20,908
Inception Date: Jun 16, 2005							
Fund Manager: Amit Tripathi (Since Jun 2005) & Vivek Sharma (Since Oct 2013)							

### Reliance Liquid Fund - Treasury Plan (RLF-TP)

NAV as on Sep 30, 2017: ₹ 4083.9412

Particulars	Simple Annualised %			CAGR %			
	7 Days	15 Days	30 Days	1 Year	3 Years	5 Years	Since Inception
Reliance Liquid Fund - Treasury Plan	6.56	6.41	6.34	6.75	7.75	8.31	7.41
B: Crisil Liquid Fund Index	6.60	6.34	6.37	6.70	7.64	8.19	6.97
AB: Crisil 1 Yr T-Bill Index	6.99	6.00	5.95	6.08	7.42	7.25	5.94
Value of ₹10000 Invested							
Reliance Liquid Fund - Treasury Plan	10,010	10,024	10,049	10,675	12,511	14,910	26,861
B: Crisil Liquid Fund Index	10,011	10,024	10,049	10,670	12,474	14,824	25,371
AB: Crisil 1 Yr T-Bill Index	10,011	10,022	10,046	10,608	12,397	14,192	22,205
Inception Date: Dec 9, 2003							
Fund Manager: Anju Chhajjer (Since Oct 2013)							

### Reliance Liquid Fund - Cash Plan (RLF-CP)

NAV as on Sep 30, 2017: ₹ 2616.7972

Particulars	Simple Annualised %			CAGR %			
	7 Days	15 Days	30 Days	1 Year	3 Years	5 Years	Since Inception
Reliance Liquid Fund - Cash Plan	5.85	5.73	5.59	5.81	6.94	7.57	6.27
B: Crisil Liquid Fund Index	6.60	6.34	6.37	6.70	7.64	8.19	NA
AB: Crisil 1 Yr T-Bill Index	6.99	6.00	5.95	6.08	7.42	7.25	6.00
Value of ₹10000 Invested							
Reliance Liquid Fund - Cash Plan	10,009	10,021	10,043	10,581	12,233	14,403	26,168
B: Crisil Liquid Fund Index	10,011	10,024	10,049	10,670	12,474	14,824	NA
AB: Crisil 1 Yr T-Bill Index	10,011	10,022	10,046	10,608	12,397	14,192	25,128
Inception Date: Dec 7, 2001							
Fund Manager: Anju Chhajjer (Since Oct 2013), Vivek Sharma (Since Oct 2013)							

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

NAV as on September 29, 2017: ₹ 12.7538

Particulars	CAGR %			
	1 Year	3 Years	5 Years	Since Inception
Reliance Retirement Fund - Wealth Creation Scheme	19.89	NA	NA	9.68
B: S&P BSE 100	14.81	NA	NA	5.99
AB: S&P BSE Sensex	12.30	NA	NA	3.56
Value of ₹10000 Invested				
Reliance Retirement Fund - Wealth Creation Scheme	11,983	NA	NA	12,754
B: S&P BSE 100	11,477	NA	NA	11,656
AB: S&P BSE Sensex	11,227	NA	NA	10,964
Inception Date: Feb 11, 2015				
Fund Manager: Sanjay Parekh (Since Feb 2015) & Anju Chhajjer (Since Feb 2015)				
As the Scheme has completed more than 1 year but less than 3 years, the performance details of only since inception and 1 year are provided herein.				

## SCHEME PERFORMANCE AS ON SEPTEMBER 30, 2017

### Reliance Money Manager Fund (RMMF)

NAV as on September 29, 2017: ₹ 2320.5797

Particulars	CAGR %			
	1 Year	3 Years	5 Years	Since Inception
Reliance Money Manager Fund	7.21	8.15	8.59	8.32
B: Crisil Liquid Fund Index	6.70	7.64	8.19	7.60
AB: Crisil 1 Yr T-Bill Index	6.08	7.42	7.25	6.45
<b>Value of ₹10000 Invested</b>				
Reliance Money Manager Fund	10,719	12,650	15,104	23,206
B: Crisil Liquid Fund Index	10,668	12,472	14,828	21,636
AB: Crisil 1 Yr T-Bill Index	10,606	12,395	14,196	19,318
Inception Date: Mar 20, 2007				
Fund Manager: Amit Tripathi (Since Mar 2007) & Anju Chhajer (Since Oct 2009)				

### Reliance Medium Term Fund (RMTF)

NAV as on September 29, 2017: ₹ 35.3579

Particulars	CAGR %			
	1 Year	3 Years	5 Years	Since Inception
Reliance Medium Term Fund	7.45	8.57	8.63	7.69
B: Crisil Short Term Bond Fund Index	7.60	8.92	8.92	NA
AB: Crisil 1 Yr T-Bill Index	6.08	7.42	7.25	6.39
<b>Value of ₹10000 Invested</b>				
Reliance Medium Term Fund	10,742	12,798	15,135	35,358
B: Crisil Short Term Bond Fund Index	10,758	12,923	15,337	NA
AB: Crisil 1 Yr T-Bill Index	10,606	12,395	14,196	28,762
Inception Date: Sep 14, 2000				
Fund Manager: Amit Tripathi (Since Oct 2008) & Anju Chhajer (Since Oct 2009)				

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

NAV as on September 29, 2017: ₹ 12.2707

Particulars	CAGR %			
	1 Year	3 Years	5 Years	Since Inception
Reliance Banking & PSU Debt Fund	7.71	NA	NA	8.99
B: Crisil Short Term Bond Fund Index	7.60	NA	NA	8.64
AB: Crisil 1 Yr T-Bill Index	6.08	NA	NA	7.10
<b>Value of ₹10000 Invested</b>				
Reliance Banking & PSU Debt Fund	10,769	NA	NA	12,271
B: Crisil Short Term Bond Fund Index	10,758	NA	NA	12,178
AB: Crisil 1 Yr T-Bill Index	10,606	NA	NA	11,773
Inception Date: May 15, 2015				
Fund Manager: Anju Chhajer (Since May 2015), Vivek Sharma (Since May 2015)				
As the Scheme has completed more than 1 year but less than 3 years, the performance details of only since inception and 1 year are provided herein.				

### Reliance Floating Rate Fund - Short Term Plan (RFRF-STP)

NAV as on September 29, 2017: ₹ 26.8147

Particulars	CAGR %			
	1 Year	3 Years	5 Years	Since Inception
Reliance Floating Rate Fund - Short Term Plan	7.52	8.70	8.61	7.82
B: Crisil Liquid Fund Index	6.70	7.64	8.19	7.14
AB: Crisil 1 Yr T-Bill Index	6.08	7.42	7.25	6.08
<b>Value of ₹10000 Invested</b>				
Reliance Floating Rate Fund - Short Term Plan	10,750	12,842	15,117	26,815
B: Crisil Liquid Fund Index	10,668	12,472	14,828	24,677
AB: Crisil 1 Yr T-Bill Index	10,606	12,395	14,196	21,669
Inception Date: Aug 27, 2004				
Fund Manager: Amit Tripathi (Since Oct 2007) & Vivek Sharma (Since Oct 2013)				

### Reliance Short Term Fund (RSTF)

NAV as on September 29, 2017: ₹ 31.9726

Particulars	CAGR %			
	1 Year	3 Years	5 Years	Since Inception
Reliance Short Term Fund	7.27	8.91	8.82	8.17
B: Crisil Short Term Bond Fund Index	7.60	8.92	8.92	7.20
AB: Crisil 1 Yr T-Bill Index	6.08	7.42	7.25	5.93
<b>Value of ₹10000 Invested</b>				
Reliance Short Term Fund	10,725	12,917	15,264	31,973
B: Crisil Short Term Bond Fund Index	10,758	12,923	15,337	27,967
AB: Crisil 1 Yr T-Bill Index	10,606	12,395	14,196	23,455
Inception Date: Dec 18, 2002				
Fund Manager: Prashant Pimple (Since Oct 2008)				

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

NAV as on September 29, 2017: ₹ 23.5326

Particulars	CAGR %			
	1 Year	3 Years	5 Years	Since Inception
Reliance Regular Savings Fund - Debt Option	8.05	9.27	9.23	7.19
B: Crisil Composite Bond Fund Index	7.94	10.64	9.35	7.39
AB: Crisil 10 Yr Gilt Index	6.83	10.52	8.12	6.67
<b>Value of ₹10000 Invested</b>				
Reliance Regular Savings Fund - Debt Option	10,803	13,046	15,554	23,533
B: Crisil Composite Bond Fund Index	10,792	13,545	15,646	24,069
AB: Crisil 10 Yr Gilt Index	10,681	13,501	14,779	22,145
Inception Date: Jun 08, 2005				
Fund Manager: Prashant Pimple (Since Aug 2010)				

### Reliance Corporate Bond Fund (RCBF)

NAV as on September 29, 2017: ₹ 13.7059

Particulars	CAGR %			
	1 Year	3 Years	5 Years	Since Inception
Reliance Corporate Bond Fund	8.49	10.20	NA	10.14
B: Crisil Composite Bond Fund Index	7.94	10.64	NA	10.55
AB: Crisil 10 Yr Gilt Index	6.83	10.52	NA	10.41
<b>Value of ₹10000 Invested</b>				
Reliance Corporate Bond Fund	10,846	13,382	NA	13,706
B: Crisil Composite Bond Fund Index	10,792	13,545	NA	13,871
AB: Crisil 10 Yr Gilt Index	10,681	13,501	NA	13,814
Inception Date: Jun 26, 2014				
Fund Manager: Prashant Pimple (Since Jun 2014)				

As the Scheme has completed more than 3 year but less than 5 years, the performance details of only since inception 1 year & 3 years are provided herein.

### Reliance Income Fund (RIF)

NAV as on September 29, 2017: ₹ 55.3416

Particulars	CAGR %			
	1 Year	3 Years	5 Years	Since Inception
Reliance Income Fund	6.30	10.05	8.49	9.05
B: Crisil Composite Bond Fund Index	7.94	10.64	9.35	NA
AB: Crisil 10 Yr Gilt Index	6.83	10.52	8.12	NA
<b>Value of ₹10000 Invested</b>				
Reliance Income Fund	10,628	13,329	15,036	55,341
B: Crisil Composite Bond Fund Index	10,792	13,545	15,646	NA
AB: Crisil 10 Yr Gilt Index	10,681	13,501	14,779	NA
Inception Date: Jan 01, 1998				
Fund Manager: Prashant Pimple (Since Oct 2008)				

### Reliance Dynamic Bond Fund (RDBF)

NAV as on September 29, 2017: ₹ 23.2838

Particulars	CAGR %			
	1 Year	3 Years	5 Years	Since Inception
Reliance Dynamic Bond Fund	6.79	10.41	9.26	6.78
B: Crisil Composite Bond Fund Index	7.94	10.64	9.35	7.43
AB: Crisil 10 Yr Gilt Index	6.83	10.52	8.12	6.88
<b>Value of ₹10000 Invested</b>				
Reliance Dynamic Bond Fund	10,677	13,459	15,576	23,284
B: Crisil Composite Bond Fund Index	10,792	13,545	15,646	25,159
AB: Crisil 10 Yr Gilt Index	10,681	13,501	14,779	23,571
Inception Date: Nov 15, 2004				
Fund Manager: Prashant Pimple (Since Oct 2008)				

### Reliance Gilt Securities Fund (RGSF)

NAV as on September 29, 2017: ₹ 22.8963

Particulars	CAGR %			
	1 Year	3 Years	5 Years	Since Inception
Reliance Gilt Securities Fund	8.85	12.37	10.46	9.52
B: I-Sec Li-BEX	6.88	12.06	10.32	10.65
AB: Crisil 10 Yr Gilt Index	6.83	10.52	8.12	7.96
<b>Value of ₹10000 Invested</b>				
Reliance Gilt Securities Fund	10,883	14,189	16,454	22,896
B: I-Sec Li-BEX	10,686	14,071	16,349	25,134
AB: Crisil 10 Yr Gilt Index	10,681	13,501	14,779	20,091
Inception Date: Aug 22, 2008				
Fund Manager: Prashant Pimple (Since Oct 2008)				

## SCHEME PERFORMANCE AS ON SEPTEMBER 30, 2017

### Reliance Monthly Income Plan (RMIP)

NAV as on September 29, 2017: ₹ 40.6620

Particulars	CAGR %			
	1 Year	3 Years	5 Years	Since Inception
Reliance Monthly Income Plan	9.15	10.27	10.62	10.73
B: Crisil MIP Blended Fund Index	8.88	10.24	9.80	8.04
AB: Crisil 10 Yr Gilt Index	6.83	10.52	8.12	5.71
<b>Value of ₹10000 Invested</b>				
Reliance Monthly Income Plan	10,913	13,407	16,573	40,662
B: Crisil MIP Blended Fund Index	10,885	13,397	15,965	29,001
AB: Crisil 10 Yr Gilt Index	10,681	13,501	14,779	21,477
Inception Date: Dec 29, 2003				
Fund Manager: Amit Tripathi (Since Oct 2008) & Sanjay Parekh (Since Apr 2012)				

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

NAV as on September 29, 2017: ₹ 12.1754

Particulars	CAGR %			
	1 Year	3 Years	5 Years	Since Inception
Reliance Retirement Fund - Income Generation Scheme	6.86	NA	NA	7.76
B: Crisil MIP Blended Fund Index	8.88	NA	NA	8.93
AB: Crisil 10 Yr Gilt Index	6.83	NA	NA	8.79
<b>Value of ₹10000 Invested</b>				
Reliance Retirement Fund - Income Generation Scheme	10,684	NA	NA	12,175
B: Crisil MIP Blended Fund Index	10,885	NA	NA	12,525
AB: Crisil 10 Yr Gilt Index	10,681	NA	NA	12,482
Inception Date: Feb 11, 2015				
Fund Manager: Anju Chhajra (Since Feb 2015) & Sanjay Parekh (Since Feb 2015)				
As the Scheme has completed more than 1 year but less than 3 years, the performance details of only since inception and 1 year are provided herein.				

### Reliance ETF Nifty BeES (NIFTYBEES)

NAV as on September 29, 2017: ₹ 1008.3917

Particulars	CAGR %			
	1 Year	3 Years	5 Years	Since Inception
Reliance ETF Nifty BeES	14.81	8.09	12.48	16.52
B: Nifty 50 Index	13.71	7.11	11.40	15.33
AB: Nifty 50 Index	13.71	7.11	11.40	15.33
TRI: Nifty 50	15.17	8.43	12.75	17.01
<b>Value of ₹10000 Invested</b>				
Reliance ETF Nifty BeES	11,477	12,628	18,017	111,393
B: Nifty 50 Index	11,367	12,290	17,163	94,686
AB: Nifty 50 Index	11,367	12,290	17,163	94,686
TRI: Nifty 50	11,512	12,746	18,237	118,912
Inception Date: Dec 28, 2001				
Fund Manager: Payal Wadhwa Kaipunjai (Since May 2014)				

### Reliance ETF Sensex (RELSENSEX)

NAV as on September 29, 2017: Rs 325.9925

Particulars	CAGR %			
	1 Year	3 Years	5 Years	Since Inception
Reliance ETF Sensex	13.70	6.92	NA	6.70
B: S&P BSE Sensex	12.30	5.51	NA	5.33
AB: Nifty 50	13.71	7.11	NA	6.91
TRI: S&P BSE Sensex	13.78	6.99	NA	6.80
<b>Value of ₹10000 Invested</b>				
Reliance ETF Sensex	11,366	12224.00	NA	12,162
B: S&P BSE Sensex	11,227	11747.00	NA	11,697
AB: Nifty 50	11,367	12290.00	NA	12,232
TRI: S&P BSE Sensex	11,374	12249.00	NA	12,196
Inception Date: Sep 24, 2014				
Fund Manager: Payal Wadhwa Kaipunjai (Since Jan 2017)				
As the Scheme has completed more than 3 year but less than 5 years, the performance details of since inception, 1 year and 3 years are provided herein				

### Reliance ETF NV20 (RELVN20)

NAV as on September 29, 2017: ₹ 433.0039

Particulars	CAGR %			
	1 Year	3 Years	5 Years	Since Inception
Reliance ETF NV20	14.48	NA	NA	6.88
B: Nifty 50 Value 20	12.88	NA	NA	5.44
AB: S&P BSE Sensex	12.30	NA	NA	6.46
TRI: Nifty 50 Value 20	14.91	NA	NA	7.31
<b>Value of ₹10000 Invested</b>				
Reliance ETF NV20	11,443	NA	NA	11,643
B: Nifty 50 Value 20	11,284	NA	NA	11,286
AB: S&P BSE Sensex	11,227	NA	NA	11,537
TRI: Nifty 50 Value 20	11,486	NA	NA	11,750
Inception Date: Jun 18, 2015				
Fund Manager: Payal Wadhwa Kaipunjai (Since Jan 2017)				
As the Scheme has completed more than 1 year but less than 3 years, the performance details of only since inception and 1 year are provided herein.				

### Reliance ETF Junior BeES (JUNIORBEES)

NAV as on September 29, 2017: ₹ 280.1181

Particulars	CAGR %			
	1 Year	3 Years	5 Years	Since Inception
Reliance ETF Junior BeES	21.37	17.82	20.40	22.89
B: Nifty Next 50	20.36	17.46	20.05	22.62
AB: Nifty 50 Index	13.71	7.11	11.40	16.38
TRI: Nifty Next 50	22.82	19.10	21.67	24.35
<b>Value of ₹10000 Invested</b>				
Reliance ETF Junior BeES	12,131	16,357	25,326	203,377
B: Nifty Next 50	12,030	16,207	24,957	196,892
AB: Nifty 50 Index	11,367	12,290	17,163	91,812
TRI: Nifty Next 50	12,275	16,896	26,689	241,599
Inception Date: Feb 21, 2003				
Fund Manager: Payal Wadhwa Kaipunjai (Since May 2008)				

### Reliance ETF Nifty 100 (RELCNX100)

NAV as on September 29, 2017: ₹ 103.8004

Particulars	CAGR %			
	1 Year	3 Years	5 Years	Since Inception
Reliance ETF Nifty 100	15.29	9.08	NA	14.86
B: Nifty 100	14.74	8.66	NA	14.28
AB: S&P BSE Sensex	12.30	5.51	NA	11.99
TRI: Nifty 100	16.35	10.08	NA	15.87
<b>Value of ₹10000 Invested</b>				
Reliance ETF Nifty 100	11,525	12,978	NA	18,722
B: Nifty 100	11,470	12,831	NA	18,300
AB: S&P BSE Sensex	11,227	11,747	NA	16,698
TRI: Nifty 100	11,631	13,338	NA	19,476
Inception Date: Mar 22, 2013				
Fund Manager: Payal Wadhwa Kaipunjai (Since Jan 2017)				
As the Scheme has completed more than 3 year but less than 5 years, the performance details of since inception, 1 year and 3 years are provided herein				

### Reliance ETF Consumption (RELCONS)

NAV as on September 29, 2017: ₹ 45.7877

Particulars	CAGR %			
	1 Year	3 Years	5 Years	Since Inception
Reliance ETF Consumption	14.45	11.81	NA	16.71
B: Nifty India Consumption	13.22	10.62	NA	15.39
AB: S&P BSE Sensex	12.30	5.51	NA	9.88
TRI: Nifty India Consumption	14.47	11.78	NA	16.75
<b>Value of ₹10000 Invested</b>				
Reliance ETF Consumption	11,441	13,977	NA	17,155
B: Nifty India Consumption	11,318	13,537	NA	16,486
AB: S&P BSE Sensex	11,227	11,747	NA	13,898
TRI: Nifty India Consumption	11,443	13,965	NA	17,176
Inception Date: Apr 3, 2014				
Fund Manager: Payal Wadhwa Kaipunjai (Since Jan 2017)				
As the Scheme has completed more than 3 year but less than 5 years, the performance details of since inception, 1 year and 3 years are provided herein				

### Reliance ETF Dividend Opportunities (RELDIVOPP)

NAV as on September 29, 2017: ₹ 26.5620

Particulars	CAGR %			
	1 Year	3 Years	5 Years	Since Inception
Reliance ETF Dividend Opportunities	18.62	8.83	NA	13.40
B: Nifty Dividend Opportunities 50	15.42	6.06	NA	10.63
AB: S&P BSE Sensex	12.30	5.51	NA	10.01
TRI: Nifty Dividend Opportunities 50	18.63	8.84	NA	13.48
<b>Value of ₹10000 Invested</b>				
Reliance ETF Dividend Opportunities	11,856	12,889	NA	15,452
B: Nifty Dividend Opportunities 50	11,538	11,930	NA	14,184
AB: S&P BSE Sensex	11,227	11,747	NA	13,913
TRI: Nifty Dividend Opportunities 50	11,857	12,894	NA	15,489
Inception Date: Apr 15, 2014				
Fund Manager: Payal Wadhwa Kaipunjai (Since Jan 2017)				
As the Scheme has completed more than 3 year but less than 5 years, the performance details of since inception, 1 year and 3 years are provided herein				



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### Reliance ETF Infra BeES (INFRABEES)

NAV as on September 29, 2017: ₹ 331.0285

Particulars	CAGR %			
	1 Year	3 Years	5 Years	Since Inception
Reliance ETF Infra BeES	16.59	2.81	5.52	-1.70
B: Nifty Infrastructure Index	16.24	2.42	5.14	-1.92
AB: Nifty 50 Index	13.71	7.11	11.40	7.26
TRI: Nifty Infrastructure Index	17.93	3.82	6.55	-0.69
Value of ₹10000 Invested				
Reliance ETF Infra BeES	11,654	10,868	13,086	8,869
B: Nifty Infrastructure Index	11,619	10,744	12,849	8,729
AB: Nifty 50 Index	11,367	12,290	17,163	16,338
TRI: Nifty Infrastructure Index	11,788	11,191	13,738	9,525
Inception Date: Sep 29, 2010				
Fund Manager: Payal Wadhwa Kaipunjai (Since November 2016)				

### Reliance ETF Bank BeES (BANKBEES)

NAV as on September 29, 2017: ₹ 2442.5495

Particulars	CAGR %			
	1 Year	3 Years	5 Years	Since Inception
Reliance ETF Bank BeES	25.15	16.50	16.63	19.41
B: Nifty Bank Index	24.80	16.04	15.97	18.38
AB: Nifty 50 Index	13.71	7.11	11.40	14.60
TRI: Nifty Bank Index	25.60	16.99	17.03	19.96
Value of ₹10000 Invested				
Reliance ETF Bank BeES	12,508	15,811	21,602	106,785
B: Nifty Bank Index	12,472	15,627	20,994	95,087
AB: Nifty 50 Index	11,367	12,290	17,163	61,703
TRI: Nifty Bank Index	12,552	16,012	21,967	113,589
Inception Date: May 27, 2004				
Fund Manager: Payal Wadhwa Kaipunjai (Since May 2014)				

### Reliance ETF PSU Bank BeES (PSUBNKBEES)

NAV as on September 29, 2017: ₹ 338.8588

Particulars	CAGR %			
	1 Year	3 Years	5 Years	Since Inception
Reliance ETF PSU Bank BeES	-2.67	-2.86	-0.90	2.73
B: Nifty PSU Bank	-2.81	-3.39	-2.02	1.48
AB: Nifty 50 Index	13.71	7.11	11.40	5.84
TRI: Nifty PSU Bank	-2.17	-2.44	-0.64	3.22
Value of ₹10000 Invested				
Reliance ETF PSU Bank BeES	9,734	9,167	9,557	13,064
B: Nifty PSU Bank	9,720	9,018	9,028	11,572
AB: Nifty 50 Index	11,367	12,290	17,163	17,577
TRI: Nifty PSU Bank	9,784	9,285	9,686	13,708
Inception Date: Oct 25, 2007				
Fund Manager: Payal Wadhwa Kaipunjai (Since May 2008)				

### Reliance ETF Shariah BeES (SHARIABEES)

NAV as on September 29, 2017: ₹ 240.2518

Particulars	CAGR %			
	1 Year	3 Years	5 Years	Since Inception
Reliance ETF Shariah BeES	20.71	9.34	14.21	16.53
B: Nifty 50 Shariah Index	20.25	9.12	13.86	16.03
AB: Nifty 50 Index	13.71	7.11	11.40	15.81
TRI: Nifty 50 Shariah Index	21.16	13.31	17.98	20.60
Value of ₹10000 Invested				
Reliance ETF Shariah BeES	12,065	13,073	19,445	36,938
B: Nifty 50 Shariah Index	12,019	12,993	19,147	35,589
AB: Nifty 50 Index	11,367	12,290	17,163	35,026
TRI: Nifty 50 Shariah Index	12,110	14,547	22,881	49,507
Inception Date: Mar 18, 2009				
Fund Manager: Payal Wadhwa Kaipunjai (Since Nov 2016)				

### Reliance ETF Hang Seng BeES (HNGSNGBEES)

NAV as on September 29, 2017: ₹ 2771.3796

Particulars	CAGR %			
	1 Year	3 Years	5 Years	Since Inception
Reliance ETF Hang Seng BeES	17.87	10.62	12.82	11.23
B: Hang Seng Index	18.33	6.31	5.74	3.52
AB: Nifty 50 Index	13.71	7.11	11.40	9.00
TRI: Hang Seng Index (INR)	19.42	11.98	14.14	12.38
Value of ₹10000 Invested				
Reliance ETF Hang Seng BeES	11,782	13,537	18,291	22,370
B: Hang Seng Index	11,827	12,015	13,222	12,993
AB: Nifty 50 Index	11,367	12,290	17,163	19,188
TRI: Hang Seng Index (INR)	11,942	14,044	19,377	24,180
Inception Date: Mar 09, 2010				
Fund Manager: Jahnvee Shah (Since Apr 2017) & Siddharth Deb (Since Nov 2016)				

### CPSE ETF (CPSEETF)

NAV as on September 29, 2017: ₹ 28.2258

Particulars	CAGR %			
	1 Year	3 Years	5 Years	Since Inception
CPSE ETF	17.86	4.74	NA	14.68
B: Nifty CPSE Index	13.18	0.95	NA	7.07
AB: Nifty 50 Index	13.71	7.11	NA	11.43
TRI: Nifty CPSE Index	17.98	4.71	NA	10.62
Value of ₹10000 Invested				
CPSE ETF	11,781	11,492	NA	16,175
B: Nifty CPSE Index	11,315	10,288	NA	12,708
AB: Nifty 50 Index	11,367	12,290	NA	14,619
TRI: Nifty CPSE Index	11,792	11,482	NA	14,249
Inception Date: Mar 28, 2014				
Fund Manager: Payal Wadhwa Kaipunjai (Since Mar 2014)				
As the Scheme has completed more than 3 year but less than 5 years, the performance details of since inception, 1 year and 3 years are provided herein				

### Reliance ETF Gold BeES (GOLDBEES)

NAV as on September 29, 2017: ₹ 2694.7921

Particulars	CAGR %			
	1 Year	3 Years	5 Years	Since Inception
Reliance ETF Gold BeES	-6.83	2.89	-2.09	10.41
B: Domestic Prices of Gold	-6.19	3.72	-1.21	11.48
AB: N.A.	N.A.	N.A.	N.A.	N.A.
Value of ₹10000 Invested				
Reliance ETF Gold BeES	9,319	10,892	8,996	28,493
B: Domestic Prices of Gold	9,383	11,159	9,408	31,529
AB: N.A.	N.A.	N.A.	N.A.	N.A.
Inception Date: Mar 8, 2007				
Fund Manager: Payal Wadhwa Kaipunjai (Since Mar 2014)				

### Reliance Gold Savings Fund (RGOLDSF)

NAV as on September 29, 2017: ₹ 12.7049

Particulars	CAGR %			
	1 Year	3 Years	5 Years	Since Inception
Reliance Gold Savings Fund	-7.66	1.78	-3.02	3.71
B: Domestic Prices of Gold	-6.19	3.72	-1.21	5.24
AB: N.A.	N.A.	N.A.	N.A.	N.A.
Value of ₹10000 Invested				
Reliance Gold Savings Fund	9,236	10,544	8,577	12,705
B: Domestic Prices of Gold	9,383	11,159	9,408	13,987
AB: N.A.	N.A.	N.A.	N.A.	N.A.
Inception Date: Mar 7, 2011				
Fund Manager: Payal Wadhwa Kaipunjai (Since Jan 2017)				

### Reliance ETF Long Term Gilt (RRSLGETF)

NAV as on September 29, 2017: ₹ 17.2564

Particulars	CAGR %			
	1 Year	3 Years	5 Years	Since Inception
Reliance ETF Long Term Gilt	6.37	NA	NA	9.60
B: Nifty 8-13 yr G-Sec Index	6.61	NA	NA	9.87
AB: Crisil 10 Yr Gilt Index	6.83	NA	NA	9.44
Value of ₹10000 Invested				
Reliance ETF Long Term Gilt	10,635	NA	NA	11,200
B: Nifty 8-13 yr G-Sec Index	10,659	NA	NA	11,233
AB: Crisil 10 Yr Gilt Index	10,681	NA	NA	11,179
Inception Date: Jul 05, 2016				
Fund Manager: Prashant Pimple (Since Jul 2016)				
As the Scheme has completed more than 1 year but less than 3 years, the performance details of only since inception and 1 year are provided herein.				



# SCHEME PERFORMANCE AS ON SEPTEMBER 30, 2017

## Reliance ETF Liquid BeES (LIQUIDBEES)

NAV as on September 29, 2017: ₹ 1000.0000

Particulars	Simple Annualised %			CAGR %			
	7 Days	15 Days	30 Days	1 Year	3 Years	5 Years	Since Inception
Reliance ETF Liquid BeES	6.01	5.67	5.33	3.91	4.47	5.08	5.00
B: Crisil Liquid Fund Index	6.60	6.34	6.37	6.70	7.64	8.19	6.89
AB: Crisil 1 Yr T-Bill Index	6.99	6.00	5.95	6.08	7.42	7.25	5.94
<b>Value of ₹10000 Invested</b>							
Reliance ETF Liquid BeES	10,010	10,022	10,042	10,391	11,403	12,814	20,032
B: Crisil Liquid Fund Index	10,011	10,024	10,049	10,670	12,474	14,824	25,819
AB: Crisil 1 Yr T-Bill Index	10,011	10,022	10,046	10,608	12,397	14,192	22,742
Inception Date: Jul 08, 2003							
Fund Manager: Siddharth Deb (Since Nov 2012)							

## Reliance Interval Fund - Monthly Interval Fund - Series I (RIF-MIF-S1)

NAV as on September 29, 2017: ₹ 22.2504

Particulars	CAGR %			
	1 Year	3 Years	5 Years	Since Inception
Reliance Interval Fund - Monthly Interval Fund - Series I	6.51	7.40	8.03	7.88
B: Crisil Liquid Fund Index	6.70	7.64	8.19	7.60
AB: Crisil 1 Yr T-Bill Index	6.08	7.42	7.25	6.45
<b>Value of ₹10000 Invested</b>				
Reliance Interval Fund - Monthly Interval Fund - Series I	10,649	12,389	14,722	22,250
B: Crisil Liquid Fund Index	10,668	12,472	14,828	21,661
AB: Crisil 1 Yr T-Bill Index	10,606	12,395	14,196	19,337
Inception Date: Mar 15, 2007				
Fund Manager: Amit Tripathi (Since Mar 2007)				

## Reliance Interval Fund - Monthly Interval Fund - Series II (RIF-MIF-S2)

NAV as on September 29, 2017: ₹ 22.1917

Particulars	CAGR %			
	1 Year	3 Years	5 Years	Since Inception
Reliance Interval Fund - Monthly Interval Fund - Series II	6.13	7.21	7.98	7.88
B: Crisil Liquid Fund Index	6.70	7.64	8.19	7.59
AB: Crisil 1 Yr T-Bill Index	6.08	7.42	7.25	6.47
<b>Value of ₹10000 Invested</b>				
Reliance Interval Fund - Monthly Interval Fund - Series II	10,611	12,324	14,685	22,192
B: Crisil Liquid Fund Index	10,668	12,472	14,828	21,584
AB: Crisil 1 Yr T-Bill Index	10,606	12,395	14,196	19,337
Inception Date: Mar 29, 2007				
Fund Manager: Amit Tripathi (Since Mar 2007)				

## Reliance Interval Fund - Quarterly Interval Fund - Series I (RIF-QIF-S1)

NAV as on September 29, 2017: ₹ 22.6987

Particulars	CAGR %			
	1 Year	3 Years	5 Years	Since Inception
Reliance Interval Fund - Quarterly Interval Fund - Series I	6.54	7.42	8.03	8.12
B: Crisil Liquid Fund Index	6.70	7.64	8.19	7.57
AB: Crisil 1 Yr T-Bill Index	6.08	7.42	7.25	6.46
<b>Value of ₹10000 Invested</b>				
Reliance Interval Fund - Quarterly Interval Fund - Series I	10,652	12,396	14,722	22,699
B: Crisil Liquid Fund Index	10,668	12,472	14,828	21,516
AB: Crisil 1 Yr T-Bill Index	10,606	12,395	14,196	19,300
Inception Date: Apr 03, 2007				
Fund Manager: Amit Tripathi (Since Apr 2007)				

## Reliance Interval Fund - Quarterly Interval Fund - Series II

NAV as on September 29, 2017: ₹ 22.8511

Particulars	CAGR %			
	1 Year	3 Years	5 Years	Since Inception
Reliance Interval Fund - Quarterly Interval Fund - Series II	6.52	7.68	8.39	8.27
B: Crisil Liquid Fund Index	6.70	7.64	8.19	7.54
AB: Crisil 1 Yr T-Bill Index	6.08	7.42	7.25	6.44
<b>Value of ₹10000 Invested</b>				
Reliance Interval Fund - Quarterly Interval Fund - Series II	10,650	12,487	14,968	22,851
B: Crisil Liquid Fund Index	10,668	12,472	14,828	21,309
AB: Crisil 1 Yr T-Bill Index	10,606	12,395	14,196	19,140
Inception Date: May 07, 2007				
Fund Manager: Amit Tripathi (Since May 2007)				

## Reliance Interval Fund - Quarterly Interval Fund - Series III

NAV as on September 29, 2017: ₹ 22.6586

Particulars	CAGR %			
	1 Year	3 Years	5 Years	Since Inception
Reliance Interval Fund - Quarterly Interval Fund - Series III	6.43	7.61	8.27	8.25
B: Crisil Liquid Fund Index	6.70	7.64	8.19	7.51
AB: Crisil 1 Yr T-Bill Index	6.08	7.42	7.25	6.43
<b>Value of ₹10000 Invested</b>				
Reliance Interval Fund - Quarterly Interval Fund - Series III	10,642	12,460	14,883	22,659
B: Crisil Liquid Fund Index	10,668	12,472	14,828	21,123
AB: Crisil 1 Yr T-Bill Index	10,606	12,395	14,196	19,030
Inception Date: Jun 06, 2007				
Fund Manager: Amit Tripathi (Since Jun 2007)				

## Reliance Interval Fund - Annual Interval Fund - Series I

NAV as on September 29, 2017: ₹ 16.9484

Particulars	CAGR %			
	1 Year	3 Years	5 Years	Since Inception
Reliance Interval Fund - Annual Interval Fund - Series I	6.90	7.98	8.16	8.66
B: Crisil Short Term Bond Fund Index	7.60	8.92	8.92	8.98
AB: Crisil 10 Yr Gilt Index	6.83	10.52	8.12	8.07
<b>Value of ₹10000 Invested</b>				
Reliance Interval Fund - Annual Interval Fund - Series I	10,688	12,589	14,806	16,948
B: Crisil Short Term Bond Fund Index	10,758	12,923	15,337	17,270
AB: Crisil 10 Yr Gilt Index	10,681	13,501	14,779	16,371
Inception Date: May 26, 2011				
Fund Manager: Amit Tripathi (Since May 2011)				

## Reliance Yearly Interval Fund - Series 1 (RYIF-S1)

NAV as on September 29, 2017: ₹ 14.5863

Particulars	CAGR %			
	1 Year	3 Years	5 Years	Since Inception
Reliance Yearly Interval Fund - Series 1	6.75	8.02	NA	8.39
B: Crisil Short Term Bond Fund Index	7.60	8.92	NA	8.96
AB: Crisil 1 Yr T-Bill Index	6.08	7.42	NA	7.16
<b>Value of ₹10000 Invested</b>				
Reliance Yearly Interval Fund - Series 1	10,674	12,605	NA	14,586
B: Crisil Short Term Bond Fund Index	10,758	12,923	NA	14,947
AB: Crisil 1 Yr T-Bill Index	10,606	12,395	NA	13,827
Inception Date: Jan 23, 2013				
Fund Manager: Amit Tripathi (Since Jan 2013)				
As the Scheme has completed more than 3 year but less than 5 years, the performance details of since inception, 1 year and 3 years are provided herein.				

## Reliance Yearly Interval Fund - Series 2 (RYIF-S2)

NAV as on September 29, 2017: ₹ 14.6429

Particulars	CAGR %			
	1 Year	3 Years	5 Years	Since Inception
Reliance Yearly Interval Fund - Series 2	6.79	8.13	NA	8.55
B: Crisil Short Term Bond Fund Index	7.60	8.92	NA	9.00
AB: Crisil 1 Yr T-Bill Index	6.08	7.42	NA	7.18
<b>Value of ₹10000 Invested</b>				
Reliance Yearly Interval Fund - Series 2	10,678	12,644	NA	14,643
B: Crisil Short Term Bond Fund Index	10,758	12,923	NA	14,924
AB: Crisil 1 Yr T-Bill Index	10,606	12,395	NA	13,799
Inception Date: Feb 6, 2013				
Fund Manager: Amit Tripathi (Since Feb 2013)				
As the Scheme has completed more than 3 year but less than 5 years, the performance details of since inception, 1 year and 3 years are provided herein.				

## SCHEME PERFORMANCE AS ON SEPTEMBER 30, 2017

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

NAV as on September 29, 2017: ₹ 13.4966

Particulars	CAGR %			
	1 Year	3 Years	5 Years	Since Inception
Reliance Interval Fund II - Series 4	6.79	7.60	NA	7.94
B: Crisil Short Term Bond Fund Index	7.60	8.92	NA	9.12
AB: Crisil 1 Yr T-Bill Index	6.08	7.42	NA	7.55
Value of ₹10000 Invested				
Reliance Interval Fund II - Series 4	10,677	12,458	NA	13,497
B: Crisil Short Term Bond Fund Index	10,758	12,923	NA	14,084
AB: Crisil 1 Yr T-Bill Index	10,606	12,395	NA	13,307
Inception Date: Oct 28, 2013				
Fund Manager: Amit Tripathi (Since Feb 2013)				
As the Scheme has completed more than 3 year but less than 5 years, the performance details of since inception, 1 year and 3 years are provided herein.				

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

NAV as on September 29, 2017: ₹ 12.5073

Particulars	CAGR %			
	1 Year	3 Years	5 Years	Since Inception
Reliance Interval Fund III - Series 1	6.96	7.70	NA	7.71
B: Crisil Short Term Bond Fund Index	7.60	8.92	NA	8.92
AB: Crisil 1 Yr T-Bill Index	6.08	7.42	NA	7.43
Value of ₹10000 Invested				
Reliance Interval Fund III - Series 1	10,694	12,491	NA	12,507
B: Crisil Short Term Bond Fund Index	10,758	12,923	NA	12,933
AB: Crisil 1 Yr T-Bill Index	10,606	12,395	NA	12,407
Inception Date: Sep 26, 2014				
Fund Manager: Amit Tripathi (Since Sep 2014)				
As the Scheme has completed more than 3 year but less than 5 years, the performance details of since inception, 1 year and 3 years are provided herein.				

### Reliance Interval Fund IV - Series 2 (RIF-IV-S2)

NAV as on September 29, 2017: ₹ 12.0341

Particulars	CAGR %			
	1 Year	3 Years	5 Years	Since Inception
Reliance Interval Fund IV - Series 2	7.90	NA	NA	8.71
B: Crisil Composite Bond Fund Index	7.94	NA	NA	10.30
AB: Crisil 10 Yr Gilt Index	6.83	NA	NA	9.90
Value of ₹10000 Invested				
Reliance Interval Fund IV - Series 2	10,788	NA	NA	12,034
B: Crisil Composite Bond Fund Index	10,792	NA	NA	12,426
AB: Crisil 10 Yr Gilt Index	10,681	NA	NA	12,328
Inception Date: Jul 13, 2015				
Fund Manager: Amit Tripathi (Since July 2015)				
As the Scheme has completed more than 1 year but less than 3 years, the performance details of only since inception and 1 year are provided herein.				

### Reliance Interval Fund IV - Series 3 (RIF-IV-S3)

NAV as on September 29, 2017: ₹ 11.8058

Particulars	CAGR %			
	1 Year	3 Years	5 Years	Since Inception
Reliance Interval Fund IV - Series 3	7.13	NA	NA	7.87
B: Crisil Composite Bond Fund Index	7.94	NA	NA	10.24
AB: Crisil 10 Yr Gilt Index	6.83	NA	NA	9.79
Value of ₹10000 Invested				
Reliance Interval Fund IV - Series 3	10,711	NA	NA	11,806
B: Crisil Composite Bond Fund Index	10,792	NA	NA	12,382
AB: Crisil 10 Yr Gilt Index	10,681	NA	NA	12,272
Inception Date: Jul 22, 2015				
Fund Manager: Amit Tripathi (Since July 2015)				
As the Scheme has completed more than 1 year but less than 3 years, the performance details of only since inception and 1 year are provided herein.				

Performance as on September 30, 2017

B: Benchmark, AB: Additional Benchmark, TRI: Total Return Index

STR Index - Total Returns Index reflects the returns on the index arising from (a) constituent stock price movements and (b) dividend receipts from constituent index stocks, thereby showing a true picture of returns.

Different plans shall have a different expense structure. The performance details provided herein are of Growth Plan (Regular Plan), except for Reliance ETF Liquid BeES, where the performance provided are of Daily Dividend Re-investment Plan. For Exchange Traded Funds of Reliance Mutual Fund, performance is provided at Scheme level using Dividend Reinvestment NAV's, since there are no separate plan/option under such Schemes.

Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement.

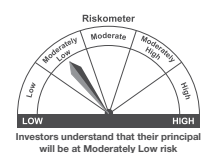
Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment. Performance of the schemes (wherever provided) are calculated basis CAGR for the past 1 year, 3 years, 5 years and since inception. Further (wherever applicable), Returns for 7 days, 15 days and 30 days are computed on a simple annualized basis. Dividends (if any) are assumed to be reinvested at the prevailing NAV. In case of LIQUIDBEES, returns are based on gross dividend per unit declared by the Fund. Bonus (if any) declared has been adjusted. 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 Reliance ETF Junior BeES is ₹1.25 per unit. Face value of Reliance ETF Liquid BeES is ₹1000/- per unit. Face value of Reliance ETF Gold BeES 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.

#### 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.



## Scheme Performance - Fund Manager wise as on September 30, 2017

### Fund Manager: Manish Gunwani

Scheme Name/s	CAGR %					
	1 Year Return		3 Years Return		5 Years Return	
	Scheme	Benchmark	Scheme	Benchmark	Scheme	Benchmark
Reliance Growth Fund	16.52	14.81	14.31	8.27	17.86	12.26

**Note:**

- Mr. Manish Gunwani manages 1 open-ended schemes of Reliance Mutual Fund.
- In case the number of schemes managed by a fund manager is more than six, in the performance data of other schemes, the top 3 and bottom 3 schemes managed by fund manager has been provided herein.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement.
- Different plans shall have a different expense structure. The performance details provided herein are of Growth Plan (Regular Plan).

### Fund Manager: Sailesh Raj Bhan

Scheme Name/s	CAGR %					
	1 Year Return		3 Years Return		5 Years Return	
	Scheme	Benchmark	Scheme	Benchmark	Scheme	Benchmark
Reliance Pharma Fund	-10.91	-16.69	1.96	-2.05	14.56	12.35
Reliance Media & Entertainment Fund	0.81	0.55	8.31	14.19	13.05	14.36
Reliance Equity Opportunities Fund	14.76	14.81	8.91	8.27	15.61	12.26
Reliance Top 200 Fund	17.43	15.14	12.33	9.60	16.88	13.14

**Note:**

- Mr. Sailesh Raj Bhan manages 4 open-ended schemes of Reliance Mutual Fund .
- In case the number of schemes managed by a fund manager is more than six, in the performance data of other schemes, the top 3 and bottom 3 schemes managed by fund manager has been provided herein.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement
- Different plans shall have a different expense structure. The performance details provided herein are of Growth Plan (Regular Plan).

### Fund Manager: Ashwani Kumar

Scheme Name/s	CAGR %					
	1 Year Return		3 Years Return		5 Years Return	
	Scheme	Benchmark	Scheme	Benchmark	Scheme	Benchmark
Reliance Vision Fund	19.80	14.81	11.88	8.27	15.58	12.26
Reliance Tax Saver Fund	20.86	14.81	12.52	8.27	20.87	12.26
Reliance Top 200 Fund	17.43	15.14	12.33	9.60	16.88	13.14

**Note:**

- Mr. Ashwani Kumar manages 3 open-ended schemes of Reliance Mutual Fund .
- In case the number of schemes managed by a fund manager is more than six, in the performance data of other schemes, the top 3 and bottom 3 schemes managed by fund manager has been provided herein.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement
- Different plans shall have a different expense structure. The performance details provided herein are of Growth Plan (Regular Plan).

### Fund Manager: Sanjay Parekh

Scheme Name/s	CAGR %					
	1 Year Return		3 Years Return		5 Years Return	
	Scheme	Benchmark	Scheme	Benchmark	Scheme	Benchmark
Reliance Monthly Income Plan	9.15	8.88	10.27	10.24	10.62	9.80
Reliance Regular Savings Fund - Balanced	17.73	11.82	13.36	8.57	16.38	10.93
Reliance Retirement Fund - Wealth Creation	19.89	14.81	N.A.	N.A.	N.A.	N.A.
Reliance Retirement Fund - Income Generation	6.86	8.88	N.A.	N.A.	N.A.	N.A.
Reliance Equity Savings Fund	12.56	9.07	N.A.	N.A.	N.A.	N.A.
Reliance Banking Fund	27.28	23.75	18.94	15.11	19.04	14.90

**Note:**

- Mr. Sanjay Parekh manages 6 open-ended schemes of Reliance Mutual Fund .
- In case the number of schemes managed by a fund manager is more than six, in the performance data of other schemes, the top 3 and bottom 3 schemes managed by fund manager has been provided herein.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement
- Different plans shall have a different expense structure. The performance details provided herein are of Growth Plan (Regular Plan).

### Fund Manager: Samir Rachh

Scheme Name/s	CAGR %					
	1 Year Return		3 Years Return		5 Years Return	
	Scheme	Benchmark	Scheme	Benchmark	Scheme	Benchmark
Reliance Mid & Small Cap Fund	14.55	22.18	15.15	17.54	22.07	18.77
Reliance Small Cap Fund	31.44	26.16	21.01	14.69	30.48	18.06
Reliance Regular Savings Fund - Equity	19.32	14.81	14.64	8.27	16.87	12.26

**Note:**

- Mr. Samir Rachh manages 3 open-ended schemes of Reliance Mutual Fund .
- In case the number of schemes managed by a fund manager is more than six, in the performance data of other schemes, the top 3 and bottom 3 schemes managed by fund manager has been provided herein.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement
- Different plans shall have a different expense structure. The performance details provided herein are of Growth Plan (Regular Plan).

## Scheme Performance - Fund Manager wise as on September 30, 2017

### Fund Manager: Payal Wadhwa Kaipunjai

Scheme Name/s	CAGR %					
	1 Year Return		3 Years Return		5 Years Return	
	Scheme	Benchmark	Scheme	Benchmark	Scheme	Benchmark
Top 3						
Reliance ETF Junior BeES*	21.37	20.36	17.82	17.46	20.40	20.05
Reliance ETF Bank BeES*	25.15	24.80	16.50	16.04	16.63	15.97
Reliance ETF Shariah BeES*	20.71	20.25	9.34	9.12	14.21	13.86
Bottom 3						
Reliance ETF PSU Bank BeES*	-2.67	-2.81	-2.86	-3.39	-0.90	-2.02
Reliance ETF Gold BeES*	-6.83	-6.19	2.89	3.72	-2.09	-1.21
Reliance Gold Savings Fund#	-7.66	-6.19	1.78	3.72	-3.02	-1.21

**Note:**

- a. Ms. Payal Wadhwa Kaipunjai manages 17 open-ended schemes of Reliance Mutual Fund .  
b. In case the number of schemes managed by a fund manager is more than six, in the performance data of other schemes, the top 3 and bottom 3 schemes managed by fund manager has been provided herein are on the basis of 1 Year CAGR returns  
c. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement  
d. Different plans shall have a different expense structure.  
#The performance details provided herein are of Growth Plan (Regular Plan).  
\*The Scheme does not offer any Plans/Options. The performance details are provided at Scheme level using Dividend Reinvestment NAV's.

### Fund manager: Ashutosh Bhargava

Scheme Name/s	CAGR %					
	1 Year Return		3 Years Return		5 Years Return	
	Scheme	Benchmark	Scheme	Benchmark	Scheme	Benchmark
Reliance Quant Plus Fund	16.64	13.71	7.34	7.11	11.51	11.40

**Note:**

- a. Mr. Ashutosh Bhargava manages 1 open-ended scheme of Reliance Mutual Fund .  
b. In case the number of schemes managed by a fund manager is more than six, in the performance data of other schemes, the top 3 and bottom 3 schemes managed by fund manager has been provided herein.  
c. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement  
d. Different plans shall have a different expense structure. The performance details provided herein is of Growth Plan (Regular Plan).

### Fund manager: Sanjay Doshi

Scheme Name/s	CAGR %					
	1 Year Return		3 Years Return		5 Years Return	
	Scheme	Benchmark	Scheme	Benchmark	Scheme	Benchmark
Reliance Diversified Power Sector Fund	39.63	10.92	14.93	3.71	13.31	1.49

**Note:**

- a. Mr. Sanjay Doshi manages 1 open-ended scheme of Reliance Mutual Fund .  
b. In case the number of schemes managed by a fund manager is more than six, in the performance data of other schemes, the top 3 and bottom 3 schemes managed by fund manager has been provided herein.  
c. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement  
d. Different plans shall have a different expense structure. The performance details provided herein is of Growth Plan (Regular Plan).

### Fund Manager: Jahnvee Shah

Scheme Name/s	CAGR %					
	1 Year Return		3 Years Return		5 Years Return	
	Scheme	Benchmark	Scheme	Benchmark	Scheme	Benchmark
Reliance Japan Equity Fund#	7.78	26.69	4.87	8.09	N.A.	N.A.
Reliance US Equity Opportunities Fund#	15.35	16.24	N.A.	N.A.	N.A.	N.A.
Reliance ETF Hang Seng BeES*	17.87	18.33	10.62	6.31	12.82	5.74

**Note:**

- a. Ms. Jahnvee Shah manages 3 open-ended schemes of Reliance Mutual Fund.  
b. In case the number of schemes managed by a fund manager is more than six, in the performance data of other schemes, the top 3 and bottom 3 schemes managed by fund manager has been provided herein.  
c. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement  
d. Different plans shall have a different expense structure.  
#The performance details provided herein are of Growth Plan (Regular Plan)  
\*The Scheme does not offer any Plans/Options. The performance details are provided at Scheme level using Dividend Reinvestment NAV's.

### Fund Manager: Amit Tripathi

Scheme Name/s	CAGR %					
	1 Year Return		3 Years Return		5 Years Return	
	Scheme	Benchmark	Scheme	Benchmark	Scheme	Benchmark
Reliance Liquidity Fund	6.68	6.70	7.70	7.64	8.28	8.19
Reliance Money Manager Fund	7.21	6.70	8.15	7.64	8.59	8.19
Reliance Floating Rate Fund - Short Term Plan	7.52	6.70	8.70	7.64	8.61	8.19
Reliance Monthly Income Plan	9.15	8.88	10.27	10.24	10.62	9.80
Reliance Medium Term Fund	7.45	7.60	8.57	8.92	8.63	8.92
Reliance Regular Savings Fund - Balanced Option	17.73	11.82	13.36	8.57	16.38	10.93

**Note:**

- a. Mr. Amit Tripathi manages 6 open-ended schemes of Reliance Mutual Fund.  
b. In case the number of schemes managed by a fund manager is more than six, in the performance data of other schemes, the top 3 and bottom 3 schemes managed by fund manager has been provided herein.  
c. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement  
d. Different plans shall have a different expense structure. The performance details provided herein are of Growth Plan (Regular Plan).

## Scheme Performance - Fund Manager wise as on September 30, 2017

### Fund Manager: Prashant Pimple

Scheme Name/s	CAGR %					
	1 Year Return		3 Years Return		5 Years Return	
	Scheme	Benchmark	Scheme	Benchmark	Scheme	Benchmark
Top 3						
Reliance Gilt Securities Fund	8.85	6.88	12.37	12.06	10.46	10.32
Reliance Regular Savings Fund - Debt Option	8.05	7.94	9.27	10.64	9.23	9.35
Reliance Corporate Bond Fund	8.49	7.94	10.20	10.64	N.A.	N.A.
Bottom 3						
Reliance Dynamic Bond Fund	6.79	7.94	10.41	10.64	9.26	9.35
Reliance Income Fund	6.30	7.94	10.05	10.64	8.49	9.35
Reliance ETF Long Term Gilt*	6.37	6.61	N.A.	N.A.	N.A.	N.A.

**Note:**

- a. Mr. Prashant Pimple manages 7 open-ended schemes of Reliance Mutual Fund.  
b. In case the number of schemes managed by a fund manager is more than six, in the performance data of other schemes, the top 3 and bottom 3 schemes managed by fund manager has been provided herein.  
c. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement  
d. Different plans shall have a different expense structure. The performance details provided herein are of Growth Plan (Regular Plan).  
\*The Scheme does not offer any Plans/Options. The performance details are provided at Scheme level using Dividend Reinvestment NAV's.

### Fund Manager: Anju Chhajer

Scheme Name/s	CAGR %					
	1 Year Return		3 Years Return		5 Years Return	
	Scheme	Benchmark	Scheme	Benchmark	Scheme	Benchmark
Top 3						
Reliance Retirement Fund - Wealth Creation Scheme	19.89	14.81	N.A.	N.A.	N.A.	N.A.
Reliance Equity Savings Fund	12.56	9.07	N.A.	N.A.	N.A.	N.A.
Reliance US Equity Opportunities Fund	15.35	16.24	N.A.	N.A.	N.A.	N.A.
Bottom 3						
Reliance Liquid Fund - Cash Plan	5.81	6.70	6.94	7.64	7.57	8.19
Reliance Liquid Fund - Treasury Plan	6.75	6.70	7.75	7.64	8.31	8.19
Reliance Retirement Fund - Income Generation Scheme	6.86	8.88	N.A.	N.A.	N.A.	N.A.

**Note:**

- a. Ms. Anju Chhajer manages 10 open-ended schemes of Reliance Mutual Fund.  
b. In case the number of schemes managed by a fund manager is more than six, in the performance data of other schemes, the top 3 and bottom 3 schemes managed by fund manager has been provided herein are on the basis of 1 Year CAGR returns.  
c. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement  
d. Different plans shall have a different expense structure. The performance details provided herein are of Growth Plan (Regular Plan).

### Fund Manager: Vivek Sharma

Scheme Name/s	CAGR %					
	1 Year Return		3 Years Return		5 Years Return	
	Scheme	Benchmark	Scheme	Benchmark	Scheme	Benchmark
Reliance Liquidity Fund	6.68	6.70	7.70	7.64	8.28	8.19
Reliance Floating Rate Fund - Short Term Plan	7.52	6.70	8.70	7.64	8.61	8.19
Reliance Liquid Fund - Cash Plan	5.81	6.70	6.94	7.64	7.57	8.19
Reliance Banking & PSU Debt Fund	7.71	7.60	N.A.	N.A.	N.A.	N.A.

**Note:**

- a. Mr. Vivek Sharma manages 4 open-ended schemes of Reliance Mutual Fund.  
b. In case the number of schemes managed by a fund manager is more than six, in the performance data of other schemes, the top 3 and bottom 3 schemes managed by fund manager has been provided herein.  
c. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement  
d. Different plans shall have a different expense structure. The performance details provided herein are of Growth Plan (Regular Plan).

### Fund Manager: Siddharth Deb

Scheme Name/s	CAGR %					
	1 Year Return		3 Years Return		5 Years Return	
	Scheme	Benchmark	Scheme	Benchmark	Scheme	Benchmark
Reliance ETF Liquid BeES@*	5.34	6.70	5.76	7.64	5.90	8.19
Reliance ETF Hang Seng BeES*	17.87	18.33	10.62	6.31	12.82	5.74

**Note:**

- a. Mr. Siddharth Deb manages 2 open-ended schemes of Reliance Mutual Fund.  
b. In case the number of schemes managed by a fund manager is more than six, in the performance data of other schemes, the top 3 and bottom 3 schemes managed by fund manager has been provided herein.  
c. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement  
d. Different plans shall have a different expense structure.  
@The performance details provided herein are of Daily Dividend Re-investment Plan.  
\*The Scheme does not offer any Plans/Options. The performance details are provided at Scheme level using Dividend Reinvestment NAV's.

### Fund Manager: Meenakshi Dawar

Scheme Name/s	CAGR %					
	1 Year Return		3 Years Return		5 Years Return	
	Scheme	Benchmark	Scheme	Benchmark	Scheme	Benchmark
Reliance Focused Large Cap Fund	12.63	13.71	10.63	7.11	14.67	11.40
Reliance NRI Equity Fund	14.88	15.14	10.57	9.60	14.40	13.14

**Note:**

- a. Ms. Meenakshi Dawar manages 2 open-ended scheme of Reliance Mutual Fund.  
b. In case the number of schemes managed by a fund manager is more than six, in the performance data of other schemes, the top 3 and bottom 3 schemes managed by fund manager has been provided herein.  
c. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement  
d. Different plans shall have a different expense structure. The performance details provided herein are of Growth plan (Regular Plan).

**Past performance may or may not be sustained in future** and the same may not necessarily provide the basis for comparison with other Investment. Dividends (if any) are assumed to be reinvested at the prevailing NAV. In case of LIQUIDBES, returns are based on gross dividend per unit declared by the Fund. Bonus (if any) declared has been adjusted. 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 Reliance ETF Junior BeES is ₹1.25/- per unit. Face value of Reliance ETF Liquid BeES is ₹1000/- per unit. Face value of Reliance ETF Gold BeES 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 investment objective of 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 from Nifty 50 on the basis of a mathematical model.	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>	Meenakshi Dawar - till Sep 15, 2017 (w.e.f. Sep 16, 2017 Ashutosh Bhargava) <sup>#</sup>	Meenakshi Dawar <sup>#</sup>
Benchmark	S&P BSE100	S&P BSE 200	Nifty 50	S&P BSE 200
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	Nil (w.e.f. Oct 03, 2017)	<ul style="list-style-type: none"> <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 style="list-style-type: none"> <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 style="list-style-type: none"> <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	<ul style="list-style-type: none"> <li>Under both Direct and other than Direct plan • Growth Plan - Growth Option • Dividend Plan - Payout &amp; Reinvestment Option</li> </ul>			
Minimum Application Amount	Purchase: ₹5000 & in multiples of ₹1 thereafter Additional Purchase: ₹1000 & in 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.	The primary investment objective of the scheme is to replicate the composition of the Nifty 50, with a view to generate returns that are commensurate with the performance of the Nifty 50, subject to tracking errors.	The primary investment objective of the scheme is to replicate the composition of the Sensex, with a view to generate returns that are commensurate with the performance of the Sensex, subject to tracking errors.	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	Meenakshi Dawar <sup>#</sup>	Payal Wadhwa Kaipunjal		Samir Rachh w.e.f. Sep 1, 2017 to Sep 15, 2017 (w.e.f. Sep 16, 2017 Manish Gunwani) <sup>#</sup>	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 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 style="list-style-type: none"> <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 style="list-style-type: none"> <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> </ul>		Nil (w.e.f. Oct 03, 2017)	<ul style="list-style-type: none"> <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	Under both Direct and other than Direct plan Growth Plan - Growth Option Dividend Plan - Payout Option (Quarterly, Half yearly, Annual) & Reinvestment Option (Quarterly, Half yearly, Annual)		Under both Direct and other than Direct plan Growth Plan - Growth Option Dividend Plan - Payout & Reinvestment Option	
Minimum Application Amount	Purchase: ₹5000 & in multiples of ₹1 thereafter Additional Purchase: ₹1000 & in multiples of ₹1 thereafter				

# Jahnvee Shah: Dedicated Fund Manager for Overseas Investments  
 Please refer page no. 74 for explanation on symbol: ^ @ and \*\* wherever available

## 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.	The primary investment objective of the scheme is to seek to generate capital appreciation & provide long-term growth opportunities by investing in a portfolio constituted of equity securities & equity related securities and the secondary objective is to generate consistent returns by investing in debt and money market securities.	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	Samir Rachh#	Samir Rachh#	Sailesh Raj Bhan#	Sanjay Parekh, Amit Tripathi#	Sanjay Parekh, Anju Chhajjer#
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 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 style="list-style-type: none"> <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			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: ₹5000 & in multiples of ₹1 thereafter Additional Purchase: ₹1000 & in multiples of ₹1 thereafter	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 of ₹1 thereafter	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 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	Shrey Loonker - till Sep 15, 2017 (w.e.f. Sep 16, 2017 Sanjay Parekh)#	Sanjay Doshi#	Sailesh Raj Bhan#	Sailesh Raj Bhan#
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 style="list-style-type: none"> <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	<ul style="list-style-type: none"> <li>Under both Direct and other than Direct plan</li> <li>Growth Plan - Growth Option</li> <li>Dividend Plan - Payout &amp; Reinvestment</li> </ul>			
Minimum Application Amount	Purchase: ₹5000 & in multiples of ₹1 thereafter Additional Purchase: ₹1000 & in multiples of ₹1 thereafter			

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Please refer page no. 74 for explanation on symbol: ^ @ and \*\* wherever available

## 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	The primary objective of the scheme is to generate long-term capital appreciation from a portfolio that is invested predominantly in equity and equity related instruments. However, there can be no assurance that the scheme's investment objective shall be achieved.	The investment objective of the scheme is to generate income by taking advantage of the arbitrage opportunities that potentially exists between cash and derivative market and within the derivative segment along with investments in debt securities & money market instruments.	The primary investment objective of Reliance Japan Equity Fund is to provide long term capital appreciation to investors by primarily investing in equity and equity related securities of companies listed on the recognized stock exchanges of Japan and the secondary objective is to generate consistent returns by investing in debt and money market securities of India. However, there can be no assurance or guarantee that the investment objective of the scheme will be achieved.	The primary investment objective of Reliance US Equity Opportunities Fund is to provide long term capital appreciation to investors by primarily investing in equity 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 investment objective of the scheme will be achieved.
Fund Manager	Ashwani Kumar#	Payal Wadhwa Kaipunjal#	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 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	Not Applicable	<ul style="list-style-type: none"> <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 style="list-style-type: none"> <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 (Adhoc, Annual)	Under both Direct and other than Direct plan 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 Direct plan Growth Plan - Growth Option Dividend Plan - Payout & Reinvestment Option	
Minimum Application Amount	Purchase: ₹500 & in multiples of ₹500 thereafter Additional Purchase: ₹500 & in multiples of ₹500 thereafter	Purchase: ₹5000 & in multiples of ₹1 thereafter Additional Purchase: ₹1000 & in multiples of ₹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 - Treasury Plan	Reliance Liquid Fund - Cash 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	The investment objective of the scheme is to generate optimal returns consistent with moderate levels of risk and high liquidity. Accordingly, investments shall predominantly be made in Debt and Money Market Instruments.	The investment objective of the Scheme is to generate optimal returns consistent with moderate levels of risk and high liquidity. Accordingly, investments shall predominantly be made in Debt and Money Market Instruments.	The investment objective of the Scheme is to generate optimal returns consistent with moderate levels of risk and high liquidity. Accordingly, investments shall predominantly be made in Debt and Money Market Instruments.	The investment objective of the Scheme is 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	Crisil Liquid Fund Index	Crisil Liquid 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	Nil	Nil	Nil	Nil
Investment Plans/ Options	Under both Direct and other than Direct plan Growth Plan - Growth Option Dividend Plan - Payout Option (Monthly, Quarterly) & Reinvestment Option (Daily, Weekly, Monthly, Quarterly)	Under both Direct and other than Direct plan Growth Plan - Growth Option Dividend Plan - Payout Option (Monthly, Quarterly) & Reinvestment Option (Daily, Weekly, Monthly, Quarterly)		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)
Minimum Application Amount	Purchase: Daily Dividend Option - ₹10000 & in multiples of ₹1 thereafter Other Plans and Options - ₹5000 & in multiples of ₹1 thereafter Additional Purchase: Daily Dividend Option - ₹10000 & in multiples of ₹1 thereafter Other Plans and Options - ₹1000 & in multiples of ₹1 thereafter	Purchase: Daily Dividend Option - ₹10000 & in multiples of ₹1 thereafter Weekly Dividend Option - ₹5000 & in multiples of ₹1 thereafter Other Plans and Options - ₹100 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 Other Plans and Options- ₹100 & in multiples of ₹1 thereafter		Purchase: Daily Dividend Option - ₹10000 & in multiples of ₹1 thereafter Weekly Dividend Option - ₹5000 & in multiples of ₹1 thereafter Other 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 Other Plans and Options - ₹100 & in multiples of ₹1 thereafter

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Please refer page no. 74 for explanation on symbol: ^ @ and \*\* wherever available

## FUNDS AT A GLANCE

Scheme Name	Reliance Medium Term Fund	Reliance Banking & PSU Debt Fund	Reliance Floating Rate Fund - Short Term Plan	Reliance Short Term Fund
Type of Scheme	An open ended Income Scheme with no assured returns	An open ended Income Scheme	An open ended Income Scheme	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 generate income over short 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 objective of the scheme is to generate regular income through investment in a portfolio comprising substantially of Floating Rate Debt Securities (including floating rate securitised debt, Money Market Instruments and Fixed Rate Debt Instruments swapped for floating rate returns). The scheme shall also invest in Fixed Rate Debt Securities (including fixed rate securitised debt, Money Market Instruments and Floating Rate Debt Instruments swapped for fixed returns).	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 securities of a short term maturity.
Fund Manager	Amit Tripathi, Anju Chhajer	Anju Chhajer, Vivek Sharma	Amit Tripathi, Vivek Sharma	Prashant Pimple
Benchmark	Crisil Short Term Bond Fund Index	Crisil Short Term Bond Fund Index	Crisil Liquid Fund Index	Crisil Short Term Bond 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	Nil (w.e.f. April 10, 2017)	Nil	<ul style="list-style-type: none"> <li>0.50%, if units are redeemed or switched out on or before completion of 1 month from the date of allotment of units.</li> <li>Nil thereafter</li> </ul>	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)	Under both Direct and other than Direct plan Growth Plan - Growth Option Dividend Plan - Payout Option (Adhoc, Weekly, Monthly, Quarterly) & Reinvestment Option (Adhoc, Weekly, Monthly, Quarterly)	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: ₹1000 & in multiples of ₹1 thereafter Other Plans and Options - ₹5000 & in multiples of ₹1 thereafter Additional Purchase: ₹1000 & in multiples of ₹1 thereafter	Purchase: ₹5000 & in multiples of ₹1 thereafter Additional Purchase: ₹1000 & in multiples of ₹1 thereafter		

Scheme Name	Reliance Regular Savings Fund - Debt Option	Reliance Corporate Bond Fund	Reliance Income Fund
Type of Scheme	An open ended scheme	An open ended Income Scheme	An open ended Income Scheme
Allotment Date	June 8, 2005	June 26, 2014	January 1, 1998
Investment Objective	The primary investment objective of this option is to generate optimal returns consistent with moderate level of risk. This income may be complemented by capital appreciation of the portfolio. Accordingly investments shall predominantly be made in Debt & Money Market Instrument.	To generate income through investments in a range of debt and money market instruments of various maturities with a view to maximizing income while maintaining the optimum balance of yield, safety and liquidity. The scheme would focus its investments predominantly in corporate bonds of various maturities and across ratings for the purpose of achieving regular income and capital appreciation.	The primary investment objective of the scheme is to generate optimal returns consistent with moderate level of risk. This income may be complemented by capital appreciation of the portfolio. Accordingly, investments shall predominantly be made in Debt & Money Market Instruments.
Fund Manager	Prashant Pimple	Prashant Pimple	Prashant Pimple
Benchmark	Crisil Composite Bond Fund Index	Crisil Composite Bond Fund Index	Crisil Composite Bond 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	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): <ul style="list-style-type: none"> <li>1% 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>	<ul style="list-style-type: none"> <li>1% if redeemed within 12 months from the date of allotment of units</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)		Under both Direct and other than Direct plan Growth Plan - Growth Option Dividend Plan - Payout Option (Monthly, Quarterly, Half yearly, Annual) & Reinvestment Option (Monthly, Quarterly, Half yearly, Annual)
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 of ₹1 thereafter	Purchase: ₹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

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Please refer page no. 74 for explanation on symbol: ^ @ and \*\* wherever available

## 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 dividend payments to unitholders and the secondary objective is growth of capital.
Fund Manager	Prashant Pimple <sup>#</sup>		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 style="list-style-type: none"> <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	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): <ul style="list-style-type: none"> <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 thereafter		

Scheme Name	Reliance ETF Nifty BeES	Reliance ETF Sensex	Reliance ETF NV20	Reliance ETF Junior BeES
Type of Scheme	An Open Ended Index Exchange Traded Scheme [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 Scheme [Rajiv Gandhi Equity Savings Scheme (RGESS) Qualified Scheme]**
Allotment Date	December 28, 2001	September 24, 2014	June 18, 2015	February 21, 2003
Investment Objective	The investment objective of Reliance ETF Nifty BeES is to provide investment returns that, before expenses, closely correspond to the total returns of the Securities as represented by the Nifty 50 Index. 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 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 returns that, before expenses, closely correspond to the returns of Securities as represented by Nifty Next 50 Index. There can be no assurance or guarantee that the investment objective of the Scheme will be achieved.
Fund Manager	Payal Wadhwa Kaipunjai			
Benchmark	Nifty 50	S&P BSE Sensex	Nifty 50 Value 20	Nifty Next 50
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	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Investment Plans/ Options	Growth Option	Not Applicable	Not Applicable	Growth Option
Minimum Application Amount	Through Stock Exchange - One Unit Directly with the Mutual fund - In creation unit size viz. 5000 units	Through Stock Exchange - One Unit Directly with the Mutual fund - In creation unit size viz. 10,000 units	Through Stock Exchange - One Unit Directly with the Mutual fund - In creation unit size viz. 6000 units	Through Stock Exchange - One Unit Directly with the Mutual fund - In creation unit size viz. 16,000 units

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Please refer page no. 74 for explanation on symbol: ^ @ and \*\* wherever available



## FUNDS AT A GLANCE

Scheme Name	Reliance ETF Nifty 100	Reliance ETF Consumption	Reliance ETF Dividend Opportunities	Reliance ETF Infra BeES
<b>Type of Scheme</b>	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 Index Exchange Traded Fund	An open ended index scheme listed on the Exchange in the form of an Exchange Traded Fund (ETF) tracking the Nifty Infrastructure Index
<b>Allotment Date</b>	March 22, 2013	April 3, 2014	April 15, 2014	September 29, 2010
<b>Investment Objective</b>	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.	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 Reliance ETF Infra BeES is to provide returns that, before expenses, closely correspond to the total returns of the Securities as represented by the Nifty Infrastructure Index by investing in the Securities in the same proportion as in the Index. There can be no assurance or guarantee that the investment objective of the Scheme will be achieved.
<b>Fund Manager</b>	Payal Wadhwa Kaipunjal			
<b>Benchmark</b>	Nifty 100	Nifty India Consumption	Nifty Dividend Opportunities 50	Nifty Infrastructure Index
<b>Entry Load</b>	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.			
<b>Exit Load</b>	Not Applicable	Not Applicable	Not Applicable	Not Applicable
<b>Investment Plans/ Options</b>	Not Applicable	Not Applicable	Not Applicable	Growth Option
<b>Minimum Application Amount</b>	Through Stock Exchange - One Unit Directly with the Mutual fund - In creation unit size viz. 100,000 units	Through Stock Exchange - One Unit Directly with the Mutual fund - In creation unit size viz. 150,000 units	Through Stock Exchange - One Unit Directly with the Mutual fund - In creation unit size viz. 150,000 units	Through Stock Exchange - One Unit Directly with the Mutual fund - In creation unit size viz. 5000 units

Scheme Name	Reliance ETF Bank BeES	Reliance ETF PSU Bank BeES	Reliance ETF Shariah BeES	Reliance ETF Hang Seng BeES
<b>Type of Scheme</b>	An Open Ended Index Exchange Traded Scheme [Rajiv Gandhi Equity Savings Scheme (RGESS) Qualified Scheme]**	An open ended index scheme, listed on the Exchange in the form of an Exchange Traded Fund (ETF) tracking the Nifty PSU Bank Index	An Open Ended Index Exchange Traded Scheme [Rajiv Gandhi Equity Savings Scheme (RGESS) Qualified Scheme]**	An open ended index Scheme, investing in overseas Securities listed on the Exchange in the form of an Exchange Traded Fund (ETF) tracking the Hang Seng Index
<b>Allotment Date</b>	May 27, 2004	October 25, 2007	March 18, 2009	March 9, 2010
<b>Investment Objective</b>	The investment objective of Reliance ETF Bank BeES is to provide returns that, before expenses, closely correspond to the total returns of the Securities as represented by the Nifty Bank Index. There can be no assurance or guarantee that the investment objective of the Scheme will be achieved.	The investment objective of Reliance ETF PSU Bank BeES is to provide returns that, before expenses, closely correspond to the total returns of the Securities as represented by the Nifty PSU Bank Index. There can be no assurance or guarantee that the investment objective of the Scheme will be achieved.	The investment objective of Reliance ETF Shariah BeES is to provide returns that, before expenses, closely correspond to the total returns of the Securities as represented by the Nifty50 Shariah Index by investing in Securities which are constituents of the Nifty50 Shariah Index in the same proportion as in the Index. Investors to note that Reliance ETF Shariah BeES is not a Shariah compliant scheme. There can be no assurance or guarantee that the investment objective of the Scheme will be achieved.	The investment objective of Reliance ETF Hang Seng BeES is to provide returns that, before expenses, closely correspond to the total returns of the Securities as represented by Hang Seng Index of Hang Seng Data Services Limited, by investing in the Securities in the same proportion as in the index. There can be no assurance or guarantee that the investment objective of the Scheme will be achieved.
<b>Fund Manager</b>	Payal Wadhwa Kaipunjal			Siddharth Deb, Jahnvee Shah@
<b>Benchmark</b>	Nifty Bank	Nifty PSU Bank	Nifty50 Shariah Index	Hang Seng Index
<b>Entry Load</b>	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.			
<b>Exit Load</b>	Not Applicable	Not Applicable	Not Applicable	Not Applicable
<b>Investment Plans/ Options</b>	Growth Option	Growth Option	Growth Option	Growth Option
<b>Minimum Application Amount</b>	Through Stock Exchange - One Unit Directly with the Mutual fund - In creation unit size viz. 1000 units	Through Stock Exchange - One Unit Directly with the Mutual fund - In creation unit size viz. 5000 units	Through Stock Exchange - One Unit Directly with the Mutual fund - In creation unit size viz. 10,000 units	Through Stock Exchange - One Unit Directly with the Mutual fund - In creation unit size viz. 2500 units

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 @ Jahnvee Shah - For foreign securities, Siddharth Deb - For debt securities  
 Please refer page no.74 for explanation on symbol: ^ @ and \*\* wherever available

## FUNDS AT A GLANCE

Scheme Name	CPSE ETF	Reliance ETF Liquid BeES	Reliance ETF Gold BeES	Reliance ETF Long Term Gilt
<b>Type of Scheme</b>	An Open Ended Index Exchange Traded Scheme [Rajiv Gandhi Equity Savings Scheme (RGESS) Qualified Scheme]**	An Open ended liquid scheme, listed on the Exchange in the form of an Exchange Traded Fund (ETF) with daily Dividend and compulsory reinvestment of Dividend.	An open ended scheme, listed on the Exchange in the form of an Exchange Traded Fund (ETF) investing in physical gold	An Open ended Index Exchange Traded Fund
<b>Allotment Date</b>	March 28, 2014	July 8, 2003	March 8, 2007	July 5, 2016
<b>Investment Objective</b>	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 CPSE Index, by investing in the Securities which are constituents of the Nifty CPSE Index in the same proportion as in the Index. However the performance of the Scheme may differ from that of underlying index due to tracking error. There can be no assurance or guarantee that the investment objective of the Scheme would be achieved.	The investment objective of the Scheme is to seek to provide current income, commensurate with relatively low risk while providing a high level of liquidity, primarily through a portfolio of treasury bills, Government Securities, Call Money, Collateralised Lending & Borrowing Obligation (CBLI)/ similar instruments, Repos and Reverse Repos and other Money Market Instruments. There can be no assurance or guarantee that the investment objective of the Scheme will be achieved.	The investment objective of Reliance ETF Gold BeES is to provide returns that, before expenses, closely correspond to the returns provided by Domestic Prices of Gold through physical gold. 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.
<b>Fund Manager</b>	Payal Wadhwa Kaipunjai	Siddharth Deb	Payal Wadhwa Kaipunjai	Prashant Pimple
<b>Benchmark</b>	Nifty CPSE Index	Crisil Liquid Fund Index	Domestic Prices of Gold	Nifty 8-13 yr G-Sec Index
<b>Entry Load</b>	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.			
<b>Exit Load</b>	Not Applicable			
<b>Investment Plans/ Options</b>	Growth Option	Dividend Option - Daily Dividend Reinvestment	Growth Option	Growth Option
<b>Minimum Application Amount</b>	Through Stock Exchange - One Unit Directly with the Mutual fund - In creation unit size viz. 100,000 units	Through Stock Exchange - One Unit. For Redemption through MFSS & BSE Star, 0.001 unit. Directly with the Mutual fund - In creation unit size viz. 2500 units.	Through Stock Exchange - One Unit Directly with the Mutual fund - In creation unit size viz. 1000 units	Through Stock Exchange - One Unit Directly with the Mutual fund - In creation unit size viz. 250000 units

Scheme Name	Reliance Gold Savings Fund	Reliance Retirement Fund - Wealth Creation Scheme	Reliance Retirement Fund-Income Generation Scheme
<b>Type of Scheme</b>	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
<b>Allotment Date</b>	March 7, 2011	February 11, 2015	February 11, 2015
<b>Investment Objective</b>	The investment objective of the scheme is to seek to provide returns that closely correspond to returns provided by Reliance ETF Gold BeES.	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.
<b>Fund Manager</b>	Payal Wadhwa Kaipunjai	Sanjay Parekh, Anju Chhajer»	Anju Chhajer, Sanjay Parekh»
<b>Benchmark</b>	Domestic Prices of Gold	S&P BSE 100	Crisil MIP Blended Fund Index
<b>Entry Load</b>	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.		
<b>Exit Load</b>	<ul style="list-style-type: none"> <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 style="list-style-type: none"> <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>	
<b>Investment Plans/ Options</b>	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	
<b>Minimum Application Amount</b>	Purchase: ₹5000 & in multiples of ₹1 thereafter Additional Purchase: ₹1000 & in multiples of ₹1 thereafter	Purchase: ₹5000 and in multiples of ₹500 thereafter Additional Purchase: ₹1000 & in the multiple of ₹500 thereafter	

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Please refer page no. 74 for explanation on symbol: ^ @ and \*\* wherever available

**Exit Load** – If charged, the same shall be credited to the scheme immediately net of service tax, if any.

**^Expense Ratio** – Weighted Expenses for the Month. Expense ratio excludes service tax on management fees.

**@ Tracking Error** – Calculated using daily value for 36 months period.

**\*\* RGESS** – No deduction under Rajiv Gandhi Equity Saving Scheme (“The Scheme”) shall be allowed in respect of any fresh investment made from 01.04.2017 onwards: However, an investor, who has invested in listed units of an equity oriented fund in accordance with the scheme and claimed deduction under section 80CCG of The Income Tax Act, 1961 (“The Act”) financial year commencing before the 1st day of April, 2017, shall be allowed deduction under this section till the financial year ending on the 31st day of March, 2019, if he is otherwise eligible to claim the deduction in accordance with the other provisions of the section 80CCG of The Act

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, it 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.

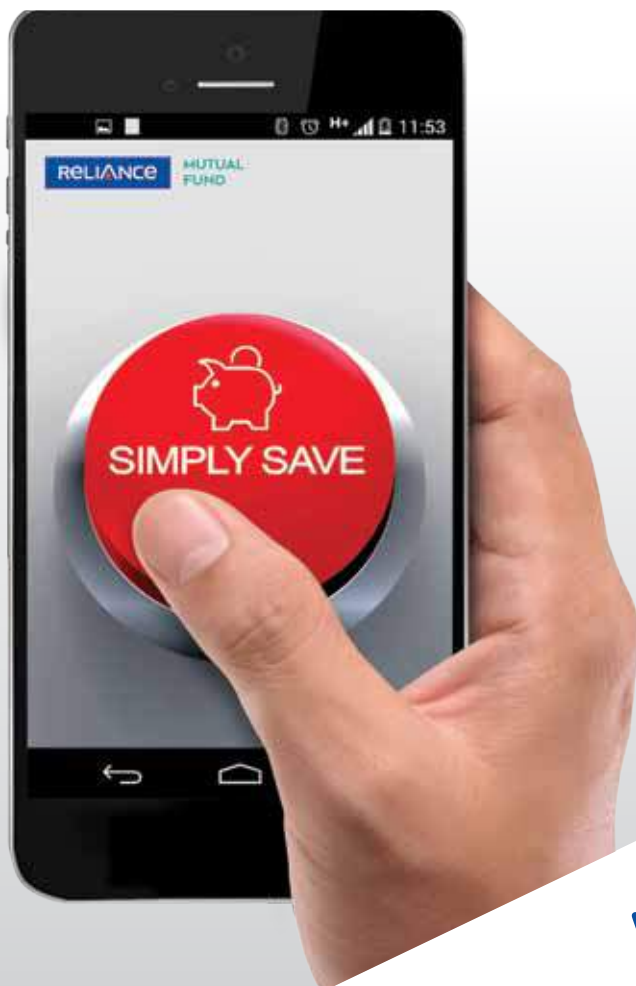
**R Squared:** It is a statistical measure of how closely the portfolio returns are correlated with its benchmark.

**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.



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a) For folios where Any Time Money card has not been issued. 90% of the Current Value of investments.

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