

**COMMON APPLICATION FORM**

All Columns marked \* are mandatory. Leave one box blank between two words.

**1. DISTRIBUTOR / BROKER INFORMATION**

Name & Broker Code / ARN	Sub Broker / Sub Agent Code
ARN-25682	

**2. EXISTING UNIT HOLDER INFORMATION**

For existing investors please fill in your Folio number, and attach a copy of your Account Statement  
FOLIO NO. \_\_\_\_\_

**3. DEMAT ACCOUNT DETAILS**

National Securities Depository Limited	Depository Participant Name _____	Central Securities Depository Limited	Depository Participant Name _____
	Depository ID No. <input type="text"/> I <input type="text"/> N <input type="text"/>		Target ID No. <input type="text"/>
	Beneficiary Account No. <input type="text"/>		

I/We authorise RCAM/RMF to obtain information from my DEMAT Account excluding investment details and capture in my Mutual Fund folio

**4. APPLICANT INFORMATION (Refer Instruction No. II)**

MODE OF HOLDING	<input type="checkbox"/> Single	<input type="checkbox"/> Joint	<input type="checkbox"/> Any One or Survivor(s) (Default Joint)	<input type="checkbox"/> Former or Survivor (In case of Minor with joint applicant)			
OCCUPATION	<input type="checkbox"/> Business	<input type="checkbox"/> Professional	<input type="checkbox"/> Service	<input type="checkbox"/> Retired	<input type="checkbox"/> Student	<input type="checkbox"/> House wife	<input type="checkbox"/> Others _____
STATUS	<input type="checkbox"/> Individual	<input type="checkbox"/> FII's	<input type="checkbox"/> Society	<input type="checkbox"/> AOP/BOI	<input type="checkbox"/> Banks	<input type="checkbox"/> Fls	<input type="checkbox"/> Trust
	<input type="checkbox"/> Partnership firm	<input type="checkbox"/> HUF	<input type="checkbox"/> Minor	<input type="checkbox"/> NRI Repatriable	<input type="checkbox"/> NRI Non-Repatriable	<input type="checkbox"/> Company/Body Corporate	<input type="checkbox"/> Others _____

Name of First / Sole applicant  Mr.  Ms.  M/s.

1st holder PAN  PAN Proof Enclosed  Date of Birth\* \_\_\_\_\_  
 [Are you KYC Compliant Please (✓) Yes  or No  ]

Name of Guardian (In case of Minor) / Contact Person - Designation In case of non-individual Investors)  Mr.  Ms.

Guardian's PAN  PAN Proof Enclosed  Relation with Minor / Designation \_\_\_\_\_  
 [Are you KYC Compliant Please (✓) Yes  or No  ]

Name of Second Applicant  Mr.  Ms.  NRI

2nd holder PAN  PAN Proof Enclosed  Date of Birth\* \_\_\_\_\_  
 [Are you KYC Compliant Please (✓) Yes  or No  ]

Name of Third Applicant  Mr.  Ms.  NRI

3rd holder PAN  PAN Proof Enclosed  Date of Birth\* \_\_\_\_\_  
 [Are you KYC Compliant Please (✓) Yes  or No  ]

Mailing Address\* / Overseas Address\* (Mandatory for NRI / FII Applicant) (Please provide your complete address. P.O. Box alone is not adequate)

Add 1 \_\_\_\_\_  
 Add 2 \_\_\_\_\_ District \_\_\_\_\_  
 Add 3 \_\_\_\_\_ City \_\_\_\_\_  
 State \_\_\_\_\_ (Country) \_\_\_\_\_ PIN\* \_\_\_\_\_

CONTACT DETAILS OF SOLE/FIRST APPLICANT

Tel. No. STD Code \_\_\_\_\_ Office \_\_\_\_\_ Residence \_\_\_\_\_ Mobile no. \_\_\_\_\_ (For Receiving SMS Alert)  
 Email ID \_\_\_\_\_ (For Receiving Email Alert)

I WISH TO APPLY FOR TRANSACT ONLINE  I WISH TO APPLY FOR RELIANCE ANY TIME MONEY CARD  
 I have Read & understood the Terms & Conditions attached. (Please refer to ATM Instruction)

I/We wish to receive Account Statement/Annual Report/Quarterly Statement via email instead of physical. Name as you would like to appear on Any Time Money Card (Max. 19 characters) \_\_\_\_\_  
 Mother's maiden name in full \_\_\_\_\_

Please collect your time stamped acknowledged slip for future references

Received from \_\_\_\_\_ an application for allotment of Units under Reliance \_\_\_\_\_ as per details below.

Growth Option  Bonus Option  Dividend Reinvestment  Dividend Payout

Cheque / DD No. \_\_\_\_\_ Dated \_\_\_\_\_ Rs. \_\_\_\_\_ drawn on \_\_\_\_\_

**5. BANK ACCOUNT DETAILS (Refer Instruction No.III) MANDATORY for Redemption/Dividend/Refunds, if any**

A/c. Type  SB  Current  NRO  NRE  FCNR Account No. M a n d a t o r y

Bank M a n d a t o r y Branch \_\_\_\_\_

Payable \_\_\_\_\_ Branch \_\_\_\_\_  
Location \_\_\_\_\_ City \_\_\_\_\_

PIN \_\_\_\_\_ IFSC Code For Credit via NEFT 9 Digit MICR Code\* For Credit via EGS

Please ensure the name in this application form and in your bank account are the same

**6. INVESTMENT & PAYMENT DETAILS (Separate Application Form is required for investment in each Plan/Option (Refer instruction no. IV) PAYMENT BY CASH IS NOT PERMITTED.**

Scheme	Plan	Option	DD Charge Rs.	Net Cheque / DD Amount Rs.	Cheque / DD No. & Date	Bank / Branch
	<input type="checkbox"/> Growth Plan	<input type="checkbox"/> Growth Option <input type="checkbox"/> Bonus Option				
	<input type="checkbox"/> Dividend Plan	<input type="checkbox"/> Reinvestment <input type="checkbox"/> Payout				

**SIP ENROLLMENT DETAILS**

Frequency (Please  Monthly  Quarterly) SIP Date:  2  10  18  28

Enrolment Period : From : \_\_\_\_\_ (MM/YY) To : \_\_\_\_\_ (MM/YY) Amount per Instalment : Rs. \_\_\_\_\_

**SIP PAYMENT TYPES ( Please Select any one option)**

OPTION I : Payment through post dated cheques. Number of Cheques \_\_\_\_\_ Cheque Number From \_\_\_\_\_ Cheque Number To \_\_\_\_\_

Bank Name \_\_\_\_\_ Branch Name \_\_\_\_\_

OPTION II : Auto Debit/ECS Mandate Form (For ECS locations please refer the Auto Debit/ECS Mandate Form. Auto Debit is available with HDFC, HSBC, ICICI and Axis Bank)

**7. DIRECT CREDIT OF REDEMPTION / DIVIDEND PROCEEDS - IF ANY**

RMF will endeavour to provide payment of Dividend / Redemption / Refund through NEFT, ECS, Cheque, Demand Draft or Direct Credit into investors bank account wherever possible.

**8. DOCUMENTS ENCLOSED (Please ) (MANDATORY)**

- Memorandum & Articles of Association  Systematic Investment Plan  Systematic Transfer Plan  
 Trust Deed  Bye-Laws  Partnership Deed  Cheques  SIP Auto Debit /ECS Mandate Form  
 Resolution / Authorisation to invest  List of Authorised Signatories with Specimen Signature(s)  Power of Attorney

**9. NOMINATION**

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

Name and Address of Nominee(s)	Date of Birth	Date of Name and Address of Guardian	Signature of Guardian	Proportion (%) by which the units will be shared by each Nominee (should aggregate to 100%)
Nominee 1		(to be furnished in case the Nominee is a minor)		
Nominee 2				
Nominee 3				

**10. DECLARATION**

I/We would like to invest in Reliance \_\_\_\_\_ subject to terms of the Offer Document and subsequent amendments thereto. I/We have read the instructions and the Offer Document before filling the Application Form. I/We have understood the details of the scheme and I/We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. Declaration : I have read and understood the Terms and Conditions governing the investment under Reliance \_\_\_\_\_ Fund of Reliance Mutual Fund and those relating to various services including, but not limited to ATMs/ Debit Card. I accept and agree to be bound by the said Terms and Conditions including those excluding/ limiting the Reliance Capital Asset Managements Limited (RCAM) liability. I understand that the RCAM may, at its absolute discretion, discontinue any of the services completely or partially without any prior notice to me. I agree RCAM debit from my folio for the service charges as applicable from time to time. Applicable To NRIs Only I confirm that I am resident of India. I/We confirm that I am/We are Non-Resident of Indian Nationality/Origin and I/We hereby confirm that the funds for subscription have been remitted from abroad through normal banking channels or from funds in my/our Non-Resident External / Ordinary Account/FCNR Account. I/We undertake that all additional purchases made under this folio will also be from funds received from abroad through approved banking channels or from funds in my/ our NRE/FCNR Account.

Signature

\_\_\_\_\_  
Sole / 1<sup>st</sup> applicant/Guardian/  
Authorised Signatory

\_\_\_\_\_  
2<sup>nd</sup> applicant/  
Authorised Signatory

\_\_\_\_\_  
3<sup>rd</sup> applicant/  
Authorised Signatory

**ACKNOWLEDGMENT SLIP (To be filled in by the Applicant)**

Express Building, 4th Floor, 14 E Road  
Churchgate, Mumbai 400 020

Call : 30301111 | Toll free: 1800-300-11111  
www.reliancemutual.com

- KYC Mandatory for investment of Rs. 50,000 & above
- For Direct Investment Please Mention "Direct in the Column "Name & Broker Code/ARN"

**RELIANCE Mutual Fund**  
Anil Dhirubhai Ambani Group

## INSTRUCTIONS TO HELP YOU COMPLETE THE MAIN APPLICATION FORM

### I GENERAL INSTRUCTION:

1. Please read the Key Information Memorandum and the Offer Document carefully before investing. All applicants are deemed to have read, understood and accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the Application Form and tendering payment.
2. The application form must be filled in English in BLOCK letters using Black or Dark Blue colored ink. Incomplete applications are liable to be rejected. Please ensure that the requisite details and documents have been provided. This will help in avoiding processing delays and / or rejection of your Application Form. All subscription application forms should be submitted only at the designated Investor Service Center of Reliance Mutual Fund.
3. The Applicant's name and address must be given in full (P.O. Box No. alone is not sufficient). In case of multiple applicants, all communication and payments towards redemption will be made in the name of / favoring first applicant only. If the first applicant is a minor, the name of the Guardian who will sign on behalf of the minor should be filled in the space provided. Please fill in your date of birth as this may be required for validating your identity for certain transactions/ communication. Also, please provide Telephone No./E-mail Id. of the first applicant, so as to facilitate faster and efficient communication.
4. All applicants must sign the form, (quoting existing Folio no, if any). Thumb impressions must be attested by a Judicial Magistrate/Notary Public under his/her official seal. In case of HUF, the Karta should sign on behalf of the HUF. Authorised signatories, signing on behalf of a Co./Body Corp./Society/Trust etc should sign under their official seal, designation. A list of Authorised Signatories with their names & designations duly certified / attested by the bankers should be attached with the application form.
5. Please note that if no Plan is ticked / indicated in the Application form, the units will, by default, be allotted under the Growth Plan of the Scheme. Similarly, Growth Option of the Growth Plan and Dividend Reinvestment Option of the Dividend Plan shall be the default sub-options.
6. In case of Mode of Holding is not mentioned for Joint Holder's the default mode of holding would be Joint.
7. Joint applicant with a Minor shall be permitted only where the Minor (represented by guardian) is the 1st named applicant / beneficiary and only natural parents shall be permitted as joint applicants with a minor and the Holding basis shall be 'Former or survivor' only. A Court-appointed Guardian shall not be permitted to apply as a joint applicant.

### II. APPLICANT'S INFORMATION:

8. In case the application is made under a Power of Attorney (PoA), a duly certified copy thereof, duly notarised should be submitted with the application. The POA document should contain the signatures of both the Applicant & the constituted Attorney.
9. Application made by a limited company or by a body corporate or a registered society or a trust, should be accompanied by a copy of the relevant resolution or authority to make the application, as the case may be, along with a certified copy of the Memorandum and Articles of Association or Trust Deed / Bye Laws / Partnership Deed, whichever is applicable.
10. In case of non-individual applicants, i.e. HUF / Companies / AOP / BOI / Trusts / Societies / FIs etc. the name, email-ID and telephone number of the contact person to should be provided.
11. Permanent Account Number (PAN)

As per SEBI circular number MRD/DoP/Cir- 05/2007 dated April 27, 2007, PAN shall be the sole identification number for all participants transacting in the securities market, irrespective of the amount of transaction w.e.f. July 2, 2007. Accordingly, it is mandatory for investor's to provide their PAN alongwith a self attested copy of PAN card.

If the investment is being made on behalf of a minor, the PAN of the minor or father or mother or the guardian, who represents the minor, should be provided.

Applications received without PAN/PAN card copy will be rejected.

### 12. Prevention of Money Laundering & Know Your Customer (KYC):

W.e.f 01st Feb 2008 it is mandatory for all applications for subscription of value of Rs.50,000/- above to quote the KYC Compliance Status of each applicant (guardian in case of minor) in the application for subscription and attach proof of KYC Compliance viz. KYC Acknowledgement Letter (or the erstwhile Mutual Fund Identification Number\* (MIN) Allotment Letter). The KYC Status will be validated with the records of the Central Agency before allotting the units. Reliance Mutual Fund will not be held responsible and /or liable for rejection of KYC Form, if any, by the Central Agency. Applications for subscriptions of Value of Rs. 50,000/- and above without a valid KYC compliance may be rejected. Provided further, where it is not possible to verify the KYC Compliance status of the investor at the time of allotment of units, the Trustee/AMC shall verify the KYC compliance status of the investor within a reasonable time after the allotment of units. In the event of non compliance of KYC requirements, the Trustee/AMC reserves the right to freeze the folio of the investor(s) and affect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load, if any. All investors (both individual and non-individual) can apply for KYC compliance. However, applications should note that minors cannot apply for KYC compliance and any investment in the name of minors should be through a Guardian, who should be KYC compliant for the purpose of investing with a Mutual Fund. Also applicants/ unit holders intending, to apply for units currently holding units and operating their Mutual Fund folios through a Power of Attorney (PoA) must ensure that the issue of PoA and the holder of the PoA must mention their KYC compliance status at the time of

investment, if such investment(s) are above the prescribed threshold limit. PoA holders are not permitted to apply for KYC compliance on behalf of the issuer of the PoA. Separate procedures are prescribed for change in name, address, and other KYC related details, should the applicant desire to change such information, POS will extend the services of effecting such changes.\* Valid only where investors who have already obtained the erstwhile Mutual Fund Identification Number (MIN) by submitting the PAN copy as the proof of identity. For details on "Prevention of Money Laundering & Know Your Customer" please refer to Offer Document.

13. In case of NRI/FII investors the Account Statements / Redemption Cheques / Other correspondence will be sent to the mailing address mentioned.
  14. All applications are accepted subject to detailed scrutiny and verification. Applications which are not complete in all respects are liable for rejection, either at the collection point itself or subsequently after detail scrutiny/verification at the back office of the registrars.
- ### III. BANK DETAILS:
15. As per the SEBI guidelines, it is mandatory for investors to mention their bank account details in the application form. In the absence of the bank details the application form will be rejected. Wherever possible / availability of electronic credit service, RMF will give instruction to the investor's bank for direct / electronic credit for dividend / redemption payments and such instructions will be adequate discharge of RMF towards the said payment. In case the credit is not affected by the unitholder's banker for any reason RMF reserves the right to make the payment by a cheque / DD, in case it is not possible to make the payment through electronic credit. If the electronic credit is delayed or not affected or credited to a wrong account, on account of incomplete or incorrect information, RMF will not be held responsible. Please provide the MICR Code/IFSC code on the right bottom of your Cheque for us to help you in future for ECS/NEFT credit of dividend and redemption payout.
  16. DIRECT CREDIT OF REDEMPTION / DIVIDEND PROCEEDS / REFUND - IF ANY RMF will endeavour to provide payment of Dividend / Redemption / Refund (if any) through ECS, NEFT, Cheque, Demand Draft or Direct Credit into investors bank account wherever possible.

### IV. INVESTMENT & PAYMENT DETAILS:

17. Payment should be made by crossed cheques, / Demand Draft / payorder, favouring the scheme name: "Reliance Growth Fund" OR "Reliance Vision Fund" OR "Reliance Equity Opportunities Fund" OR "Reliance Quant Fund" OR "Reliance NRI Equity Fund" OR "Reliance Banking Fund" OR "Reliance Pharma Fund" OR "Reliance Media and Entertainment Fund" OR "Reliance Diversified Power Sector Fund" OR "Reliance Tax Saver (ELSS) Fund" OR "Reliance Equity Fund" OR "Reliance Natural Resources Fund" and marked "Account Payee" payable locally in the city where the application is submitted. Post dated or outstation cheques/draft are not permitted. Application received with outstation cheque/demand draft shall be rejected.

**If the Scheme name on the application form and on the cheque is different, then the units will be allotted as per the Scheme name mentioned in the application form.**

**PAYMENT BY CASH IS NOT PERMITTED.** Investors from such centers, who do not have a facility to pay by local cheque, as there are no designated investor service Centres of RMF, will be permitted to deduct the actual DD commission's charges. Documentary proof, thereof is to be attached, if not attached the AMC reserves the right to call for the same at a later date. The amount of the DD commission charges will be limited to the actual charges paid or DD charges of State Bank of India, whichever is lower. (Separate application form is required for investment in each plan/option.) If the Scheme name on the Application Form and on the Cheque is different, then the units will be allotted as per the Scheme name mentioned in the Application Form.

18. Please mention the application serial no. on the reverse of the cheque/demand draft tendered with the application.
19. In case the payment is made through Indian Rupee draft purchased abroad or from FCNR or NRE A/c, an Account Debit Certificate from the Bank issuing the draft, confirming the debit should be submitted. For subscription made by NRE / FCNR Account cheques, the application forms must be accompanied with a photocopy of the cheque or Account Debit Letter / Certificate from the bankers.

### V. NOMINATION:

- (a) Nomination facility is available to individuals applying on their own behalf i.e. singly or jointly.
- (b) Only one person, resident or NRI, including minors, can be nominated. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.
- (c) Nomination of an NRI is subject to requirements, if any, prescribed by RBI and SEBI from time to time.
- (d) Nomination can be changed at any time during the currency of the investment by the same persons who have made the nominations.
- (e) Unitholder being either parent or lawful guardian on behalf of a minor and an eligible institution, societies, bodies corporate, HUF, AOPs, BOLS and partnership firms shall have no right to make any nomination.
- (f) The nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, karta of HUF or power of attorney holder.
- (g) On registration of nomination a suitable endorsement shall be made on the statement of account or in the form of a separate letter.
- (h) The facility of nomination is available to a unitholder under SEBI (MFs) Regulations and guidelines issued by SEBI from time to time.
- (i) Nomination in respect of units stands rescinded, upon the transfer of units.
- (j) On cancellation of nominations, the nomination shall stand rescinded and RMF shall not be under any obligation to transfer the units in favour of the nominee
- (k) Where a nomination in respect of any unit has been made, the units shall, on the death of the unitholder(s), vest in the nominee and on compliance of necessary formalities the nominee shall be issued a SOA in respect of the units so vested subject to any charge or encumbrance over the said units. Nominee would be able to hold the units provided he is otherwise eligible to become a unitholder of the scheme.
- (l) Where there are two or more unitholders one of whom has expired the title to units shall vest in the surviving unitholder(s) who may retain the nomination or change or cancel the same. However, non-expression of desire to change or substitute the nominee by surviving unitholder shall be deemed to be the consent of surviving unitholder for the existing nomination.
- (m) Transmission made by the AMC as aforesaid, shall be a full discharge to the AMC from all liabilities in respect of the said units.

### VI. E-MAIL COMMUNICATION :

20. Investors desirous of receiving statements/Annual Report through email need to indicate their email id in the relevant box provided in the application form.

## INSTRUCTIONS WITH REGARD TO RELIANCE ANY TIME MONEY CARD

1. The card shall be issued only to Resident Individuals. The card shall not be issued to Minors, HUF, NRI, Pvt/ Public Ltd Companies, Partnerships Firms, Proprietorship Firms, Trusts etc. No card shall be issued for subscriptions through DDs/third party cheques. Please note: The card will be sent only after realisation of cheque and allotment of units.
2. The Card will offer instant liquidity to the unitholder upto a permissible limit as fixed/ determined by the Bank for ATM/PoS withdrawals or 50% of withdrawal limit as set by RMF, from time- to- time, whichever is lower.
3. Only one card can be issued against one folio/ account. This shall be issued only to the 1st holder where the mode of holding is any one or survivor.
4. Redemption facility through this card will be purely optional and in addition to the conventional method of redemption i.e. physical redemption request to be submitted at the Designated Investor Service Centres of the Reliance Mutual Fund. Investor can opt for any mode of redemption as per his choice and convenience.
5. The Trustees reserves the right to discontinue/ modify/ alter the said facility on a prospective basis subject to compliance with the prevailing SEBI guidelines and Regulations.
6. The applicable charges for the facility, which shall be levied by Reliance Mutual Fund/ HDFC Bank / VISA, shall be borne by the investor on an actual basis and shall be intimated to the investors from time to time. Currently one cash withdrawal and one balance enquiry will be free, per month, per card at HDFC Bank ATMs only.
7. Please change your PIN immediately on receipt
8. Please sign on the reverse of the ATM card on the signature panel immediately on receipt of the card.
9. Withdrawals through ATM or PoS terminals can be stopped temporarily or permanently for want of any statutory compliance
10. Please retain a copy of transaction slip generated by the ATM after completion of transaction as confirmation of the transaction done.
11. If your card ever gets lost or stolen, please call us at 30301111 or 1800-300-11111 immediately. We will hot list your ATM card (no transactions shall be possible thereafter through the hot listed card).
12. In order to receive the credit back on void transactions done on your card, please send/fax a copy of void transaction slip to the address mentioned at the back of the card.
13. ATM card is valid in India and abroad. You cannot make foreign currency transactions in Nepal and Bhutan (i.e. transactions in currencies other than local currency of Nepal/ Bhutan or Indian Rupees).
14. While using the card outside India, you are doing so strictly in accordance with RBI's Exchange Control Regulations, as prevailing from time to time. The onus of ensuring compliance with the regulations is on you, the holder of the card.
15. SEBI guidelines on uniform cut off timings for redemption shall also be applicable to the aforesaid facility of alternative means of redemption.
16. Please read the terms and conditions carefully, which will be provided in the welcome kit of the card.

### CHECKLIST

Please ensure that:

- Your Application Form is complete in all respect, Name, Address & contact details are mentioned in full, signed by all applicants.
- Bank Account Details are entered completely and correctly.
- Permanent Account Number (PAN) of All the applicants are mandatory.
- Appropriate Scheme Name, Plan & Option is mentioned clearly.
- The Cheque / DD is drawn in favour of "Reliance ....." (chosen scheme) dated and dully signed.
- Application Number is mentioned on the reverse of the Cheque / DD.
- Documents as listed alongside are submitted along with the Application (as applicable to your specific case).

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

All documents above should be originals / true copies certified by the Director / trustee / Company Secretary / Authorised Signatory / Notary Public.