

RELIANCE

CAPITAL

"India's rural market looks compelling, but remains under-served. We are gearing up to broaden our reach and serve rural India."
- Anmol Ambani

December 2018

connect



PLUS

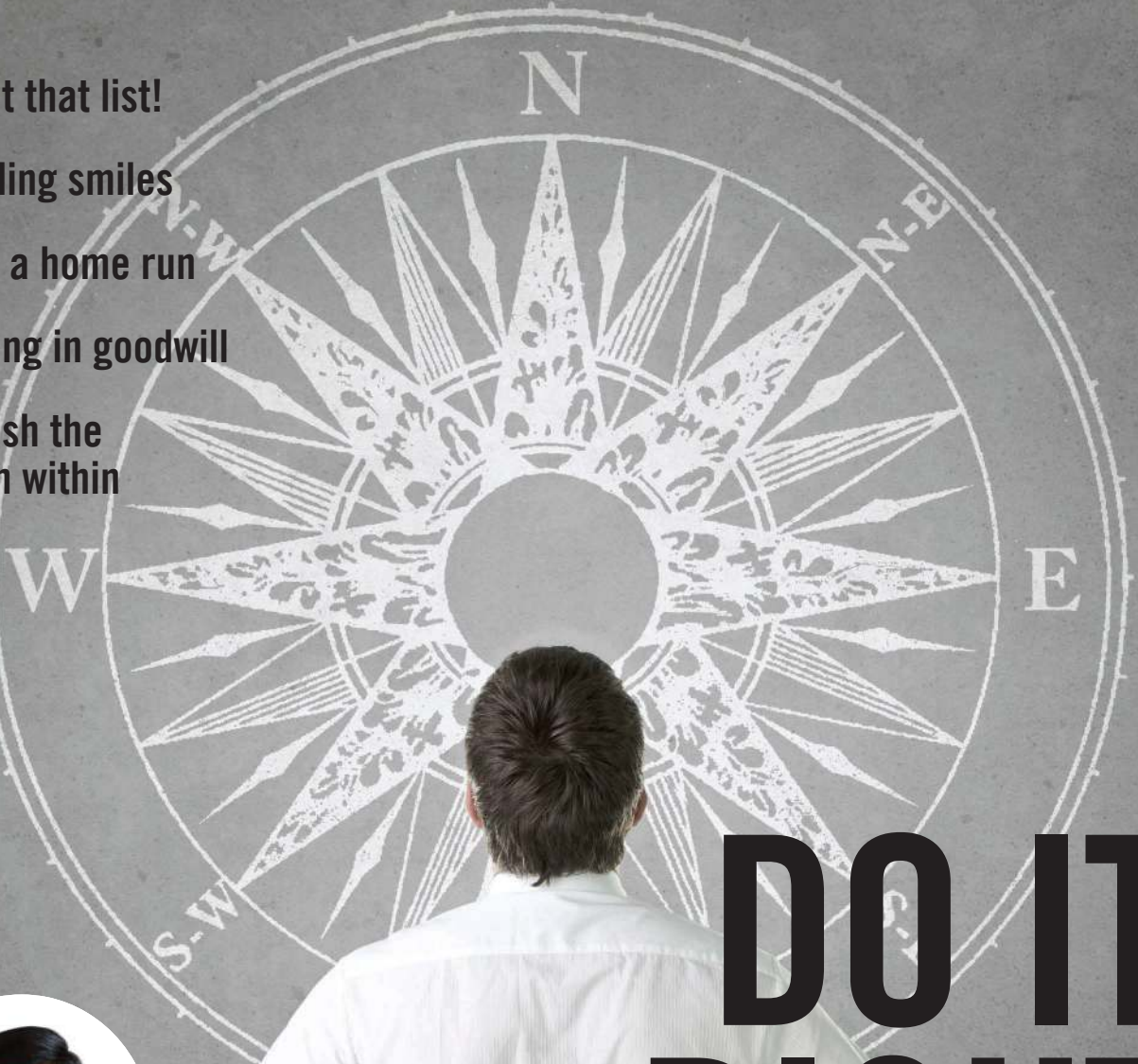
Perfect that list!

Spreading smiles

Hitting a home run

Investing in goodwill

Vanquish the Raavan within



DO IT RIGHT

The relevance of behavioural finance in mutual fund investing



SUCCESS STORY
Manish Taneja

In the world of health insurance,
ordinary is uncomfortable.

Ordinary is unaffordable.

Ordinary is untimely.

And ordinary is also unreliable.

Honestly, ordinary health insurance
is unacceptable.

That's why we are here.

To outdo, outwit, and
outclass the ordinary.



OUT *the ordinary*

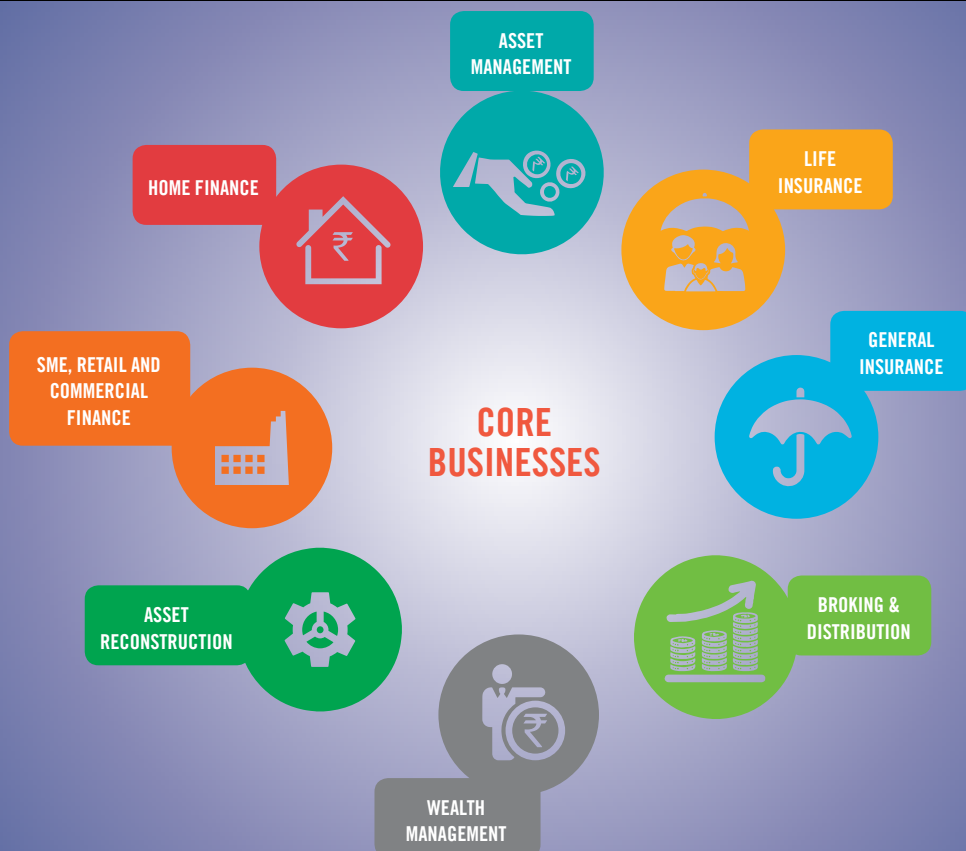


RELIANCE
CAPITAL

AN OVERVIEW

Reliance Capital is among India's leading and most valuable financial services companies in the private sector. It has interests in asset management and mutual funds; life and general insurance; home, consumer and commercial finance; equities and

commodities broking; wealth management services; distribution of financial products; asset reconstruction; proprietary investments; and other activities in financial services. It is a listed entity on The Bombay Stock Exchange and the National Stock Exchange of India.



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IN THIS POLICY, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER. THE LINKED INSURANCE PRODUCTS DO NOT OFFER ANY LIQUIDITY DURING THE FIRST FIVE YEARS OF THE CONTRACT. THE POLICYHOLDER WILL NOT BE ABLE TO SURRENDER/WITHDRAW THE MONIES INVESTED IN LINKED INSURANCE PRODUCTS COMPLETELY OR PARTIALLY TILL THE END OF THE FIFTH YEAR.



Enhance your wealth and secure your life under a single plan.

Enjoy market linked returns along with Loyalty* and Maturity additions with **Reliance Nippon Life Prosperity Plus** (a Unit-Linked, Non-Participating, Endowment Life Insurance Plan). Manage your savings with a range of investment options that cater to every need.

*Loyalty additions will be added every year from the 6th Policy Year till one year before maturity, provided policy is in force and all due premiums are paid.



Reliance Nippon Life

PROSPERITY

PLUS

Linked insurance products are different from the traditional insurance products and are subject to the risk factors. The premium paid in Linked Insurance policies are subject to investment risks associated with capital markets and the NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market and the insured is responsible for his/her decisions. Reliance Nippon Life Insurance Company Limited is only the name of the Insurance Company and Reliance Nippon Life Prosperity Plus is only the name of the linked insurance contract and does not in any way indicate the quality of the contract, its future prospects or returns. Funds do not offer guaranteed or assured returns. Please know the associated risks and the applicable charges, from your Insurance agent or the Intermediary or policy document issued by the insurance company. The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their future prospects and returns.

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VANTAGE VIEW

5

It has been 25 years now since the mutual fund industry was opened up for private players. And with a consistent performance record, Reliance Mutual Fund has continued to be one of the largest fund managers in India. This could not have been possible without the support of our partners, who have been instrumental in promoting awareness among investors about mutual funds as an investment product. With household savings undergoing the transition of financialisation, and the economy continuing to grow at a fast pace, the mutual fund industry is set to witness exciting times.

Indeed, the mutual fund industry has been managing to attract meaningful flows from retail investors in recent times, despite ongoing volatility in the equity and debt markets—our fund house has posted the highest retail AUM growth year on year. The returns from equity markets have been choppy this year but your persistence has kept investors glued to their financial plans and investment objectives!

SIPs are instrumental in promoting investment culture for individuals. As we glance through our SIP book, it gives me immense pleasure to note that we have been promoting long-term investments into the industry; 78 per cent of our incremental SIPs have a tenure of over five years and monthly SIP inflows have increased from ₹ 585 crore a year ago to ₹ 848 crore in September 2018.

Our strong distribution network with over 70,000 IFAs has enabled us to reach out to investors beyond the top-30 cities and helped us garner a higher AUM compared to industry averages. Going beyond geographical boundaries, we have seen digital transactions grow

steadily, helping us stay connected with our investors in a cost-efficient manner.

We have also been conducting awareness campaigns through digital and social media focused on IFAs, wherein we regularly communicate product launches, regulatory updates and sectoral information, and involve them in our investor awareness programmes. Over the past quarter, we organised 190 programs in 94 B-30 locations and 168 programs in 28 of the top 30 cities, wherein we could reach out to 18,230 investors.

As we deal with the hard-earned money of our investors, a dynamic regulatory framework is important to preserve their trust in the sector. As we make a transition to the recently notified SEBI circular on commission structures, we stay committed to our partners' interest while complying with regulatory guidelines. This is the last month of the year and the Christmas feeling is suffusing our minds and thoughts—however, don't let the festive feeling take over your investment spirit for a healthy financial future! Keep sharing your thoughts and insights as we continue to learn and grow together.

I wish you and your families a Happy New Year!

Sundeep Sikka
ED & CEO, Reliance Nippon Life AMC



**EXCITING TIMES AHEAD
FOR MUTUAL FUND
INDUSTRY!**

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DO IT RIGHT!



Stay invested, despite your urge to ‘do something’, writes Himanshu Vyapak, Deputy CEO, Reliance Nippon Life Asset Management

The finance industry talks too much about what to do, and not enough about what happens in your head when you try to do it. Let’s look at some behavioural aspects of investing.

I read this interesting story of two investors, neither of who knew each other, but whose paths crossed in an interesting way.

Grace Groner was orphaned at age 12. She never married; never had kids. She led a very simple life and worked her whole career as a secretary. She left \$ 7 million to charity after her death in 2010 at age 100. Grace took humble savings from a meagre salary and enjoyed 80 years of hands-off compounding in the stock market. That was it.

Weeks after Grace died, an unrelated investing story hit the news.

Richard Fuscone, former vice-chairman of Merrill Lynch’s Latin American division, declared personal bankruptcy, fighting off foreclosure on two homes, one of which was nearly 20,000 sq ft and had a \$ 66,000 a month mortgage. Fuscone was the opposite of Grace Groner; educated at Harvard and University of Chicago, he became so successful in the investment industry that he retired in his 40s to “pursue personal and charitable interests”. But heavy borrowing and illiquid investments did him in.

These stories happen in investing where someone with no education, relevant experience, resources, and connections vastly



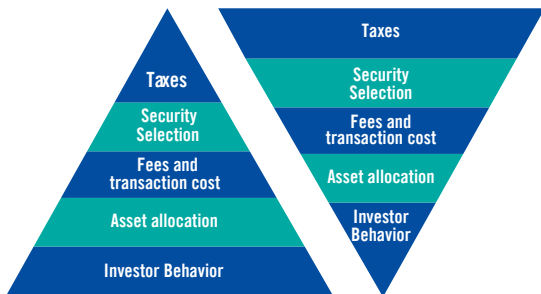


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In investing where someone with no education, relevant experience, resources, and connections vastly outperforms someone with the best education, the most relevant experiences, the best resources and the best connections. That's because investing is not the study of finance. It's the study of how people behave with money

outperforms someone with the best education, the most relevant experiences, the best resources and the best connections. That's because investing is not the study of finance. It's the study of how people behave with money.

There is a hierarchy of investor needs and each topic here has to be mastered before the one above it matters:



Grace mastered the bottom blocks so well that the top blocks were hardly necessary. Richard was very skilled at the top of this pyramid but he failed the bottom blocks; so, none of it mattered. Grace and Richard show that managing money isn't necessarily about what you know; it is how you behave.

AS A GOALKEEPER, CAN YOU STAND STILL IN A PENALTY SHOOTOUT?

Penalty shootouts in football matches are fascinating, aren't they? The goalkeeper plays a very important role in penalty shootouts—his actions determine the fate of the match. Standing just 36 ft away, the striker sends the ball hurtling towards the goal at 60 to 80 mph, giving the goalkeeper just 0.2 to 0.3 seconds to respond. Given the speed, the goalkeeper has to decide what to do even before observing the direction of the kick. Stopping a penalty kick is considered



iStock

one of the most difficult challenges in sports. The goalkeeper only has three choices: dive left, dive right or stay at the centre.

What do you think a typical goalkeeper does? He dives to the left or to the right. Goalkeepers dive 94 per cent of the time. A 2005 study examined the actions of strikers and goalkeepers in penalty situations. The 311 penalty kicks examined were evenly spread between the striker shooting left (32 per cent), centre (29 per cent) and right (39 per cent). However, from the goalkeeper's perspective, there was a heavy bias for diving to left or right (94 per cent) rather than staying still at the centre (6 per cent).

According to this research, staying in the centre gives the goalkeeper the best shot at halting a penalty kick: 33.3 per cent (almost one-third chance, which could actually win the match for his team), instead of 14.2 per cent on the left, and 12.6 per cent on the right. Yet, goalkeepers choose to jump around. There is a clear bias toward action. Why? Goalkeepers choose the appearance of action (a dive left or right) over inaction (staying central) because they don't want to look foolish in a pressure situation.

AS AN INVESTOR, CAN YOU STAND PUT DURING TIMES OF EXTREME VOLATILITY?

When it comes to investing, the lessons are similar. There is a tendency toward action in a field where the first rule of compounding is to never interrupt unnecessarily.



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It's a natural tendency for human beings to act when something is broke. If your sink breaks, you grab a wrench and fix it. If your arm breaks, you put it in a cast. What do you do when your financial plan breaks?

It's a natural tendency for human beings to act when something is broke. If your sink breaks, you grab a wrench and fix it. If your arm breaks, you put it in a cast. What do you do when your financial plan breaks?

The first question—and this goes for personal finance, business finance, and investing plans—is: How do you know when it's broken? A broken sink is obvious. But a broken investment plan is open to interpretation. Maybe it's just temporarily out of favour? Maybe you're experiencing normal volatility? Maybe you had a bunch of one-off expenses this quarter, but your savings rate is still adequate? It's hard to know. When it's hard to distinguish broken from temporarily out of favour, the tendency is to default to the former and spring into action. You start fiddling with the knobs to find a fix. This seems like the responsible thing to do, because when virtually everything else in your life is broken, the correct action is to fix it.

There are times when money plans need to be fixed. But there is also no such thing as a long-term money plan that isn't susceptible to volatility. Occasional upheaval is usually part of a standard plan, when volatility is guaranteed and

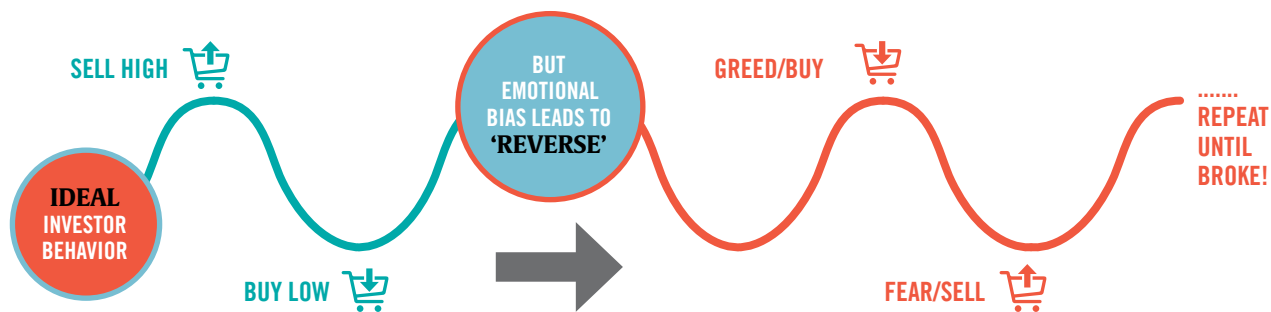
normal but is often treated as something that needs to be fixed. People take actions that ultimately just interrupt the execution of a good plan.

“Don't do anything” are the most powerful words in finance. But they are hard for individuals to accept and for professionals to charge a fee for. So, we fiddle. Far too much!

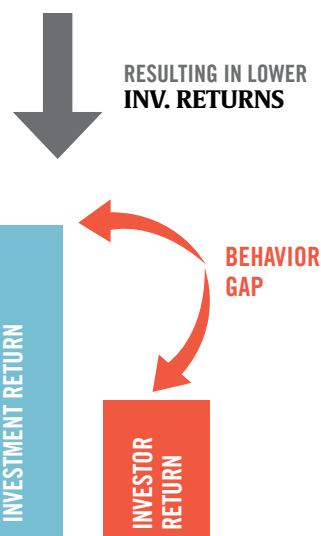
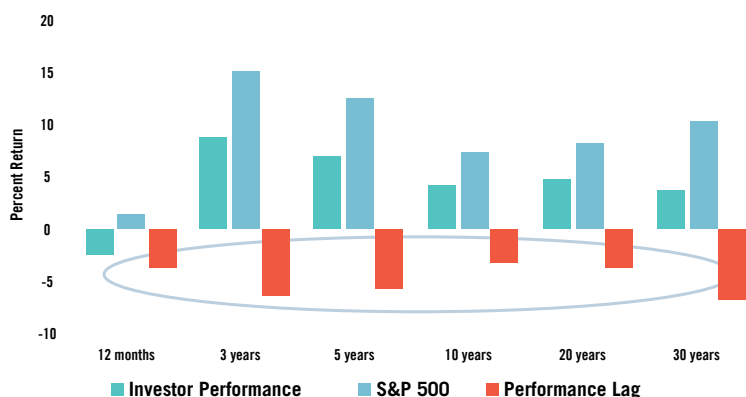
Deep down, we believe that if we simply do something, we get closer to our goals. In truth, sometimes the best action is to do absolutely nothing. Avoid activity ('Do Something Bias'), be disciplined and patient. Good investing isn't necessarily about earning the highest returns, because the highest returns tend to be one-off hits that kill your confidence when they end. It's about earning pretty good returns that you can stick with for a long period of time. That's when compounding, the eighth wonder of the world, runs wild.

THE ART OF BEHAVIOURAL SCIENCE THROUGH MFs

There is hard evidence to suggest that emotional bias in investments lowers returns. According to a famous study done in the US, investor returns were 5 per cent lower than



Investor Performance Over Time



AS PER A DALBAR USA STUDY: AVG. INVESTOR RETURNS LOWER THAN 5% VS BENCHMARK RETURNS ACROSS PERIODS

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investment returns, much explained by investors' preference to keep 'acting', rather than stay put. In the context of US market returns, where returns are ~10 per cent on an average, we are talking about 50 per cent lower returns here. Much as investors would like to buy low and sell high, in practice the reverse happens, impacting the power of compounding.

How do you practice the art of staying put and letting your investments compound over a period of time through mutual funds? I would like to present just two approaches here.

1. Systematic investment plans (SIPs)

Though it may be simplistic, even to the point of sounding amateur when it comes to investing, SIP is the best investment tool for anchoring behavioural biases that could keep cropping up to divert you away

from reaping the benefits of compounding. Boring it may be, but keep investing a fixed amount month on month with no regard to market conditions. Whenever possible, add more. Do not redeem your investments unless the amount is absolutely required for a specific, critical purpose.

The golden rule is to never ever stop SIPs, or redeem your investments based on market 'conditions'.

The result: ₹ 10,000 invested per month in one of the funds (forget about which fund; that may not be important in the context of this article) in nearly 23 years (am I giving too much of a clue here!)—a total savings of ₹ 27.5 lakh—is now worth ₹ 7.3 crore. A return of 23.6 per cent—the power of compounding!

Now, for the naysayers, what if the investment was made during the market peak?

- Even if an investor had started SIP at the peak market of 2008 (with the benefit of hindsight, of course), the investment value would have been ₹ 81,000 against an investment of ₹ 1.2 lakh—a fall of 60 per cent!
- Should the investor panic? Had the same investor continued for three years, his returns would have been 32 per cent.
- Had the investor stayed put for ~10yrs, his portfolio would have grown to ₹ 29.5 lakh from an investment amount of ₹ 12.8 lakh, with a return of 15 per cent.

SIP OF ₹ 10,000 PER MONTH STARTED ON 1 JANUARY 2008			
END OF YEAR	AMT INVESTED (₹)	PORTFOLIO VALUE (₹)	XIRR (%)
1 yr	1.2 lakh	81,000	-60%
3 yrs	3.6 lakh	5.6 lakh	32%
5 yrs	6 lakh	8.7 lakh	15%
10 yrs	12 lakh	28.4 lakh	16%

And this, during a period when we witnessed global financial crisis, the taper tantrum, China growth scare, huge swings in commodity prices on the global front, problems of twin deficits, policy paralysis, and NPA issues on the domestic front.

Moral: Avoid activity (Do Something Bias), be disciplined and patient.

2. Dynamic asset allocation funds or balanced advantage funds

If you are from the school that equity allocation should vary in line with the markets (after all, markets keep changing), and wise enough to understand that timing the markets, given the idiosyncrasies of human behaviour, makes it almost impossible to do, despair not. Dynamic asset allocation funds or balanced advantage funds (BAF) attempt to vary

the equity allocation depending on market conditions.

As per pre-decided (mostly quantitative) models, these funds determine if markets are relatively overvalued or undervalued. Accordingly, the equity allocation is decided—more if the model suggests that markets are undervalued, and vice versa.

The result: These funds help you make asset allocation devoid of emotional bias, thereby instilling discipline in your investments.

As I pointed out earlier, good investing isn't necessarily about earning the highest returns; it's about earning pretty good returns that you can stick with for a long period of time. These funds, by reducing equity exposure (at times when markets are expensive), could lose less than fully invested funds. Losing less is as important (if not more) as gaining more. Consider this: If ₹ 100 becomes ₹ 50, it's a 50 per cent decline, but for the ₹ 50 to become ₹ 100 again requires a 100 per cent gain. Had you lost less in the first place, even with not so much as a 100 per cent gain, you would be far better off. Ultimately, a combination of losing less, being disciplined and, more important, staying invested, despite your urge to 'do something' will help you compound effectively.

Moral: Avoid activity (Do Something Bias), be disciplined and patient.

When making financial decisions, constantly remind yourself that the purpose of investing is to maximise returns, not minimise boredom. Boring is perfectly fine. Boring is good. If you want to frame this as a strategy, remind yourself: opportunity lives where others aren't, and others tend to stay away from what's boring.

As Robert Kiyosaki said, "Learn to use your emotions to think, not think with your emotions."

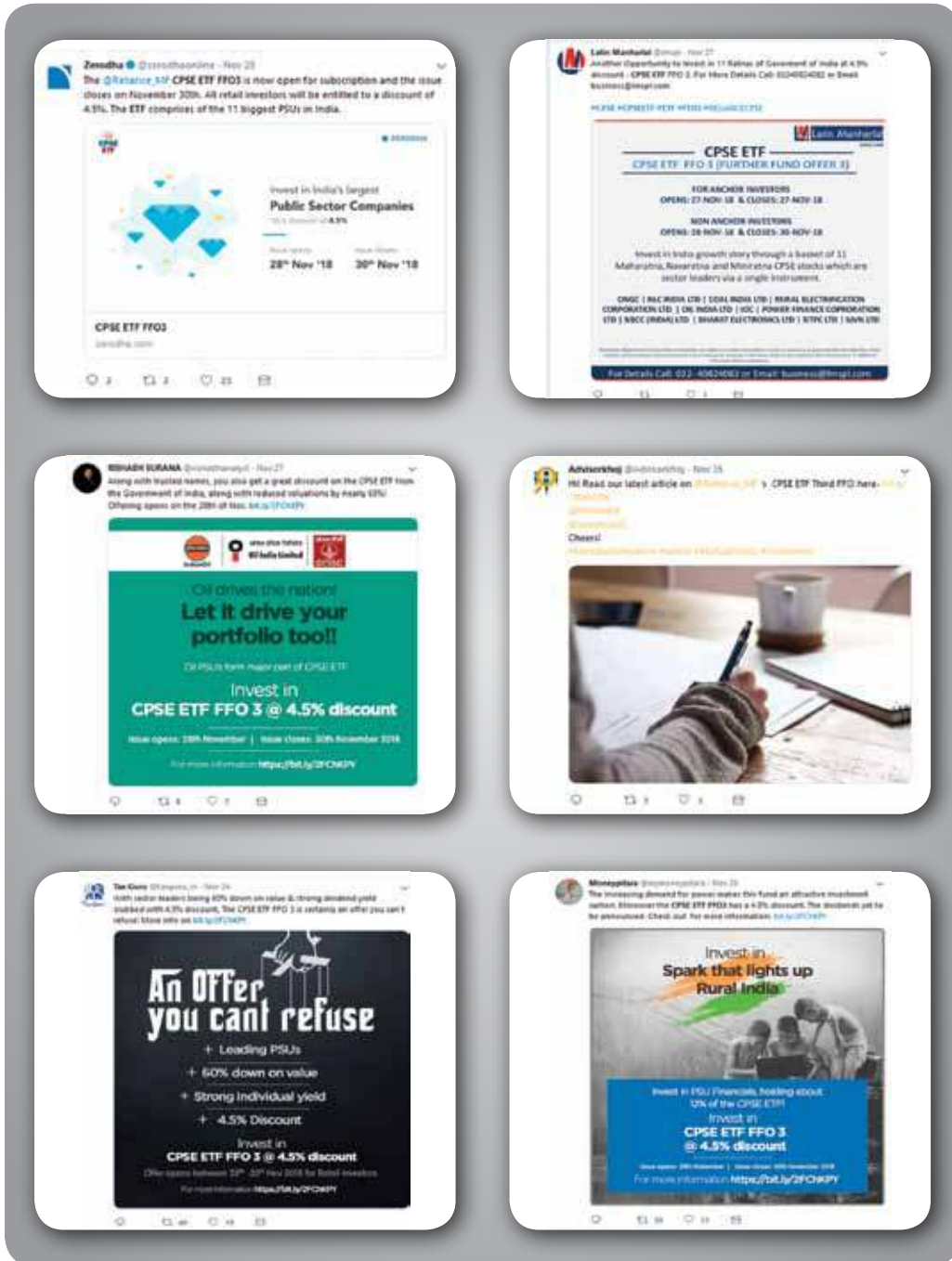
Happy investing!

TO BECOME A **RELIANCE MUTUAL FUND** DISTRIBUTOR, CALL US ON 1800 300 1111
OR EMAIL US AT DISTRIBUTOR_CARE@RELIANCEMUTUAL.COM

Disclaimer: The mutual fund content published here is for MF partners' reference and does not in any way give out any suggestions or recommendations to purchase or invest in any funds.

GRABBING EYEBALLS

Here are some interesting campaigns done by our distributors on Reliance Mutual Fund (RMF) Further Fund Offer 3 (FFO3) of its Central Public Sector Enterprises - Exchange Traded Fund (CPSE - ETF), that offers a great investment opportunity. In fact, it has been oversubscribed around six times by anchor investors.



REVENUE OPPORTUNITIES FOR CROSS-SELLING

MUTUAL FUNDS

VALUE OF ₹ 1 CRORE INVESTMENT AT THE END OF YEARS (IN CR)				
RELiance MUTUAL FUND		ASSUMED RATE OF RETURN		
		15%	20%	25%
Number of years	3	1.52	1.73	1.95
	5	2.01	2.49	3.05
	10	4.05	6.19	9.31
	15	8.14	15.41	28.42
	20	16.37	38.34	86.74

VALUE OF 1 SIP OF ₹ 5000 AT THE END OF YEARS				
RELiance MUTUAL FUND		ASSUMED RATE OF RETURN		
		15%	20%	25%
Number of years	3	0.02	0.02	0.02
	5	0.04	0.04	0.05
	10	0.12	0.16	0.20
	15	0.29	0.43	0.66
	20	0.61	1.12	2.06

TRAIL COMMISSIONS ON ₹ 1 CRORE IN YEARS (IN LAKH)				
RELiance MUTUAL FUND		ASSUMED RATE OF RETURN		
		15%	20%	25%
Number of years	3	2.00	2.18	2.38
	5	3.88	4.47	5.13
	10	11.68	15.58	20.78
	15	27.36	43.22	68.55
	20	58.91	112.01	214.34

CUMULATIVE TRAIL COMMISSIONS OF 1 SIP OF ₹ 5000 AT THE END OF YEARS				
RELiance MUTUAL FUND		ASSUMED RATE OF RETURN		
		15%	20%	25%
Number of years	3	1,985	2,050	2,120
	5	5,510	5,895	6,310
	10	26,700	31,725	37,880
	15	79,435	1,07,165	1,46,535
	20	1,95,625	3,06,045	4,90,430

Thus value of 1000 SIPs @15% for 20 years is ₹ 20 crore

* The above mentioned calculation is for illustrative purpose only. For further details, please get in touch with the nearest branch or your Relationship Manager

BROKING

BRAND	TYPE OF ASSOCIATION*	GROSS BROKING REVENUE (₹)	PARTNER SHARING
RELiance SECURITIES LIMITED	BUSINESS PARTNER	0 to 50,000	50%
		50,001 to 1,00,000	60%
		1,00,001 to 2,00,000	65%
		2,00,001 and above	70%
	ONLINE PARTNER	2,000 to 20,000	30%
		20,001 to 50,000	35%
		50,001 to 1,00,000	40%
		1,00,001 and above	45%

* Terms and conditions apply

GENERAL INSURANCE

BRAND	CATEGORY	SUB-CATEGORY	COMMISSION RATE
RELiance GENERAL INSURANCE	Motor-OD	Two-Wheeler	17.50%
		Private Car	15.0%
	Retail Health		15.0%

COMMERCIAL & CONSUMER LOANS

BRAND	FUNDING SEGMENTS	TYPE OF ASSOCIATION	% PAYOUT
RELiance MONEY	SME B2C	Dealer DSA	upto 1.25%
		CONNECTOR	0.40%
	Used Car	Dealer DSA	1.50%
		CONNECTOR	No connectors

BRAND	FUNDING SEGMENTS	TYPE OF ASSOCIATION*	% PAYOUT
RELiance HOME FINANCE	Home Loan	DSA	0.74% - 1.09%
		CONNECTOR	0.39% - 0.64%
	Loan Against Property	DSA	0.89% - 1.39%
		CONNECTOR	0.59% - 0.89%

DSA: Handholds the customer till the file is disbursed.

Connector: Only sources the case for Reliance. Other requirements like sales pitch and collection of documents are met by the Reliance sales team.

LIFE INSURANCE

BRAND	COMMISSIONS	SINGLE PREMIUM	REGULAR PREMIUM	
			1ST YEAR	RENEWAL
RELiance NIPPON LIFE INSURANCE	Traditional	1.5%	upto 35%	upto 7.5%
	ULIPs	2.0%	upto 5%	upto 4%



ON THE WINGS OF DESTINY

Backed by Reliance Securities, **Manish Taneja** has scaled great heights with his firm, Balaji Capital Services

They say destiny has a plan for each of us. When I was doing my graduation from Lajpat Rai College, Ghaziabad, I had little clue about the path my future would take. It was by chance that I joined a Delhi-based broker in 1995 at a starting salary of ₹ 2,500, immediately after my graduation. As the office was short-staffed, I got a chance to experience both primary and secondary markets and understand the finer nuances of broking.

It was by sheer providence that I got a chance in 1996 to attend the secondary market at the Delhi Stock Exchange. The person who was supposed to go didn't turn up and I was sent instead. As I was able to execute ring trading efficiently, it became part of my regular portfolio. This was a major turning point in my career, as it helped me get well-versed in the art of ring trading, which in those days of manual trading—wherein all the trade executed was to be entered manually—was gruelling and time-consuming.

In 1998, I decided to branch out on my own. My firm, Balaji Capital

Services (BCS), started its journey as a sub-broker on a small scale from a tiny office in Delhi with just 15 clients. Those were still the days of manual trading, with a lot of risk involved. However, my ground-level experience of working in the ring came in handy while navigating the intricacies of the market.

Three years later, I married Sarika, who worked in the pharma industry. Around the same time, the markets crumbled as a result of the dot-com bubble, resulting in heavy losses to clients. With many clients turning defaulters, BCS also suffered financially. This was a moment of realisation for me that manual trading or the old broking style was quite risky because of the major gap in compliance and risk management while catering to a large number of clients. Luckily, my wife became my pillar of strength—she took care of marketing and operations competently.

Meanwhile, in 2007, Reliance Securities proved to be a gamechanger in the world of shares and stock markets by introducing a unique system of online trading—then a novel concept in India. The advent of an online trading platform curbed illegal practices, while making submission of legal documents and linking of bank accounts compulsory. Thus, Reliance Securities was instrumental in making trading transparent.

As the concept of online trading resonated with us, BCS decided to work in tandem with



Today, with over 20 years of experience in the stock markets, BCS is a renowned name in the financial world, handling the portfolios of HNIs and corporate clients

Reliance Securities, which had created a revolution of sorts in the broking industry by lowering brokerage and widening clientele.

However, many clients found the transition to online trading complicated. That is when BCS, along with Reliance Securities, started organising sales activities, along with presentations and pamphlet distribution across the retail sector, government institutions and IT companies. The team worked around the clock to conduct workshops and enrol more clients. So successful was the endeavour at National Thermal Power Corporation, Ghaziabad, that we were able to open 100-plus demat accounts at one go. Thereafter, there was no turning back!

Today, with over 20 years of experience in stock markets, BCS is a renowned name in the financial world, handling the portfolios of HNIs and corporate clients. We have become synonymous with commitment and professionalism in the financial world. Additionally, through the Institute of Financial Market Courses (IFMC), our vertical for training and educating investors, we have been able to spread financial literacy. In fact, one of my

strategies—Uni-Directional Trading—is popular in over 110 countries. We now have a copyright over it. Recently, we were honoured with the Delhi City Ikon Award 2018 by Radio City for fostering financial awareness.

With a client base of over 5,000 plus currently and two offices—in Lajpat Nagar and Vaishali—BCS has come a long way. With foolproof systems in place and a committed team, handling such huge numbers has never been chaotic. In fact, we look forward to expanding our client base to 10,000 by 2020.

Our journey with Reliance Securities over the past 11 years has been a soulful and enriching experience. With the Reliance team available 24/7 for help and guidance, our task has been made much easier.

Today, I'm happy that we have been able to establish a business that is so well entrenched in the financial market that it doesn't need me personally to run efficiently. With secure payment modes, transparency and clarity of policies, the system is infallible and thriving. This, indeed, will be my legacy for my children Bhavya and Sanya.

PERFECT THAT LIST!

An accurate and up-to-date client database is crucial for every business



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It is not unusual to see companies and big and small enterprises deploying tools that take care of their customer engagement and conversion activities. Running effective marketing campaigns can be termed a marriage between a quality client database and robust marketing technology. However, before we reach the stage of feeding our client database into the automation suite, creating an accurate and up-to-date client database is essential.

A client database represents a set of information on each client, relevant to the business. Whether it is a new

startup, SME or large enterprise, building a client database with accurate and updated contact and allied details is a must. This database helps reach out to existing as well as prospective clients, run effective marketing campaigns, understand the buying habits of customers, and create monthly and yearly reports for understanding sales trends.

However, no two businesses are the same; each has its own dynamics and nuances to deal with. Here is a short guide on things you should consider before making a client database.



Know your industry: Broadly speaking, the business ecosystem can be classified as a B2B or a B2C activity. Knowing the broader audience is the first step in understanding the target audience, which would be the end-user of the company's product/services.



Know your client: The most important step is to know your client by getting complete and accurate details. It is important to be clear on the nature of information needed, how to go about collecting it, and how to manage it. This should be decided on the basis of your business objectives. A good client database has accurate and updated details of clients and helps build relationships and achieve business objectives.



Define target audience: By understanding the target audience on a broader level and the utility of your products/services, it is far easier to identify and define the target audience. Defining your target audience will automatically help you define the channels or platforms through which you would reach out to them. Moreover, identifying the agents of influence and adding them to the database could be an added advantage for your business. Agents of influence may not be your ultimate client but can act as a catalyst in boosting sales.



Know your products/services: It is crucial to understand the nature of the products/services a company is selling. Having in-depth knowledge of your products/services will make all the difference in further streamlining and defining your clientele.

COMING A LONG WAY

Timely loans are helping clients realise their entrepreneurial dreams

LAXMAN KALUJI PALIYAR Construction equipment owner

When Laxman Kaluji Paliyar approached us for a construction equipment loan, he was transporting sand on a donkey along with some small construction and digging work with old equipment. He had no CIBIL record or credit history and his *kacchha* house was his only asset. However, our team realised that Paliyar had in-depth knowledge of construction equipment machinery and, after checking with the references he had furnished, disbursed his loan. Today, Paliyar resides in a plush bungalow and owns five construction equipment machines. What's more, he has helped his brother set up his own business. Paliyar has since become a member of our growing family.



SECURENS SYSTEMS PVT LTD Security services company

When Mumbai-based Securens Systems Pvt Ltd, a security services company, came to us for a business expansion loan, they were new in the game. Yet, as the company showed immense potential, our team took the call to process their loan. The rest, as they say, is history. Today, Securens Systems is one of the biggest players in the security products segment with a host of private banks as clients. Needless to say, they remain one of our valued customers.

MANZHAR HOSSAIN KHAN Construction equipment owner

When Manzhar Hossain Khan approached us for a construction equipment loan, he was engaged in land cutting and development. Although he had been running this business for over five years, he was unable to become the 'big entrepreneur' he had always dreamt of being. Impressed by his hard work and after evaluating business opportunities in nearby developing areas, we sanctioned the loan. Over the years, our relationship with Khan has grown from strength to strength.

TURN ON THE VIDEO

The effective use of YouTube can spur business prospects

Ever since its inception in 2005, YouTube has become an indispensable tool for social media marketing and advertising activities. With its extensive reach, user-friendly tools and cost-effectiveness to promote businesses, it is best suited for all types and sizes of businesses, including large enterprises, SMEs, entrepreneurs, freelancers and consultants.

Companies who do not have a YouTube presence are missing out on something big. If you are an enterprise planning to use YouTube to reach out to a wider audience and looking at ways to build a brand image, here are five things you should know:

1. Make your own channel: Being a business enterprise, it is best to have your own channel on YouTube with a unique identity. This includes a profile picture with your company logo and use of colours and fonts that resonate with the company's ethos and culture. Instead of using the company's YouTube channel as a video repository, use it as a hub for all videos designed for marketing purposes.

2. Do not sell, offer solutions: Starting a new channel and posting videos can be a daunting task while using YouTube for business. Start by posting valuable content such as addressing common issues faced by customers and how your product can solve those issues, along with customer testimonials. Relevant keywords and appropriate titles should be used so that your videos can be found easily. A call to action at the end of the video, such as the link to your website or product, can be included. Viewers must also be encouraged to share, like or subscribe the video, which would help capture their contact information.



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3. Be consistent: Making your own channel on YouTube and posting a couple of relevant videos will be futile if videos are not posted regularly. To make your presence felt and keep users/subscribers hooked on to your channel, videos should be posted consistently.

4. Be social: Selecting a day and time of the day to post videos regularly can result in anticipation among prospects and customers wanting to know more. Being social on the channel and answering or acknowledging comments with customised answers will also help in stronger engagement with the clientele and promote business growth.

5. Promote your channel: Don't limit the reach of your video content to YouTube alone. Post your videos on your website and blog posts and email these to your existing clientele. Alternatively, sharing the videos on Facebook, Instagram, Twitter and other social media platforms will garner more eyeballs and help reach out to a wider audience.

Using YouTube for business promotion will translate into acquisition of new customers, which in turn will lead to business growth—it's time to turn on the video!

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SPREADING SMILES

A new social initiative aims to promote cancer awareness and support treatment of underprivileged patients

Reliance Nippon Life Insurance Company (RNLIC), in association with Kokilaben Dhirubhai Ambani Hospital (KDAH), has launched #ReasonToSmile, a social initiative to promote cancer awareness. It is aimed at busting myths around the disease and supporting underprivileged cancer patients through their treatment.

As we espouse KDAH's philosophy 'Every Life Matters', RNLIC shall contribute ₹ 1 per participation in the #ReasonToSmile quiz. You can make a difference by participating in the quiz and referring it to your family and friends. Here's a sneak peek into the quiz:



DID YOU KNOW?

Cancer is the second biggest killer in India



In India, one in every eight men and one in every nine women could be diagnosed with some form of cancer during their lifetime of around 75 years

Breast and cervical cancers are the most common cancers diagnosed among women in India

71%

of cancer-related deaths occur between the ages of 30 and 69

QUIZ

Q1. Chances of early-stage cancer survival are

a) < 20 % b) 20-40% c) 40-60% d) >60%

Q2. Chances of late-stage cancer survival are

a) 0-5% b) 5-10% c) 10-15% d) 15-20%

Q3. Is proactive early-stage cancer detection possible?

a) Yes, through periodic diagnostic tests b) No

Q4. Mammography is the cancer test for

a) Lung b) Breast c) Liver d) Head and Neck

Q5. Pap test is a check-up done for

a) Breast cancer b) Lung cancer c) Cervical cancer
d) Liver cancer

Q5. (c) Cervical cancer
Q4. (b) Breast
Q3. (a) Yes, through periodic diagnostic tests

Q2. (c) 10-15%
Q1. (d) >60%

ANSWERS

For participating in the quiz, please log on to

<http://rlifews.reliance nipponlife.com/reasontosmile>

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HITTING A HOME RUN

Digital lending enables you to apply for a loan from anywhere, anytime, with virtually no paperwork



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With technology making rapid strides, digital mortgage, which has been gaining traction for some years, is now emerging in the mainstream. According to a leading management consulting firm, the total value of the digital lending business in India will exceed \$ 1 trillion over the next five years.

Many factors favour a digital lending boom. These include consumer demand for ease of use, efficiency, accuracy, transparency and convenience, besides digitisation of lending value chain by banks and non-banking financial companies (NBFCs), and digital and semi-digital propositions by NBFCs.

Research by Google and Boston Consulting Group (BCG) suggests that other than word of mouth and trust, speed and simplicity are critical factors for the consumer when it comes to choosing a lender. These tend to be the differentiators in an otherwise crowded marketplace.

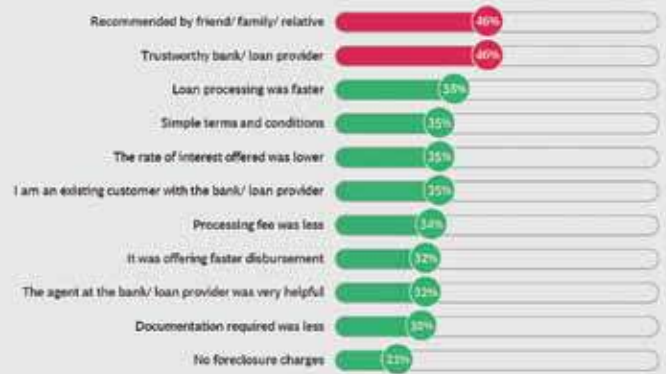
LET US LOOK AT THE LARGER TRENDS IMPACTING THE LENDING BUSINESS:

1. CONSUMERS WANT MORE CONTROL OVER THE MORTGAGE PROCESS.

With an increasing number of consumers opting for a higher degree of control over the buying process, self-serve loan origination solutions will continue to gain popularity.

Research by Google and Boston Consulting Group (BCG) suggests that other than word of mouth and trust, speed and simplicity are critical factors for the consumer when it comes to choosing a lender

Drivers for Choice of Lender: Recommendation by Friends or Family is the Most Critical Driver



Sources: BCG Google 2018 Digital Lending Survey, conducted among users who have purchased a loan in the last 12 months, BCG analysis. Survey Question: What were the reasons for selecting to acquire loan from your institution? Base: Those who have acquired a loan (N=1882).

Traditionally, lenders took anywhere between seven to 30 days to underwrite and disburse a home loan. After providing the required documents, consumers had no choice but to wait for the sanction letter. However, the smart use of data is changing all of this.

With electronic notarisation, blockchains and data-based electronic verification of borrower’s information making the process more efficient, consumers can now generate the sanction letter from Reliance Home Finance’s digital lending platform (DLP) within minutes.

2. HOMEOWNERS ARE COMBINING ONLINE APPLICATIONS AND IN-PERSON INTERACTIONS.

Loan seekers are increasingly leveraging simplified digital onboarding processing and combining it with in-person interaction to make the mortgage buying experience convenient and faster.

3. CONSUMERS WANT EFFICIENCY AND TRANSPARENCY.

Consumers expect a quick and transparent experience. Therefore, lenders are providing them with more self-service options by advancing their use of data and analytics and adopting automation.

4. SMART DOCUMENT CAPTURE.

Automated smart document capture is an integral and important part of digital mortgage. This improves document classification accuracy, besides increasing document throughput, reducing overall time taken and overheads, thus improving productivity. Taking these changing behavioural patterns into account, RHF’s DLP currently provides consumers with an onboarding experience that is simple, transparent and culminates in a decision within a matter of minutes.

The features of the DLP are:

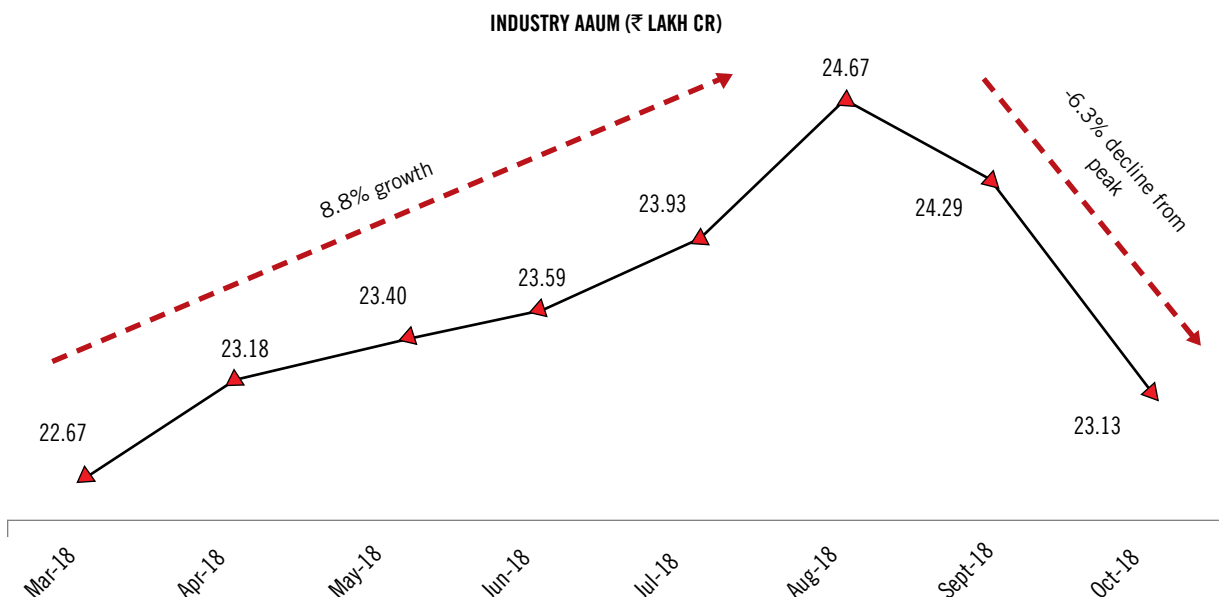
- Paperless application
- No wait time for sanction letter
- Easy and simplified journey
- Universal accessibility
- Mobile-friendly design

Though the onboard journey currently requires Aadhaar, along with mobile, PAN and netbanking details to generate a sanction letter, we plan to further reduce onboarding turnaround time (TAT) by eliminating Aadhaar completely. With RHF taking the digital route, consumers can now apply for a home loan from anywhere, anytime, with virtually no paperwork.

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GRAPHICALLY SPEAKING

INDUSTRY AUM BACK TO APRIL '18 LEVEL



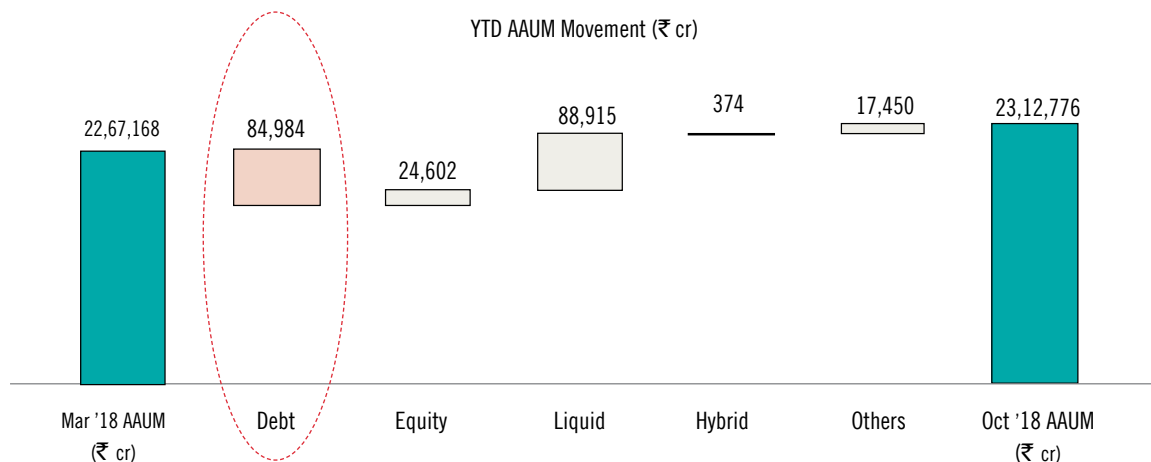
YTD - Industry AAUM grew ~2%, adding ~₹ 46k cr of AAUM

MoM - Industry AAUM declined by 4.8%

Key driver of the MoM decline – Equity & Debt

Source: AMFI

YTD AAUM GROWTH



	Debt	Equity	Liquid	Hybrid	Others	Total
Oct '18 AAUM (₹ cr)	7,14,084	7,82,351	5,49,818	1,72,299	94,224	23,12,776
YTD growth (%)	-10.6%	3.2%	19.3%	-0.2%	22.7%	2.0%

Equity and liquid have been key drivers to the incremental industry assets
 Debt contribution to the industry AUM declined from 35.2% in Mar '18 to 30.9% in Oct '18
 Liquid gained 3.4% of the pie while equity gained 0.4%
 Liquid contributes @23.8% while equity's contribution stands @ 33.8%

Note: Others include ETFs, Gold & FoFs

Source: AMFI

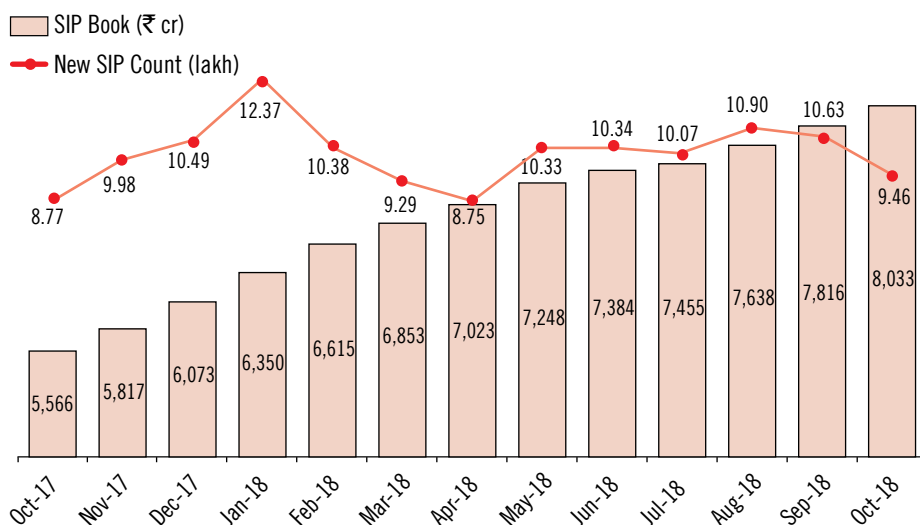
- Year to date (YTD) industry average assets under management (AAUM) grew ~2 per cent, adding ~ ₹ 46,000 crore of AAUM. Industry AUM is back to April '18 level.
- YTD retail AAUM has shown the most growth, while corporate AAUM has declined by ~2 per cent; ₹ 35,628 crore was added to the industry in retail assets.
- Equity and liquid were key drivers in incremental industry assets.
- Equity and liquid were growth drivers in retail as well as high-net-worth individual (HNI) sectors.
- Equity remained the top contributor to the systematic investment plan (SIP) book, i.e. ~88 per cent. SIP book grew ~17.2 per cent YTD.

INVESTOR TYPE TRENDS

Month	AAUM (₹ cr)				Contribution		
	Retail	Corporates	HNIs	Total	Retail	Corporates	HNIs
Mar-18	5,35,205	11,01,543	6,30,420	22,67,168	23.6%	48.6%	27.8%
Apr-18	5,58,143	11,11,128	6,49,021	23,18,292	24.1%	47.9%	28.0%
May-18	5,65,526	11,20,145	6,54,463	23,40,133	24.2%	47.9%	28.0%
Jun-18	5,69,944	11,30,673	6,58,000	23,58,616	24.2%	47.9%	27.9%
Jul-18	5,75,948	11,50,151	6,67,018	23,93,116	24.1%	48.1%	27.9%
Aug-18	6,04,206	11,72,031	6,91,144	24,67,381	24.5%	47.5%	28.0%
Sep-18	6,04,787	11,31,689	6,92,175	24,28,652	24.9%	46.6%	28.5%
Oct-18	5,70,834	10,77,813	6,64,129	23,12,776	24.7%	46.6%	28.7%
MoM Growth	-33,954	-53,876	-28,047	-1,15,877			
MoM Growth (%)	-5.6%	-4.8%	-4.1%	-4.8%			
YTD Growth	35,628	-23,730	33,709	45,608			
YTD Growth (%)	6.7%	-2.2%	5.3%	2.0%			

YTD – Retail AAUM has grown the most while Corp AAUM has declined by ~2%
₹ 35,628 cr added in the industry in retail assets
Equity and liquid were growth drivers in retail as well as high-net-worth individual (HNI) investor categories
Note: AAUM excludes Domestic FoF Schemes, Infrastructure Debt Funds & Debt (assured return) schemes
Source: AMFI

INDUSTRY SIP



INVESTING IN GOODWILL

Through Nivesh Mantra we plan to engage with women and soldiers, writes Rajeev Srivastava, Business Head, Reliance Securities

As an organisation, we were mulling over different ways to interact with our top-end customers, acknowledge and appreciate them, build brand loyalty and spread our customer base. That is when we struck upon the idea of building a forum that provides insight into the equity market, addresses the concerns of clients, allays their fears, and equips them with the right tools to make better investment choices.

We designed Nivesh Mantra, our face-to-face interaction forum in the broking industry, after a lot of groundwork, which involved seeking feedback from our team as well as customers. It was a huge challenge putting together a forum that would gift our clients an unforgettable experience. With our decision to incorporate all the major cities across India, the execution of this ambitious plan involved a lot of legwork.

Despite the challenges, I am happy to share that we have indeed come a long way, having successfully completed the

55th Nivesh Mantra in New Delhi recently. Today, Nivesh Mantra has emerged as an excellent platform to engage with our existing top-end customers by sharing our in-house research views on the stock market and ensuring awareness and adoption of our recent product offerings.



The enthusiastic participation of clients and partners in Nivesh Mantra engagements across different cities over the past four years bears testimony to the value this forum brings. For me, personally, it has been an incredible experience. I have managed to interact with over 6,500 clients and partners on a one-on-one basis through Nivesh Mantra and get firsthand feedback. I would like to thank our research team members who tirelessly travelled with me across the country to not just share

their own views on the market, but bravely face a barrage of questions from our clients.

Going ahead, we would like to utilise the platform to engage with the underserved segments in our country: women and soldiers. Further, we plan to target smaller cities and be present 'on ground' to guide and service our client base.

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VANQUISH THE RAAVAN WITHIN



Dussehra is that time of year when we burn the effigy of Raavan, symbolising the victory of good over evil. In keeping with the spirit of the festive season, RGI launched a campaign, #GoodOverEvil, urging people to vanquish evil thoughts dissuading us from investing in renewing or buying car insurance.

Further, the advertisement drew parallels between the 10 heads of Raavan, which are metaphors for evil thoughts, and the voices within our head that hold us back

from making the right choice while choosing our motor insurance provider.

Often, our monetary decisions are clouded by apprehensions, misgivings and misconceptions. The campaign emphasised the killing of the Raavan within each of us and the victory of good sense while buying motor insurance. With timely claim settlement, 24×7 roadside assistance, video claim assistance, hassle-free renewals and good customer service, the campaign pegged Reliance Car Insurance as a smart choice.

One for the road!

India loses thousands of lives to road accidents—lives that can be saved by the simple act of wearing a helmet while riding a two-wheeler, both as rider and pillion. Most of us tend to overlook this basic safety tip, risking our lives.

Recent surveys reveal that though the number of two-wheeler riders wearing a helmet has gone up in India owing to stricter laws, the number of pillion riders not wearing them is still staggeringly high, at 75 per cent.

As part of its social initiative, RGI launched a road safety campaign titled #FaceThePace, which seeks to address our callous and casual approach towards road safety. With cricket igniting strong passions across India, the campaign effectively uses the sport as an analogy to deliver a hard-hitting message on road safety—the need to wear a helmet while riding pillion. At the centre of the digital campaign is a short film that maintains that just as wearing a helmet



protects both batsmen and wicketkeepers on the cricket field, it ensures the safety of riders and pillion riders on the road. Incidentally, RGI has launched several initiatives for road safety in the past and intends to continue raising awareness on such issues of grave social concern.

Meanwhile, the present campaign has been lauded for promoting road safety and the use of a helmet. After all, wearing one saves lives—on the field and off it! Check out the campaign at www.youtube.com/watch?v=44jYxBr2E9I



RIVA, OUR FAB CHATBOT

With RGI's AI-powered chatbot RIVA, buying and renewing policies and checking claim status are just a few clicks away. Simple, fast and dependable, RIVA is now available on FAB, the internal portal for employees. RIVA is equipped to handle all kinds of general insurance queries, making personalised service to customers as well as employees a reality.



SELFI-RELIANCE

To connect with our valued customers and provide them with world-class services, RGI has launched an all-new smart app, Reliance SELFi, which allows you to #DoInsuranceYourself. This app will simplify and speed up insurance claims and policy renewal processes, while helping clients track their service and claims status in real time. This first-of-its-kind offering boasts hassle-free, multiple login options and has provisions for saving policy-related documents in an E-Doc vault for ready reference. Our 'Insta-locator' will help customers find the nearest hospitals, garages, etc. The app will be available on all mobile platforms. Home insurance can also be brought by AI-powered chatbot on the app itself.

ON FIRE



WE CONTINUE WITH DIGITISATION in the commercial lines business with our latest Smart Zone launches, Fire and CPM (Contractor's Plants and Machinery). With these launches, we now have customised policies to suit the needs and requirements of our channel partners, which doesn't require the consent of underwriters. With this, agents can now directly take quotes and issue policies, speeding up the entire process.

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that starts with
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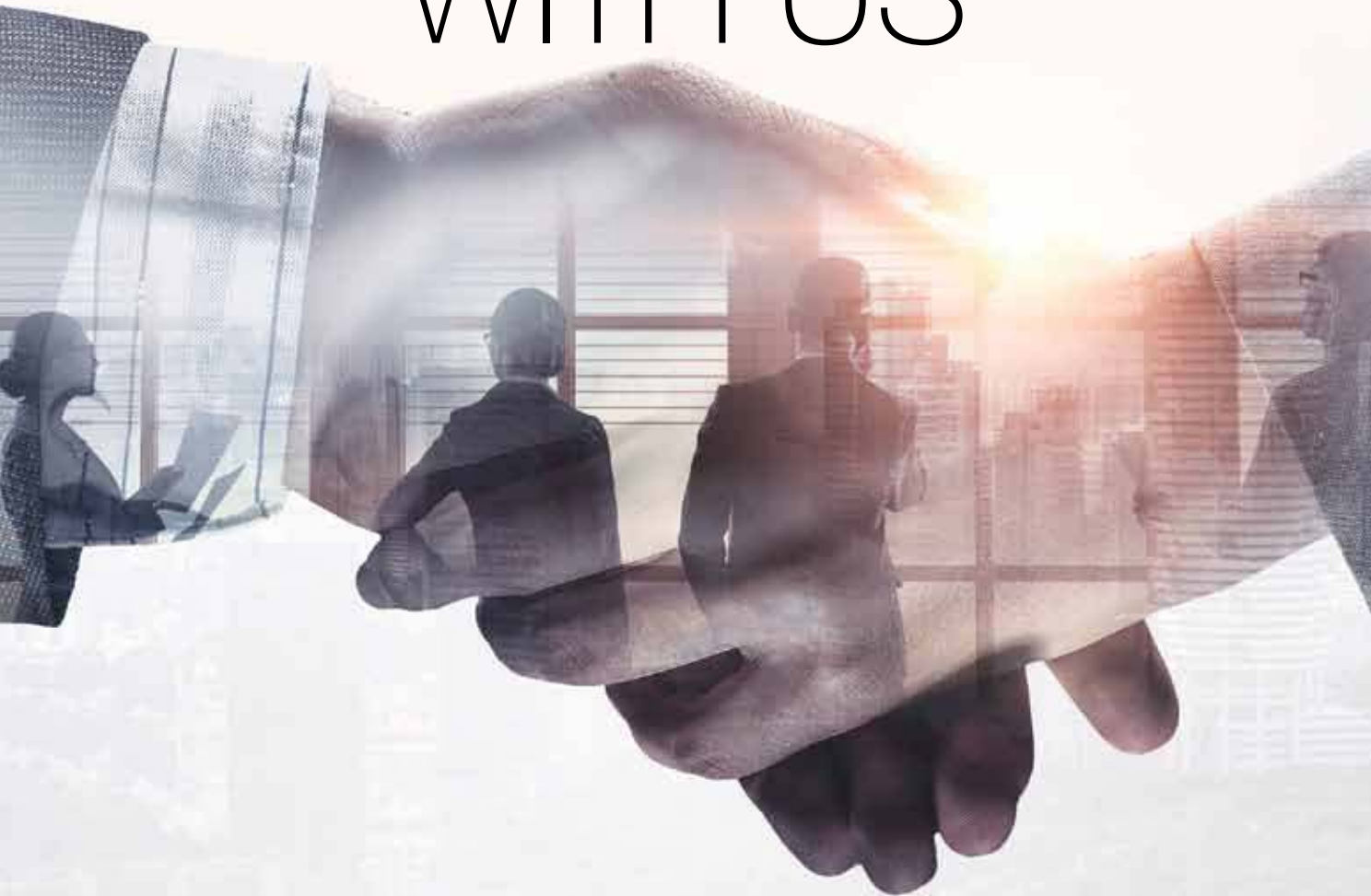
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