

Key Information Memorandum & Common Application Form

Look no further Build your **Investment Portfolio**with Religare Mutual Fund

Equity Schemes

Religare Tax Plan

Religare Growth Fund

Religare Arbitrage Fund

Religare Contra Fund

Religare Equity Fund

Religare Mid Cap Fund

Religare AGILE Fund

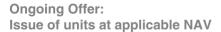
Religare Banking Fund

Religare Business Leaders Fund

Religare PSU Equity Fund

Religare Infrastructure Fund

Religare Mid N Small Cap Fund



This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the Scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations, associate transactions etc., investors should, before investment, refer to the Statement of Additional Information(SAI) / Scheme Information Document (SID) available free of cost at any of the investor Service Centres or distributors or from the website www.religaremf.com. The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended till date and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM. This KIM is dated April 26, 2012

SPONSOR

Religare Securities Limited D3, P3 B, District Centre, Saket, New Delhi - 110 017

INVESTMENT MANAGER

Religare Asset Management Company Ltd. 3rd Floor, GYS Infinity, Paranjpe 'B' Scheme, Subhash Road, Vile Parle (E), Mumbai - 400057

TRUSTEE

Religare Trustee Company Limited 3rd Floor, GYS Infinity, Paranjpe 'B' Scheme, Subhash Road, Vile Parle (E), Mumbai - 400057

MUTUAL FUND

Religare Mutual Fund 3rd Floor, GYS Infinity, Paranjpe 'B' Scheme, Subhash Road, Vile Parle (E), Mumbai - 400057

Schemes Offered

Equity Schemes

Religare Tax Plan

(An open ended equity linked savings scheme with a lock - in period of 3 years)

Religare Growth Fund

(An open ended diversified equity scheme)

Religare Arbitrage Fund

(An open ended equity scheme)

Religare Contra Fund

(An open ended equity scheme)

Religare Equity Fund

(An open ended equity scheme)

Religare Mid Cap Fund

(An open ended equity scheme)

Religare AGILE Fund

(An open ended equity scheme)

Religare Banking Fund

(An open ended Banking Sector scheme)

Religare Business Leaders Fund

(An open ended equity scheme)

Religare PSU Equity Fund

(An open ended equity scheme)

Religare Infrastructure Fund

(An open ended equity scheme)
Religare Mid N Small Cap Fund

(An open ended equity scheme)

Table of Contents

	Page No.
Religare Tax Plan	3
Religare Growth Fund	3
Religare Arbitrage Fund	4
Religare Contra Fund	4
Religare Equity Fund	5
Religare Mid Cap Fund	5
Religare AGILE Fund	6
Religare Banking Fund	6
Religare Business Leaders Fund	7
Religare PSU Equity Fund	7
Religare Infrastructure Fund	8
Religare Mid N Small Cap Fund	8
Information Common to all Schemes	9
Schemes at a Glance	14
Instructions	17
Scheme Ready Reckoner	22



Name of Scheme	Religare Tax Plan	<u> </u>				Religare Growth Fund					
Investment Objective	To generate long terr of predominantly equ	, ,		,	ortfolio			algrowthfroma equity-relateds		rtfolio	
Asset Allocation Pattern	Type of Instrument	s		Normal Alloc (% of Net As		Type of Instruments			Normal Alloc (% of Net As		
	Equity and Equity rel	atedinstru	ments#	80-1009	~ %	Equity and Equ	uity related inst	ruments#	65-100%	5	
	Money Market instru	uments		0-20%		Debt*&Money Market instruments 0-35%					
	# Maximum exposure to derivatives shall not exceed 50% of the net assets subject to the limits as specified by SEBI, from time to time. However, the cumulative gross exposure through equity, debt and derivative positions shall not exceed 100% of the net assets of the Scheme, subject to the limits as specified by SEBI, from time to to derivatives shall not exceed 50% of the Net assets of the Scheme, subject to the limits as specified by SEBI, from time to time.										
Risk Profile	assets of the scheme.					However, the c derivative pos scheme.	tumulative gro itions shall not	ss exposure thro exceed 100% o	fully for details on risk		
	factors before investi							J the SID careit			
Plans & Options	Options			Facility			ptions		Facility		
	Growth*			Nil			owth*	Daniel	Nil		
	Dividend	ifind at the		and Reinvestr			vidend		nd Reinvestme		
	*If no option is spec option is Growth					option is Grow		the time of app	nication, the d	erauit	
A 1' 11 NAV	**If no facility is specif							efault facility is D			
Applicable NAV	The applicable NAV f				ching of	units will be ba	sed on the tin	ne of the Busine	ss Day on whi	on the	
Investment Strategy	, , , , , , , , , , , , , , , , , , ,				efer page	e no. 9 for detai	ls				
Minimum Application and	Fresh Purchase	Additio	nal Purchas	se Redemp	otion	Fresh Purc	hase Addi	tional Purchase	Redempt	ion	
Redemption Amount/Number of Units	Rs.500/-andin	_	oo/-andin	Rs.500		Rs.5,000/-andin Rs.1,000/-andin			Rs.1,000/-0		
	multiples of Rs. 500, thereafter	es of Rs.500, iereafter	/- 50 unit account b whichever	alance,	multiples of Re. 1/- multiples of Re. thereafter thereafter			unitsoracc balance, which is lower	chever		
Despatch of Repurchase	Within 10 working day	s of the rec	eipt of the re	edemption req	quest at th	ne official points	ofacceptance	of Religare Muti			
(Redemption) Request											
Benchmark Index Dividend Policy				Fordata	BSE ils plaass	100 e refer page no.	10				
Name of the Fund Manager						m & Mr. Vinay Pa					
Name of the Trustee Company						Company Limit					
Performance of the Scheme	Particulars	1 Year* 3	Years* 5 Y	ears* Sin		Particulars	1	Year* 3 Year	ars* Since Ince	ption*	
(as on 30 th March, 2012)	Religare Tax Plan - Growth^	-1.15% 2	29.54% 13	Incep .74% 10.9		Religare Grow Growth^ BSE 100		-6.67% 22.2 -9.23% 22.8			
	BSE 100	-9.23% 2	22.85% 6.	.82% 5.3	1%			ns for last 5 financi			
	Absolute		last 5 financial	years^		100.00% -	Absolute Netur	88.17%	Religare Growth Fund		
	100.00% -	9	8.24% 88.17%	Religare Tax Plan BSE 100		60.00%-		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	■ BSE100		
	60.00% -					40.00% - 20.00% - 140% 5.83% 2008-09 1480% 855% 2011-12					
	24,96%	2008-09	10.93	% 8.55% 2011-	-12	0.00% 1.40% 3.95% 2008-09 2010-12 2010-11 -6.67% -9.23%				3%	
	-20.00% - 2007-08		2009-10 2	1.15%	9.23%	-40.00%34.22% -39.97% -60.00%					
	-60.00%	-40.00%35.18%								·.	
						^Past perform	nance may or r		ainea in tuture		
	^Past performance n	, ,				*Returns are co	ompounded ar	nnualized return	(CAGR) & ince		
	*Returns are compou date is deemed to December 29, 2006.	nded annu	alized return	s (CAGR) & in	ception	*Returns are co	ompounded ar led to be da	-	s (CAGR) & ince t. @09-08-20		
Expenses of the Scheme	*Returns are compou date is deemed to	nded annu be date of	alized return	s (CAGR) & in	ception	*Returns are co	ompounded ar led to be da lite of allotmen	nnualized return te of allotmen	s (CAGR) & ince t. @09-08-20		
•	*Returns are compou date is deemed to December 29, 2006.	nded annu be date of	alized return fallotment.	s (CAGR) & in	ception	*Returns are co date is deem 31-03-2008. Da	ompounded ar led to be da lite of allotmen	nnualized return te of allotmen	s (CAGR) & ince t. @09-08-20		
Expenses of the Scheme (i) Load Structure	*Returns are compou date is deemed to December 29, 2006. Continuous Offer P	nded annu be date of	alized return fallotment.	s (CAGR) & in Date of allo	ception	*Returns are co date is deem 31-03-2008. Da	ompounded ar led to be da lite of allotmen Offer Period 1% (If redeem from the date	nnualized return te of allotmen t: August 9, 2007 Exit Load ned/switched or e of allotment)	s (CAGR) & ince t. @09-08-20 d d ut on or before	oy to	
•	*Returns are compou date is deemed to December 29, 2006. Continuous Offer P Entry Load Nil	nded annur be date of Period d	alized return f allotment.	s (CAGR) & in Date of allo Exit Load	ception tment :	*Returns are codate is deem 31-03-2008. Da Continuous C Entry Load Nil	ompounded an ed to be da te of allotmen. Dffer Period 1% (If redeen from the date of all (If redeen the date of all the date	Exit Load need/switched or of allotment) e of allotment or of allotment or other transfer or other tr	s (CAGR) & incc t. @09-08-20 d ut on or before but after 1 year	o7 to	
(i) Load Structure	*Returns are compou date is deemed to December 29, 2006. Continuous Offer P Entry Loar	nded annur be date of Period d	alized return f allotment.	s (CAGR) & in Date of allo Exit Load	ception tment :	*Returns are codate is deem 31-03-2008. Da Continuous C Entry Load Nil	ompounded an ed to be da te of allotmen. Dffer Period 1% (If redeem from the date of all (If redeer the date of all the date	Exit Load need/switched or of allotment) e of allotment or of allotment or other transfer or other tr	s (CAGR) & incc t. @09-08-20 d ut on or before but after 1 year	o7 to	
(i) Load Structure	*Returns are compou date is deemed to December 29, 2006. Continuous Offer P Entry Load Nil	nded annui be date of Period d	alized return f allotment.	s (CAGR) & in Date of allo Exit Load	ception trment :	*Returns are codate is deem 31-03-2008. Da Continuous C Entry Load Nil	ompounded are ded to be da the of allotment of allotment of allotment of the control of the cont	Exit Load need/switched or of allotment) e of allotment or of allotment or other transfer or other tr	s (CAGR) & incc t. @09-08-20 d ut on or before but after 1 year	oy to	
(i) Load Structure	*Returns are compour date is deemed to be becomber 29, 2006. Continuous Offer Party Load Nil	nded annumble date of period d	alized return f allotment. details. The A	s (CAGR) & in Date of allo Exit Load Nil AMC reserves First Rs.	ception thment :	*Returns are codate is deem 31-03-2008. Da Continuous Centry Load Nil	ompounded are to be da the of allotment. Differ Period 1% (If redeen from the date.) Nil (If redeen the date of allotment.) diffythe loads.	Exit Load ed allotment: August 9, 2007 Exit Load ed allotment) ned / switched of ed fallotment) ned / switched of otment) tructure from a	s (CAGR) & incc t. @09-08-20 d ut on or before but after 1 year	oy to	
(i) Load Structure (ii) Recurring Expenses	*Returns are compou date is deemed to December 29, 2006. Continuous Offer P Entry Load Nil Also please refer page Average Daily Net A	nded annuable date of Period d deno.13for of Assets average Dail or the p	alized return f allotment. details.The A ly Net Assets previous fin	Exit Load Nil AMC reserves First Rs. 2.50 nancial year	stheright 100 Crs 9% ended	*Returns are codate is deem 31-03-2008. Date of the continuous of the continuous of the coda of the co	ompounded are ded to be da the of allotment. Differ Period 1% (If redeen from the date.) Nil (If redeer the date of all diffythe loads.) No Crs Next on Ses for the (Unaudited):	Exit Load ed / switched of otment) tructure from a ct Rs. 300 Crs 2,00%	d (CAGR) & incc t. @09-08-20 d ut on or before but after 1 year prospective da Balance 1,75%	o7 to	
(i) Load Structure (ii) Recurring Expenses Transaction Charges	*Returns are compoudate is deemed to December 29, 2006. Continuous Offer PEntry Load Nil Also please refer page Average Daily Net AMAXIMUM, as a % of AMACTUAL Expenses for the Actual expenses for	nded annuable date of Period d Assets Assets or the p	alized return f allotment. details.The A ly Net Assets previous fin	Exit Load Nil AMC reserves First Rs. 2.50 nancial year	ception trment : stheright 100 Crs o% ended	*Returns are codate is deem 31-03-2008. Date of the continuous of the continuous of the coda of the co	ompounded are ded to be da the of allotment. Differ Period 1% (If redeen from the date.) Nil (If redeer the date of all diffythe loads.) No Crs Next on Ses for the (Unaudited):	Exit Load ed / switched of otment) tructure from a ct Rs. 300 Crs 2,00%	d (CAGR) & incc t. @09-08-20 d ut on or before but after 1 year prospective da Balance 1,75%	o7 to	
(ii) Load Structure (ii) Recurring Expenses Transaction Charges Waiver of Load for Direct Applications	*Returns are compoudate is deemed to December 29, 2006. Continuous Offer PEntry Load Nil Also please refer page Average Daily Net AMAXIMUM, as a % of AMACTUAL Expenses for March 31, 2012 (Unaud	nded annu- be date of Period d Assets Everage Dail or the p	alized return f allotment. details. The A ly Net Assets previous fin	Exit Load Nil AMC reserves First Rs.: 2-50 nancial year	stheright 100 Crs 20% ended Not App	*Returns are codate is deem 31-03-2008. Da Continuous Centry Load Nil Nil Next Rs. 30 2.25% Actual exper March 31, 2012 erefer page no plicable	ompounded an ed to be da the of allotment of the date	Exit Load Exit L	d ut on or before but after 1 year prospective da Balance 1,75% ancial year o	o7 to	
(ii) Load Structure (ii) Recurring Expenses Transaction Charges Waiver of Load for Direct Applications Tax Treatment for the Investors (Unitholders) Daily Net Asset Value (NAV)	*Returns are compoudate is deemed to December 29, 2006. Continuous Offer PEntry Load Nil Also please refer page Average Daily Net AMAXIMUM, as a % of AACtual expenses for March 31, 2012 (Unaud Investors are advised to The NAV will be declared to December 29, 2006.	nded annumble date of Period d eno.13 for constant of the period or the	alized return f allotment. details. The A ly Net Assets previous fin 8%	Exit Load Nil AMC reserves First Rs. 2.50 hancial year For detai	stheright 100 Crs 9% ended Not App f Addition	*Returns are codate is deem 31-03-2008. Da Continuous Centry Load Nil tto change/mo Next Rs. 3c 2.25% Actual exper March 31, 2012 erefer page no plicable lal Information a	ompounded are ded to be da the of allotment. Differ Period 1% (If redeen from the date.) Nil (If redeen the date of all.) diffythe loads. No Crs Next. nses for the (Unaudited):: 112	Exit Load et allotment: August 9, 2007 Exit Load et allotment) med / switched of otment) tructure from a et Rs. 300 Crs 2.00% e previous fin 2.50%	s (CAGR) & incc t. @09-08-20 d ut on or before but after 1 year prospective da Balance 1,75% ancial year o	ended	
•	*Returns are compoudate is deemed to December 29, 2006. Continuous Offer PEntry Load Nil Also please refer page Average Daily Net AE Maximum, as a % of AE Actual expenses for March 31, 2012 (Unaudant) Investors are advised to	nded annumble date of Period d eno.13 for constant of the period or the	alized return f allotment. details. The A ly Net Assets previous fin 8%	Exit Load Nil AMC reserves First Rs. 2.50 nancial year For detai	sthe right 100 Crs 9% ended Ils please Not App FAddition Dished in	*Returns are codate is deem 31-03-2008. Da Continuous Centry Load Nil tto change/mo Next Rs. 3c 2.25% Actual exper March 31, 2012 erefer page no plicable lal Information a	ompounded are ded to be da the of allotment of the date of allotment of the date of allotment of the date of all of the date of the	Exit Load et allotment: August 9, 2007 Exit Load et allotment) med / switched of otment) tructure from a et Rs. 300 Crs 2.00% e previous fin 2.50%	s (CAGR) & incc t. @09-08-20 d ut on or before but after 1 year prospective da Balance 1,75% ancial year o	ended	



Name of Scheme	Religare Arbitrage Fu				Religare Contra Fund To generate capital appreciation through investment in equity and equity related instruments. The Scheme will seek to generate capita					
Investment Objective	To generate income thro out of mis-pricing betwee market and through deploinstruments.	n the cash mark	et and the derivatives	To generate capequity related in appreciation the investing involve as well as focusing to have a first mostocks thus incremonitoring stool of the sector with into under-owne	rough means of the second region high poter on high poter advantage be asing out-perfor sysector owners on objective to	n through invoscheme will se Scheme will se contrarian cted stocks' w utial under ow y investing into mance prospe- ip and relating get out of ove	estment in equity an- cek to generate capita investing. Contraria ith strong asset value ned sectors. The aim i o out of favour sectors cts. This can be done b it to the fundamental r-owned stocks and ge			
Asset Allocation Pattern	Type of Instruments		Normal Allocation (% of Net Assets)	Type of Instru	ments		Normal Allocation (% of Net Assets)			
	Equity and Equity related in	struments	65-80%	Equity and Equi	ty related instru	uments 65-100%				
	Equity Derivatives including and stock options#	ng stock futures	65-80%	Debt & Money	Market instrum	ents	0-35%			
	Money Market instrum instruments** and Fixed Inc. ** including securitized de upto 30% of net assets of t shown in the above asset allo the underlying equity invest calculating the total asset all asset allocation with the use c in derivatives securities wor specified limits, the margin n be included in the Money M position will not exceed 80% cash). However, the cumula and derivative positions sha scheme. The maximum fixed are for the portfolio (in pet a 20% of the port folio (in pet a 20%).	ome Derivatives bt (excluding for he Scheme. * The scation table is the ments and should ocation. The idea of derivatives. # The	reign securitized debt) e exposure to derivative exposure taken against do not be considered for is not to take additional renotional value exposure or the purposes of the maximum derivatives (i.e. net assets including re through equity, debt. of the net assets of the	*Debt instruments may include securitized debts (excluding foreign securitized debt) upto 100% of the debt component. Maximum exposure to derivatives shall not exceed 50% of the Net Assets subject to the limit as specified by SEBI, from time to time. However, the cumulative gross exposure through equity, debt and derivative positions shall no exceed 100% of the net assets of the scheme.						
Risk Profile	scheme. The maximum fixed income derivative position will not exceed 35% of the portfolio (i.e. net assets including cash). Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully						ully for datails on risk factors before			
KISK PTOTILE	investment. For scheme spec			ı ұннстрат. Please	reau the SID Cali	runy for detail	s offfisk factors defor			
Plan & Options	Options		Facility	Opti	ons		Facility			
	Growth*		Nil	Grov			Nil			
	Dividend		ınd Reinvestment**	Divid			nd Reinvestment**			
	*If no option is specified at the tir **If no facility is specified, the						default option is Growth idend Reinvestment			
Applicable NAV	The applicable NAV for pure									
	is accepted. For details plea	se refer Page. No.	9 Please refer page	ana ofordataile	-					
Investment Strategy Minimum Application and	Fresh Purchase Add	itional Purchase	1	Fresh Purch		nal Purchase	Padamation			
Redemption Amount / Number of Units		s.1,000/-andin	Rs.1,000/-0r100	Rs. 5000/-an		oo/-andin	Redemption Rs. 1,000/-0r100			
	multiples of Re. 1/- m thereafter.	ultiples of Re. 1/- thereafter	units or account balance, whichever is lower	multiples of R thereafter	e.1/- multip	lles of Re. 1/- ereafter	units or account balance, whichever is lower.			
Despatch of Repurchase (Redemption) Request	Within 10 working days of t	ne receipt of the r	redemption request at th	ne official points o	of acceptance o	f Religare Mut	ual Fund.			
Benchmark Index	CRISIL	Liquid Fund Inde	ex		BS	E500				
Dividend Policy		'	For details please	refer page no. 12						
Name of the Fund Manager	Mr.	Pranav Gokhale				Subramaniam				
Name of the Trustee Company			Religare Trustee							
Name of the Trustee Company Performance of the Scheme	n	.,		Particulars	1 Ye	ar* 3 Year	<u> </u>			
Performance of the Scheme (as on 30 th March, 2012)	Particulars Religare Arbitrage Fund - Growth^	1 Year* 3 Year 7.79% 6.059	Since Inception* 6.88%	Religare Contra Growth	a Fund5.59	28.359	6 9.02%			
Performance of the Scheme	Religare Arbitrage Fund - Growth^ Crisil Liquid Fund Index	7.79% 6.05% 8.44% 6.10%	% 6.80%		-9.1	% 24.269	% 6.12%			
Performance of the Scheme	Religare Arbitrage Fund - Growth^ Crisil Liquid Fund Index Absolute Ret Cook	7.79% 6.055 8.44% 6.105 urns for last 5 financi CRISIL Liquid fi CRISIL Liquid fi 6.6 370% 365% r may not be sus annualized retur	6.88% 6.80% al years of the state of the sta	Growth BSE 500 120.00% 100.00	Absolute Returns 1 2244% 2008-09 207-08 2008-09 20	% 24.265 or last 5 financial	6.12% years* Contra Fund SSE 500 876 7.48% 2010-13 2010-11 SSE 507 3116 ained in future. Is (CAGR) & inceptiol			
Performance of the Scheme	Religare Arbitrage Fund - Growth^ Crisil Liquid Fund Index Absolute Ret Cook	7.79% 6.055 8.44% 6.105 urns for last 5 financi Arbitrage fund CRISIL liquid Financi 2009-No r may not be sus annualized retur of allotment. @	6.88% 6.80% al years of the state of the sta	Growth BSE 500 120.00% 100.00	Absolute Returns of 2008 og 20	% 24.265 or last 5 financial	6.12% years* ContraFund 886 500 886 7.48% 2011-12 2010-11 555% -911% ained in future.			
Performance of the Scheme (as on 30 th March, 2012)	Religare Arbitrage Fund - Growth^ Crisil Liquid Fund Index Absolute Ret 1000% 800% 800% 800% 1000% 2007-08 2008-0 2009 2007-08 2008-0 2009 2007-08 2008-0 2009 2007-08 2008-0 2009 2007-08 2008-0 2009 2007-08 2008-0 2009 2009-08 2008-0 2009 2009-08 2008-08 2009 2009-08 2008-08 2009 2009-08 2008-08 2009 2009-08 2008-08 2009 2009-08 2008-08 2009 2009-08 2008-08 2009 2009-08 2008-08 2009 2009-08 2008-08 2009 2009-08 2008-08 2009 2009-08 2008-08 2009 2009-08 2009-08 2009 2009-08	7.79% 6.055 8.44% 6.105 urns for last 5 financi Arbitrage Fund CRISIL Liquid Fa 370% 369% 3009-10 r may not be sus annualized retur of allotment. @ oril 30, 2007.	6.88% 6.80% al years of the state of the sta	Growth BSE 500 100.00%	Absolute Returns of 2008 og 20	% 24.265 or last 5 financial	6.12% years* Contra Fund SSE 500 876 7.48% 2010-13 2010-11 SSE 507 3116 ained in future. Is (CAGR) & inceptiol			
Performance of the Scheme (as on 30 th March, 2012) Expenses of the Scheme	Religare Arbitrage Fund - Growth^ Crisil Liquid Fund Index Absolute Ret 1000% 800% 6776 100% 2007-08* 2008-08 2009 2007-08*	7.79% 6.055 8.44% 6.105 urns for last 5 financi Arbitrage Fund CRISIL Liquid Fa 370% 369% 3009-10 r may not be sus annualized retur of allotment. @ oril 30, 2007.	6.88% 6.80% alyears 77,79% 844% 77,79%	Growth BSE 500 100,00% 80,00% 60,00% 43,00% 20,00% 43,00% 20,00% 43,00% 20,00% 43,00% 20,00% 43,00% 20,00% 43,00% 20,00% 43,00% 20	Absolute Returns of 2008 og 20	% 24.265 or last 5 financial	6.12% years* Contra Fund SS 500 876 7.48% 2010-19 2010-11 \$555% 911% ained in future. Is (CAGR) & inception 4-2007 to 31-03-2008			
Performance of the Scheme (as on 30 th March, 2012) Expenses of the Scheme	Religare Arbitrage Fund - Growth^ Crisil Liquid Fund Index Absolute Ret Continuous Offer Perio	7.79% 6.055 8.44% 6.105 urns for last 5 financi CRISIL Liquid fi CRISIL Liquid fi 6.6 370% 3.69% r may not be sus annualized retur of allotment. @ oril 30, 2007.	6.88% 6.80% alyears 77,79% 844% 77,79%	Growth BSE 500 100.00% -	Absolute Returns of 2008-09 2008-0008-0008-0008-0008-0008-0008-0008	y not be sust ualized return trment. @ 11-0 Exit Load / switched ou allotment) / switched ou / sw	6.12% years* Contra Fund SS 500 876 7.48% 2010-19 2010-11 \$555% 911% ained in future. Is (CAGR) & inception 4-2007 to 31-03-2008			
Performance of the Scheme (as on 30 th March, 2012) Expenses of the Scheme (i) Load Structure	Religare Arbitrage Fund - Growth^ Crisil Liquid Fund Index Absolute Ret	7.79% 6.055 8.44% 6.105 urns for last 5 financi CRISIL Liquid Fa 370% 369% 3009-10 rmay not be sus annualized retur of allotment. @ oril 30, 2007. d Exit Loa Nil	6.88% 6.80% alyears* undindex 7.75% 8.44% 2010-11 2011-12 tained in future. ns (CAGR) & inception 30-04-2007 to 31-03-	Growth BSE 500 100.00% 100.0	Absolute Returns of 2008 og 20	% 24.269 or last 5 financial vo 770 vo 90910 ry not be sust ualized return timent. @ 11-0 Exit Loar / switched or allotment) / switched out t)	6.12% years Contra-Fund SSE 500 896 7.48% 2010-12 2010-13 2			
Performance of the Scheme (as on 30 th March, 2012) Expenses of the Scheme (i) Load Structure	Religare Arbitrage Fund - Growth^ Crisil Liquid Fund Index Absolute Ret Soorth - So	7.79% 6.055 8.44% 6.105 urns for last 5 financi CRISIL Liquid Fa CRISIL Liquid Fa T may not be sus annualized retur of allotment. @ Oril 30, 2007. d Exit Loa Nil	6.88% 6.80% alyears* undindex 7.79% 6.21% 6.27% 6.27% 7.79% 8.44% 8.44% 7.79% 8.44% 7.79% 8.44%	Growth BSE 500 100.00% - 80.00% - 43.	Absolute Returns in 2008 og 20	y not be sust ualized return trnent. @ 11-0 Exit Load / switched ou allotment) / switched out the control of	years' Cootra-Fund SES 500 SES 748% 2010-12 2010-11 SES 500 SES			
Performance of the Scheme (as on 30 th March, 2012) Expenses of the Scheme (i) Load Structure	Religare Arbitrage Fund - Growth^ Crisil Liquid Fund Index Absolute Ret Sooth - Sooth	7.79% 6.055 8.44% 6.105 urns for last 5 financi CRISIL Liquid fi GRISIL State fi GRISIL	6.88% 6.80% alyears of the first Rs. 100 Crs 5.5 2.50%	Growth BSE 500 100.00% 100.0	Absolute Returns to 22244% 2008-09 207-08 2008-09 207-08 2008-09 207-08 2008-09 207-08 2008-09 207-08 207-0	24,265 or last 5 financial voyate you not be sust ualized return thment. @ 11-0 Exit Load I/ switched ou allotment) / switched ou to ure from a proc Rs. 300 Crs	d d tafter 1 year from the aspective date. Balance 1.75%			
Performance of the Scheme (as on 30 th March, 2012) Expenses of the Scheme (i) Load Structure	Religare Arbitrage Fund- Growth^ Crisil Liquid Fund Index Absolute Ret Solid Solid Solid	7.79% 6.055 8.44% 6.105 urns for last 5 financi CRISIL Injud Fa annualized retur of allotment. @ ril 30, 2007. d Exit Loa Nil Sfor details. The A s ge Daily Net Asset the previous fi	6.88% 6.80% alyears* indindex 779% 6.20% 6.20% 779% 8.44% 6.20% 779% 6.20% 779% 8.44% 6.20% 779% 6.20% 779% 8.44% 6.20% 779% 6.20% 779% 8.44% 6.20% 779% 8.44% 6.20% 779% 8.44% 6.20% 6.20% 6.80	Growth BSE 500 100.00% -	Absolute Returns 1 2244% 2008-09 207-08 2008-09 207-08 2008-09 207-08 2008-09 207-08 2008-09 207-08 2008-09 207-08 207-0	y not be sust ualized return trment. @ 11-0 Exit Load of all of the control of t	years' Cootra-Fund SES 500 SES 748% 2010-12 2010-11 SES 500 SES			
Performance of the Scheme (as on 30 th March, 2012) Expenses of the Scheme (i) Load Structure (ii) Recurring Expenses	Religare Arbitrage Fund - Growth^ Crisil Liquid Fund Index Absolute Ret Sooth - Sooth	7.79% 6.055 8.44% 6.105 urns for last 5 financi CRISIL Injud Fa annualized retur of allotment. @ ril 30, 2007. d Exit Loa Nil Sfor details. The A s ge Daily Net Asset the previous fi	6.88% 6.80% alyears* indindex 779% 6.20% 6.20% 779% 8.44% 6.20% 779% 6.20% 779% 8.44% 6.20% 779% 6.20% 779% 8.44% 6.20% 779% 6.20% 779% 8.44% 6.20% 779% 8.44% 6.20% 779% 8.44% 6.20% 6.20% 6.80	Growth BSE 500 120.00% 100.0	Absolute Returns 1 2244% 2008-09 207-08 2008-09 207-08 2008-09 207-08 2008-09 207-08 2008-09 207-08 2008-09 207-08 207-0	y not be sust ualized return trment. @ 11-0 Exit Load of all of the control of t	d d tafter 1 year from the aspective date. Balance 1.75%			
Performance of the Scheme (as on 30 th March, 2012) Expenses of the Scheme (i) Load Structure (ii) Recurring Expenses	Religare Arbitrage Fund- Growth^ Crisil Liquid Fund Index Absolute Ret Solid Solid Solid	7.79% 6.055 8.44% 6.105 urns for last 5 financi CRISIL Injud Fa annualized retur of allotment. @ ril 30, 2007. d Exit Loa Nil Sfor details. The A s ge Daily Net Asset the previous fi	6.88% 6.80% alyears* indindex 777% 8.44% 6.206 777% 8.44% 6.207 777% 8.44% 6.207 777% 8.44% 6.207 10.31-03- 10.31-03	Growth BSE 500 120.00% 100.0	Absolute Returns 1 2244% 2008-09 207-08 2008-09 207-08 2008-09 207-08 2008-09 207-08 2008-09 207-08 2008-09 207-08 207-0	y not be sust ualized return trment. @ 11-0 Exit Load of all of the control of t	d d tafter 1 year from the aspective date. Balance 1.75%			
Performance of the Scheme (as on 30 th March, 2012) Expenses of the Scheme (i) Load Structure (ii) Recurring Expenses Transaction Charges Waiver of Load for Direct Applications Tax Treatment for the Investors	Religare Arbitrage Fund- Growth^ Crisil Liquid Fund Index Absolute Ret Solid Solid Solid	7.79% 6.05. 8.44% 6.105 urns for last 5 financi CRISIL Liquid fi. 666 370% 369% r may not be sus annualized retur of allotment. @ oril 30,2007. d Exit Loa Nil Sfor details. The A s ge Daily Net Asset the previous f 1.10%	6.88% 6.80% alyears* indindex 777% 8.44% 6.206 777% 8.44% 6.207 777% 8.44% 6.207 777% 8.44% 6.207 10.31-03- 10.31-03	Growth BSE 500 100.00% 100.0	Absolute Returns 1 2244% 2008-09 207-08 2008-09 207-08 2008-09 207-08 2008-09 207-08 2008-09	y not be sust ualized return trment. @ 11-0 Exit Load / switched out of allotment / switched out of all out of a	d d contra Fund SES 500 solve 7,48% SES 500 sol			
Performance of the Scheme (as on 30 th March, 2012) Expenses of the Scheme (i) Load Structure (ii) Recurring Expenses Transaction Charges Waiver of Load for Direct Applications	Religare Arbitrage Fund - Growth^ Crisil Liquid Fund Index Absolute Ret Social Soc	7.79% 6.055 8.44% 6.105 urns for last 5 financi CRISIL Liquid Fi 6.66 370% 3.69% 6.66 370% 3.69% 6.66 T may not be sus annualized retur of allotment. @ Oril 30, 2007. d Exit Loa Nil Sfor details. The A s ge Daily Net Asset the previous fi	6.88% 6.80% alyears of the first Rs. 100 Crs o	Growth BSE 500 100.00% 100.0	Absolute Returns of 2244% 2008 og 207.0% 2008 og 207.0% 207.0% 2008 og 207.0% 2	y 24,265 or last 5 financial y 27,200 y not be sust ualized return thment. @ 11-0 Exit Load I/ switched or allotment) / switched out t) urrefrom a proc Rs. 300 Crs 2.00% previous fir y yrefer to their	d d ut on or before 1 year tafter 1 year from the ospective date. Balance 1.75% hancial year ended taxadvisor.			



Name of Scheme	Religare Equity Fur				-	Religare Mid Cap Fund					
Investment Objective	To generate long-term predominantly equity ar				To provide long terr that is predominar Instruments of Mid	tly constituted					
Asset Allocation Pattern	Type of Instruments			ormal Allocation % of Net Assets)	Type of Instrumer	its		ormal Allocation % of Net Assets)			
	Equity and Equity relate		ts#	70-100%	Equity and Equity Ro	elated Instrumen		65-100%			
	Debt*& Money Market *Debt instruments may			0-30%	Midcan Companies 65-100%						
	assets.	ii iciude secu	ritised deb	ot upto 30% of the fiet	Companies other than Midcap Companies 0-35%						
	#Maximum exposure to assets of the Scheme, su				Debt*& Money Mar			0-35%			
	time to time. However, the cumulative derivative positions shall scheme.	ve gross exp	osure thro	ough equity, debt and	of the Scheme. The Scheme will not invest in foreign securitized debt. Maximum exposure to the derivatives shall not exceed 50 % of the ne						
Risk Profile	Mutual Fund Units invol before investment. For s				read the SID car	refully for a	details on risk factor				
Plan & Options	Options			Facility	Options		F	acility			
	Growth*			Nil	Growth*			Nil			
	Dividend			d Reinvestment**	Dividend			d Reinvestment**			
	*If no option is specified at th **If no facility is specified,				*If no option is specified **If no facility is specif						
Applicable NAV	The applicable NAV for pisaccepted. For details p			norswitchingofunits	will be based on the t	me of the Busine	ess Day on v	which the applicatio			
Investment Strategy				Please refer pag	e no. 9 for details						
Minimum Application and Redemption Amount / Number of Units		Additional F		Redemption	Fresh Purchase	Additional P		Redemption			
redemption Amount/Number of omits	Rs. 5000/- and in multiples of Re. 1/- thereafter.	Rs.1,000/- multiples o thereal	of Re. 1/-	Rs.1,000/-0r100 units or account balance, whichever is lower	Rs.5000/-andin multiples of Re.1/- thereafter.	Rs.1,000/- multiples o thereaf	of Re. 1/-	Rs.1,000/-or100 unitsoraccount balance, whichever is lower.			
Despatch of Repurchase (Redemption) Request	Within 10 working days	of the receip	t of the rec	demption request at th	ne official points of ac	ceptance of Reli	gare Mutu	al Fund.			
Benchmark Index		BSE 10	00			CNX Midcar	o Index				
Dividend Policy				For details please	refer page no. 12						
Name of the Fund Manager	N	Ar. Vetri Subr	amaniam			Mr. Vinay Pa	aharia				
Name of the Trustee Company Performance of the Scheme	Particulars	1 Year*	3 Years*		Company Limited Particulars	1 Year*	3 Years*	Since Inception			
(as on 30 th March, 2012)	Religare Equity Fund- Growth	-8.19%	20.83%	3.48%	Religare Mid Cap Fu Growth		38.90%	7.86%			
	0.0				CNX Midcap Index	0/	31.29%	8.65%			
	BSE 100	-9.23%	22.85%	-0.19%	Crititina cap in a cx	-4.09%	3.7.				
		-9.23% e Returns for la				Absolute Returns fo		ial years^			
	Absolute 100.00% 80.00% 60.00% 40.00% 20.00% 20.00% 20.00% 300%	e Returns for la 88.17% 79.27%	7.17% 855%		150%	Absolute Returns for 133.33% 126.125	9.00% 4.5% 536	ial years^ MidCapFund A4996 CNX MidcapIndex			
	Absolute 100.00% 80.00% 60.00% 2007 08 2001 2000% 2	Returns for la 88.178 89.979 2009-10 39.97% By or may no ded annualiz te of allot me 2008 Date of allot m	7.17% 855% 2010-11 -8.	Jyears Equity Fund 1996 92396 SE 100 sined in future. s (CAGR) & inception	*Past performance*Returns are compodate is deemed to be @ 19-04-2007 to 31-	Absolute Returns for 193338 2009 10 2008 09 2008 09 2009 10 2000 10 2000 10 20	pools 43% 530 200-11 201 t be sustaited returns nt.	MidCapFund CNXMdcapIndex CNXMdcapIndex Ined in future. (CAGR) & inceptio			
	Absolute 100.00% 1 80.00% 2007 08 200 2007 08 200 2007 08 30% 10.94% 31.22% 12 Past performance ma *Returns are compound date is deemed to be dat @ 04-10-2007 to 31-03- Continuous Offer Pe	Returns for la 88.176 79.277 89.997% ay or may no ded annualiz te of allotme 2008 Date of	7.17% 855% 2010-11 8. It be susta	Jyears Equity Fund SE Too SE Too	Past performance *Returns are compodate is deemed to b @ 19-04-2007 to 31- Continuous Offe	Absolute Returns for 1933 1950 1951 1951 1951 1951 1951 1951 1951	or last s finance young state of the sustained returns nt. fallotment	MidCapFund CNXMdcapIndex CNXMdcapIndex Ined in future. (CAGR) & inceptio			
	Absolute 100.00% 80.00% 60.00% 40.00% 2007 2007 40.00% 300% 40.0	e Returns for la 79 277 8 8-09 2009-10 2009-	t be susta ed returns int. of allotmen	Iyears' FquityFund SE 100 S	Past performance *Returns are compredate is deemed to be @ 19-04-2007 to 31- Continuous Offe Entry Load Nil 1% (i from	Absolute Returns for 1933 19 100 100 100 100 100 100 100 100 100	or last 5 finance 900% 43% 53% 100-11 200 1 be sustail t be sustail t. fallotment Exit Load ched-out nent)	CAGR) & inception (CAGR) & inception (CAGR) a inception (CAGR)			
	Absolute 100.00% 80.00% 40.00% 2007 08	e Returns for la 79 277 8 8-09 2009-10 89 97% ay or may no deed annualize of allot me 2008 Date of allot me 2008 deemed / swidate of allot deem	7.17% 855% 2010-11 -8. It be susta red returns ont. of allotmen Exit Load ritched out ment) tched out	Iyears' FquityFund SE 100 S	Past performance *Returns are compedate is deemed to be @ 19-04-2007 to 31 Continuous Offe Entry Load Nil 1% (i from Nil (id date of	Absolute Returns for 1933 March 2009 to 2009 t	yoom sign of lates finance with the sustained returns int. If allot ment with the sustained returns int. If allot ment with the ched-out and ched-out a ch	MidCapFund Acopie CNXMdcapIndex Ined in future. (CAGR) & inceptio t: April 19, 2007 on or before 1 year after 1 year from th			
(i) Load Structure	Absolute 100.00% 80.00% 40.00% 20.00% 20.00% 20.00% 30.00% 30.00% 40.00%	e Returns for la 79 277 8 8-09 2009-10 89 97% ay or may no deed annualize of allot me 2008 Date of allot me 2008 deemed / swidate of allot deem	7.17% 855% 2010-11 -8. It be susta red returns ont. of allotmen Exit Load ritched out ment) tched out	Iyears' FquityFund SE 100 S	Past performance *Returns are compedate is deemed to be @ 19-04-2007 to 31 Continuous Offe Entry Load Nil 1% (i from Nil (id date of	Absolute Returns for 1933 March 2009 to 2009 t	yoom sign of lates finance with the sustained returns int. If allot ment with the sustained returns int. If allot ment with the ched-out and ched-out a ch	MidCapFund Acopie CNXMdcapIndex Ined in future. (CAGR) & inceptio t: April 19, 2007 on or before 1 year after 1 year from th			
Expenses of the Scheme (i) Load Structure (ii) Recurring Expenses	Absolute 100.00% 80.00% 40.00% 2007 08	a Returns for la Returns for	7.17% 855% 2010-11 8. It be susta ed returns ed ritched out ment) tched out	Ilyears Equity Fund SE 100	Past performance *Returns are comportate is deemed to be @ 19-04-2007 to 31- Continuous Offee Entry Load Nil 19% (i from Nil (ii date of the continuous of	may or may not unded annualize a date of allotmen og-2008 Date of allotmen of allotment)	t be sustailed returns nt. fallotment ched-out a cook a grow cook a grown and a cook a grown a grown a pros	MidCapFund Acopic CNXMdcapIndex Ined in future. (CAGR) & inceptio t: April 19, 2007 on or before 1 year after 1 year from the			
(i) Load Structure	Absolute 100.00% 80.00% 40.00% 2007 08 2007 08 2000 40.00%	e Returns for la 2009-10 200	t be sustated returns int. Still Load ditched out ment) tched out lils. The AN	Ilyears Ilyears Ilyears Ilyears Ilyears Ilyears IlyearyFund Ily	Past performance *Returns are compr date is deemed to be @ 19-04-2007 to 31- Continuous Offee Entry Load Nil 1% (i from Nil (ii) date of the continuous of	may or may no unded annual or allotre deemed/switchedate of allotre redeemed/switchedate of allotre redeemed/switchedate of allotre or allotre	t be sustai ed returns nt. fallotment Exit Load ched-out a coo Crs	MiddapFund Acopys CNAMiddapFund CN			
(i) Load Structure (ii) Recurring Expenses	Absolute 100.00% 80.00% 40.00% 2007 08 2007 08 2000 40.00%	e Returns for la 2009-10 200	t be sustated returns int. Still Load ditched out ment) tched out lils. The AN	ined in future. s (CAGR) & inception at: October 4,2007 t on or before 1 year after 1 year from the MC reserves the right to First Rs. 100 Crs 2.50% cancial year ended	Past performance Returns are compredate is deemed to be @ 19-04-2007 to 31- Continuous Offee Entry Load Nil 19% (iffrom Nil (iif date of the continuous of t	may or may no unded annual or allotre deemed/switchedate of allotre redeemed/switchedate of allotre redeemed/switchedate of allotre or allotre	t be sustai ed returns nt. fallotment Exit Load ched-out a coo Crs	MiddapFund Acopys CNAMiddapFund CN			
(ii) Load Structure (ii) Recurring Expenses Transaction Charges Waiver of Load for Direct Applications	Absolute 100.00% 80.00% 40.00% 2007 40.00% 2007 40.00% 2007 40.00% 40.0	e Returns for la 79,277 80,09 10 10 10 10 10 10 10 10 10	t be susta 2010-11 -8: It be susta ed returns int. Setit Load itched out ment) tched out ils. The AIV	ined in future. s (CAGR) & inception at: October 4,2007 t on or before 1 year after 1 year from the MC reserves the right to 250% cancial year ended For details please Not Ap	Past performance *Returns are comported to be continuous Offer Entry Load Nil 19% (i from Nil (if date of the continuous Offer) Next Rs. 300 Cr 2.25% Actual expenses for (Unaudited): 2.50% Perfer page no. 12 plicable	may or may no ounded annualize of allotmen of allotment) load structure fr s Next Rs. 3 2.00° the previous final	t be sustailed returns not fallotment acchedout acchedou	Ined in future. (CAGR) & inception t: April 19, 2007 on or before 1 year after 1 year from the pective date. Balance 1.75% ended March 31, 20			
(ii) Load Structure (ii) Recurring Expenses Transaction Charges Waiver of Load for Direct Applications Tax Treatment for the Investors (Unitholders)	Absolute 100,00% 60,00% 40,00% 2007 of 30,00% 40,00%	ay or may no ded annualize of allotme 2008 Date of allotment) o. 13 for detail seets erage Daily Not the prevention of t	st 5 financial 7.17% 855% 2010-11 8. It be sustated returns the desired returns the sustated returns the sustat	Ilyears Plant Sequence of Additional Statement of Additional	Past performance *Returns are compodate is deemed to be @ 19-04-2007 to 31: Continuous Offee Entry Load Nil 1% (i from Nil (i'date of change/modify the continuous) Next Rs. 300 Cr 2.25% Actual expenses for (Unaudited): 2.50% Perefer page no. 12 plicable Information and also i	may or may no bunded annualized ate of allotmen on allotment of allotm	t be sustailed returns nt. fallotment Exit Load ched-out nent) ched-out a roma pros	med in future. (CAGR) & inception t: April 19,2007 on or before 1 year after 1 year from the pective date. Balance 1.75% ended March 31, 200 axadvisor.			
(ii) Load Structure (ii) Recurring Expenses Transaction Charges Waiver of Load for Direct Applications TaxTreatment for the Investors	Absolute 100.00% 80.00% 40.00% 2007 40.00% 2007 40.00% 2007 40.00% 40.0	ay or may no ded annualize of allotme 2008 Date of allotment) o. 13 for detail seets erage Daily Not the prevention of t	st 5 financial 7.17% 855% 2010-11 8. It be sustated returns the desired returns the sustated returns the sustat	Iyears' I Equity Fund I SEE 100 I SEE 100	Past performance *Returns are compodate is deemed to be @ 19-04-2007 to 31: Continuous Offee Entry Load Nil 1% (i from Nil (i'date of change/modify the continuous) Next Rs. 300 Cr 2.25% Actual expenses for (Unaudited): 2.50% Perefer page no. 12 plicable Information and also i	may or may no bunded annualized ate of allotmen on allotment of allotm	t be sustailed returns nt. fallotment Exit Load ched-out nent) ched-out a roma pros	ined in future. (CAGR) & inception t: April 19, 2007 on or before 1 year after 1 year from the pective date. Balance 1.75% ended March 31, 2009 axadvisor.			



Name of Scheme	Religare AC					Religare Banking Fund To generate long-term capital growth from a portfolio of equity an						
Investment Objective	aims to genera equity related appreciation b	ate capital app I instruments. by investing in	reciation throug The Scheme wil	h investment in equity: I seek to generate cap io of stocks selected fr	and oital	equity-related se	curities o	apital gro f compan	wth from ies engage	a portfolio d in the bus	o of equity an iness of bankir	
Asset Allocation Pattern	Type of Instr	ruments		Normal Allocation (% of Net Assets)		Type of Instrum	nents				al Allocation Net Assets)	
	Equity and Eq	quity related ir	nstruments#	90-100%	-	Equity and Equ	,		nents of th	ne 6	65-100%	
	Debt*&Mon	ey Market ins	truments	0-10%	_	constituents of CNX Bank Index# Equity and Equity related instruments of banking					0-35%	
	*Debt instrun	nents may in	clude securitised	eign	and financial ser			her than th	ne			
		/	of the net assets erivatives shall no	constituents of 0 Debt*& Money I			5		0-35%			
	assets of the stime to time. However, the derivative posscheme.	Scheme, subjo cumulative g sitions shall n	ect to the limits a gross exposure t ot exceed 100%	as specified by SEBI, fr through equity, debt a s of the net assets of	om and the	derivatives shallr the limits as spec gross exposure exceed 100% of 1	not exceed ified by SE through the net ass	nay include securitized debt (exclud o 35% of the net assets. #Maximum exp cceed 50% of the net assets of the Schem by SEBJ, from time to time. However, the igh equity, debt and derivative positio et assets of the scheme. It the SID carefully for details on risk fac				
Risk Profile	Mutual Fund U investment. Fo	Jnits involve in rschemespec	ivestment risks in ific risk factors ple	cluding the possible los ase refer page no. 11	ss of	f principal. Please	read the	SID care	fully for de	tails on risl	k factors befo	
Plan & Options	Op	tions		Facility		Op	otions			Facilit	У	
		owth*		Nil			owth*			Nil		
		ridend		and Reinvestment**			/idend				vestment**	
	*If no option is is Growth	s specified at t	on	*If no option is s Growth	рестеаа	it the tim	е от арриса	ation, the c	ierauit option			
	,											
Applicable NAV		**If no facility is specified, the default facility is Dividend Reinvestment **If no facility is specified, the default facility is Divi The applicable NAV for purchase or redemption or switching of units will be based on the time of the Business Day on was cepted. For details please refer Page. No. 9							n which th	ie application		
Investment Strategy	ассерсса от	occano prease	rererrageor	Please refer p	age	no. 10 for deta	ils					
Minimum Application and	Fresh Pure	chase Add	ditional Purcha	se Redemption		Fresh Purch	ase	Addition	al Purchas	e Re	demption	
Redemption Amount/Number of Units	Rs.5000/-		Rs. 1,000/- and in	Rs.1,000/-0r10		Rs. 5,000/- ar			o/- and in	Rs. 1,00	o/- or 100 unit	
	multiples o thereaf		nultiples of Re. 1/- thereafter	unitsoraccoun balance,whichev islower		multiples of R thereafte			es of Re. 1/- reafter		or account balance, whichever is lower	
Despatch of Repurchase (Redemption) Request	Within 10 worl	king days of th	e receipt of the re	demption request at th	ne of	fficial points of a	cceptance	of Religa	are Mutual	Fund.		
Renchmark Index			S&P CNX Nifty					CNX Ba	ank Index			
Dividend Policy			Jan Crivilley	For details pl	ease	refer page no. 12		0.070	ammacx			
Name of the Fund Manager		М	r. Pranav Gokhale			, ,		Mr. Ami	t Ganatra			
Name of the Trustee Company				Religare Trust	tee (Company Limite	d				ı	
Performance of the Scheme (as on 30 th March, 2012)	Particulars			ears* Since Inception	n*	Particulars 1 Year* 3			3Year*	Since Inception*		
(d3 011 30 William C11, 2012)		EFund-Growt		14.21% -9.15%		Religare Banking Fund - Growth^			-10.80%	3389%	18.59%	
	S&P CNX Nift			0.57% -1.91%	\exists	CNX Bank Index -12.75% 35.19%					19.88%	
	391.0 0296							R) & inception				
51.01	Date of allotm					Date of allotment: July 14, 2008.						
Expenses of the Scheme (i) Load Structure	Continuous	Offer Perio				Continuous C	mer Pei	riod	= 5.1			
(i) Load Structure	Entry Load	.07 (15	Exit Lo			Entry Load Nil 1	0/ (If rode	omod/s	Exit Lo		ore 1 year froi	
	Nil	,	emed / switched te of allotment)	out on or before 1 ye	ear		:he date o			t off of per	ore ryear iroi	
		Nil (If redee date of allot	med / switched (out after 1 year from t			of allotme	nt)			r from the da	
	Also please ref	fer page no. 13	for details. The A	MC reserves the right t	o ch	ange/modifythe	e load stru	ucture fro	maprosp	ective date		
(ii) Recurring Expenses	Average Daily	Net Assets		First Rs. 100 Crs		Next Rs. 300	Crs	Next Rs	. 300 Crs		Balance	
	Maximum, as a	% of Average	Daily Net Assets	2.50%		2.25%		2.0	0%		1.75%	
			the previous	financial year end		Actual expenses		previous	financial y	ear ended	March 31, 20	
Transaction Charges	March 31, 2012	(Unaudited)	: 2.50%	For details als		(Unaudited): 2.5						
							. 12					
	For details please refer page no. 12 Not Applicable											
Waiver of Load for Direct Applications	Investorsess	udvisadta saf-	al Information and also independently refer to their tax advisor.									
Waiver of Load for Direct Applications Tax Treatment for the Investors (Unitholders) Daily Net Asset Value (NAV)	The NAV will	be declared c		the Statement of Addition								
Waiver of Load for Direct Applications Tax Treatment for the Investors (Unitholders)		be declared c		ys and will be publishe	ed ir		NAV can					



Name of Scheme	Religare Bus	iness Leaders	s Fund			Religare	Religare PSU Equity Fund y Togeneratecapitalappreciation by investing in equity and equity related							
Investment Objective	related instrumer	term capital appre nts including equity rs in their respectiv	derivatives /	of compa	nies which in our	instrument	s of compar areholding	nies where ťhe	:Central/St	ate Gove	equityrelated rnment(s) has ers to appoint			
Asset Allocation Pattern	Type of Instrum	ents			mal Allocation of Net Assets)	Type of Instruments Equity and Equity related instruments of the				(% of I	Al Allocation Net Assets) 5-100%			
	Equity & Equity r	elated instrumen	ts#		80-100%	constituent Equity and	s of the BSE Equity rela	PSU Index ated instrume	ents of PSU	J (D-35%			
	Money Market Ir	nstruments&Deb	t Securities'		0-20%	companies other than the constituents of the BSE PSU Index					0/			
		which in our op try segment; * Inv									D-20% D-35%			
	pass through cert	ificate (PTC) shall	net assets of the				ime of inve		nd which may isinvestment					
	Scheme. The Scheme will not invest in foreign securitized debt. The maximum derivative position will be restricted to 50% of the net assets of the Scheme. However, the cumulative gross exposure through equity, debt and derivative positions shall not exceed 100% of the net assets of the scheme.						in securitiz ceed 20% o foreign sec may be peri be restricte	ed debt included the net assest included the net asses	ding pass th ts of the So The Scheme ne to time. I net assets of nequity.debi	rough ce cheme. The may use the maxim of the School	rtificate (PTC) rtificate (PTC) ee Scheme will derivatives for num derivative eme. However, ativepositions			
Risk Profile		ts involve investm			e possible loss o	shall not exc of principal. P	eeď 100% ól lease read t	fthe net assets he SID careful	of the scher ly for detail	me. s on risk f	actors before			
Plan & Options		scheme specific ri: ptions	sk ractors pi	ease rete Facili			Options			Facility				
•		owth*		Nil			Growth* Dividend		Dayouta	Nil	estment**			
		vidend			nvestment**	*If no optio		d at the time o			fault option is			
	Growth	pecified at the tim	е от аррисат	ion, the c	derault option is		y is specified	d, the default fa	acility is Divi	dend Reir	nvestment			
A = -1: - -		pecified, the defai				النب	on the time	of the Ducine	oc Dou on	ubiah tha	application is			
Applicable NAV	accepted.For de	IAV for purchase tails please refer F	age.No.9					or the Busine	ess Day on v	vnich the	application is			
Investment Strategy					ease refer page			1						
Minimum Application and Redemption Amount/Number of Units		Fresh Purchase Additional P Rs. 5,000/- and in Rs. 1,000/-			edemption 000/- or 100	Rs. 5,000/-		Additional F Rs. 1,000/-			or 100 units			
, , , , , , , , , , , , , , , , , , ,	multiples of R	e.1/- multipl	es of Re. 1/-	unit	soraccount	multiples of thereafter	FRe. 1/-	multiples of therea						
	thereafter	r the	reafter		ice, whichever is lower									
Despatch of Repurchase (Redemption) Request	Within 10 worki	ing days of the re	ceipt of the	redempt	tion request at 1	the official p	ointsofac	ceptance of F	Religare Mi	utual Fun	d.			
Benchmark Index		S&P C	NX Nifty					BSE PSU	IIndex					
Dividend Policy				F	or details pleas	e refer page	no.12							
Name of the Fund Manager		Mr. Vetri S	ubramaniam	1			Mr. Vetri	i Subramaniam	n & Mr. Amit	Ganatra				
Name of the Trustee Company				Re	ligare Trustee	Company L	imited							
Performance of the Scheme (as on 30 th March, 2012)	Particulars	-1 d Ed. C.			nce Inception*	Particular		1.5 .10	1 Year		ce Inception*			
(d3 011 30 Wareth, 2012)	S&P CNX Nifty	s Leaders Fund - Gr	7.	52% 23%	5.99%	Religare PSU BSE PSU Inc		d-Growth	-10.689 -18.409		-0.89% -9.29%			
	20.00% 15.00% 15.00% 10.00% 2000 2000 15.00% 10.00% 15.00%	9.00%	2011-12	_:	Business Leaders Fund S&P CNX Nifty	10.00% - 500% - 500% - 10.00% - 15.00% - 20.00%	200% -186% 2009-10*	7.45% -0.87% 2010-11	2011-12	- :	PSUEquityFund BSEPSUIndex			
Expenses of the Scheme	*Returns are co date is deemed!	nce may or may r mpounded annu to be date of allot t: August 21, 2009	alized retu ment. @21-	rns (CAG	GR) & inception	*Returns ar date is deer	re compou med to be c ment : Nove	late of allotm ember 18,200	ized returr ent. @18-1	ıs (CAGR) & inception			
(i) Load Structure	Entry Load	2 000	Exit Loa	nd		Entry Load			Exit Load					
		% (If redeemed/s		on or be	fore 1 year from	Nil		emed/switche	ed out on or	before 1 y	ear from the			
	N	ne date of allotme lil (If redeemed / sv f allotment)		after 1 ye	ar from the date	_	date of allo Nil (If redeallotment)	emed/switche	ed out after	ı year fror	n the date of			
	Also please refer	page no. 13 for de	ails. The AN	//C reserv	ves the right to cl	L hange/modi	fythe loads	tructurefrom	naprospect	ive date.				
(ii) Recurring Expenses	Average Daily N	et Assets		First F	Rs. 100 Crs	Next Rs. 3	oo Crs	Next Rs. 30	oo Crs	Ва	lance			
	Maximum, as a %	of Average Daily N	let Assets	2	2.50%	2.25%	6	2.00%	6	1	.75%			
	Actual expenses		financial ye	ar ended	 March 31, 2012			e previous fir	nancial year	ended N	March 31, 2012			
	Actual expenses for the previous financial year ended March 31, 2012 (Unaudited): 2.50%.						, ···							
Transaction Charges	(Unaudited): 2.5	0%.	(Unaudited): 2.50%. (Unaudited): 2.47%. For details please refer page no. 12											
Transaction Charges	(Unaudited):2.5	0%.		Fo	•		Not Applicable							
Waiver of Load for Direct Applications			adatails in th		Not Ap	plicable		ndenendontly	refertatha	irtavadu	isor			
Waiver of Load for Direct Applications Tax Treatment for the Investors (Unitholders) Daily Net Asset Value (NAV)	Investors are adv	o%. vised to refer to the		ne Statem	Not Ap nent of Addition	plicable al Informatio	n and also ir							
Waiver of Load for Direct Applications Tax Treatment for the Investors (Unitholders) Daily Net Asset Value (NAV) Publication	Investors are adv	/ised to refer to th		ne Statem and will b	Not Ap nent of Additiona e published in 2 I	plicable al Informatio newspapers.	n and also ir NAV can al:							
Waiver of Load for Direct Applications Tax Treatment for the Investors (Unitholders) Daily Net Asset Value (NAV)	Investors are adv	/ised to refer to th		ne Statem and will b	Not Ap nent of Addition	plicable al Informatio newspapers. e refer page	n and also ir NAV can als							



Name of Scheme	Religare Inf					Religare Mic				
Investment Objective		minantly	constitut	ed of equit	nvesting in a portfolio y and equity related		ninantly c	onstituted	of equity	vesting in a portfolio and equity related
Asset Allocation Pattern	Type of Instr	uments			Normal Allocation (% of Net Assets)	Type of Instru	ıments			ormal Allocation % of Net Assets)
	EquityandEqu	-			65-100%	1. Equity and Ed of mid@ cap c		d instrume	nts#	65-95%
	companies en Debt*& Mone				0-35%	2. Equity and Equity related instruments# 5-35% of small@@ cap companies \$				
					t upto 35% of the net	Equity and Equity related instruments# 0-30%				
					not exceed 50% of the specified by SEBI, from	Debt* and Money Market Instruments 0-30%				
Dial Danfel	However, the derivative possible scheme.		*Debt instruments may include securitized debt upto 30% of the net asset #Maximum exposure to the derivatives shall not exceed 50% of the Ni assets of the Scheme, subject to the limits as specified by SEBI, from tin to time. However, the cumulative gross exposure through equity, debt ar derivative positions shall not exceed 100% of the net assets of the schem (@Companies which have a market capitalisation of more than the last stoo of CNX Midcap Index and less than the highest market capitalisation of the constituent stock of the CNX Midcap Index. @@ Companies which ha a market capitalisation of more than the last stock of BSE Small Cap Inde and less than the highest market capitalisation of the constituent stock the BSE Small Cap Index. For this purpose, the market capitalisation of the Companies will be considered at the time of investment. \$The Scheme we ideally invest in equity & equity related instruments of small cap companie in the range of 15-30% of the net assets.				exceed 50% of the Net ried by SEBI, from time rough equity, debt and t assets of the scheme. norethan the last stock et capitalisation of the Companies which have of BSE Small Cap Index to constituent stock of et capitalisation of the nent. \$The Scheme will of small cap companies			
Risk Profile		futual Fund Units involve investment risks including the possible lo efore investment. For scheme specific risk factors please refer page					lease read	the SID car	efully for c	letails on risk factors
Plan & Options		tions			Facility		ions		F	acility
	Growth* Dividend Payout an			Nil nd Reinvestment**		wth* dend	ſ	Payout and	Nil Reinvestment**	
	*If no option is specified at the time of application, the control is specified, the default facility is Divi			default option is Growth			time of applic	cation, the de	efault option is Growth end Reinvestment	
Applicable NAV	The applicable	NAVforp	urchase	or redemptic	on or switching of units					
	is accepted. Fo	or details p	lease refe	er page no. 9	Please refer page	no 10 for deta	ils			
Minimum Application and	Fresh Puro	hase A	Addition	al Purchase	Redemption	Fresh Purcl		dditional P	urchase	Redemption
Redemption Amount/Number of Units	Rs.5000/-a multiples of thereaft	Re. 1/-	multiple	o/-andin es of Re.1/- eafter	Rs.1,000/-0r100 unitsoraccount balance, whichever is lower	Rs.5000/-a multiples of thereafte	Re. 1/-	Rs.1,000/- and in multiples of Re.1/- thereafter		Rs.1,000/-0r100 units or account balance, whichever is lower.
Despatch of Repurchase	Within 10 wor	king days c	of the rece	eipt of the re	demption request at th	ne official points	ofaccepta	ince of Reli	gare Mutua	al Fund.
(Redemption) Request Benchmark Index		CI	VX Infrasti	ructure Index		CNX Midcap Index				
Dividend Policy Name of the Fund Manager			Mr. Amit	Ganatra	For details please	e refer page no. 1		Mr. Vinay Pa	aharia	
Name of the Trustee Company Performance of the Scheme			1 1/		Religare Trustee		ed		l 14 44	16: 1 .: 4
(as on 30 th March, 2012)	Particulars Religare Infras Fund - Growtl	า^	1 Year	% 14.87%	-7.26%	Particulars Religare Mid N Fund-Growth	^ '	1 Year* 5.92%	3 Years* 40.64%	9.93%
	CNX Infrastru				-16.13%	CNX Midcap In		for last 5 fina	31.29%	6.82%
	0.00%	72.0 72.0 8° 2008-09	87.95%	ast 5 financial y 726%	Religare Infrastucture Fund CNX Infrastructure Index	160.00% - 140.00% - 120.00% - 100.00% - 80.00% - 60.00% - 40.00% -	נו	126.12%	435% 592%	■ Mid N Small Cap Fund ■ CNX Midcap Index 76
	-20.00% -20.50% -10 -40.00% -60.00%	-40.25% -40.02%		10-11 -11.55% -18.45% 2011-12	ained in future.	-20.00% -40.00% -60.00%	-46.66% -45.40		10-11 2011-12	ned in future
	*Returns are date is deeme Date of allotm	nance may compound d to be dat ent: Octol	y or may led annuate of allot ber 4, 200	not be susta alized return: ment. @ 21-1	nined in future. s (CAGR) & inception 11-2007 to 31-03-2008	*Returns are codate is deemed Date of allotme	ance may ompounde to be date ent: April 19	or may not ed annualize of allotmer 9,2007	be sustai	ned in future. (CAGR) & inception 2007 to -31-03-2008
Expenses of the Scheme (i) Load Structure	^Past perforr *Returns are of date is deeme Date of allotm Continuous	nance may compound d to be dat ent: Octol	y or may led annuate of allot ber 4, 200	not be susta alized return: ment. @ 21-1	s (CAGR) & inception 11-2007 to 31-03-2008	Past perform *Returns are co date is deemed Date of allotme Continuous C	ance may ompounde to be date ent: April 19	or may not ed annualize of allotmen 0,2007 iod	t be sustai led returns	(CAGR) & inception
	*Returns are date is deeme Date of allotm	mance may compound d to be dat ent : Octol Offer Per	y or may led annuate of allot ber 4, 200 riod	not be susta alized return ement. @ 21-1 Exit Load switched ou	s (CAGR) & inception 11-2007 to 31-03-2008	Past perform *Returns are codate is deemed Date of allotme Continuous C Entry Load Nil	ance may ompounde to be date ent: April 19 Offer Peri	or may not ed annualize of allotmen 0,2007 iod E deemed/sv	be sustained returns it. @ 17-03-	(CAGR) & inception
	*Past perforr *Returns are c date is deeme Date of allotm Continuous Entry Load	mance may compound d to be dat ent: Octol Offer Pei	y or may led annuate of allot ber 4, 200 riod	not be susta alized return ment. @ 21-1 77 Exit Load switched oulotment)	s (CAGR) & inception 11-2007 to 31-03-2008	^Past perform *Returns are codate is deemed Date of allotme Continuous C Entry Load Nil	ance may ompounde to be date ent: April 19 Offer Peri	or may not ed annualize of allotmen o, 2007 iod Edeemed/sw ate of allotn emed/switce	t be sustained returns et .@17-03-	(CAGR) & inception 2007 to-31-03-2008
	Past perforr *Returns are of date is deeme Date of allotm Continuous Entry Load Nil	mance may compound d to be dat ent: Octob Offer Per 1% (If red from the	y or may led annuate of allot over 4, 200 riod	not be susta alized return ment. @ 21-1 b7 Exit Load switched out	s (CAGR) & inception 11-2007 to 31-03-2008 I I It on or before 1 year	Past perform 'Returns are codate is deemed Date of allotme Continuous Continuous Nil	ance may be to be date ent: April 19 Offer Peri	or may not dannualize of allotmer a, 2007 iod Edeemed/svate of allotn emed/switch tment)	be sustained returns it.@17-03- Exit Load vitched-out and it. with a sustained returns it. with a sustained return it. With a sustained	(CAGR) & inception 2007 to -31-03-2008 it on or before 1 year fter 1 year from the
	Past perforr *Returns are c date is deeme Date of allotm Continuous Entry Load Nil Also please rei Average Da	mance may compound d to be date ent: Octol Offer Per 1% (If red from the Nil (If red date of all	y or may led annuate of allot ber 4, 200 riod leemed / date of allot eemed / slotment) 0.13 for desects	not be susta alized return ment. @ 21-1 77 Exit Load switched out lotment) switched out	s (CAGR) & inception 11-2007 to 31-03-2008 It on or before 1 year It after 1 year from the AC reserves the right to First Rs. 100 Crs	Past perform Returns are codate is deemed Date of allotme Continuous C Entry Load Nil Ochange/modif	ance may pmpounde to be date to be date ent: April 19 Dffer Peri	or may not dannualize of allotmer 1,2007 iod Endeemed/svate of allotmer emed/switch them the structure from	be sustail addreturns it. @ 17-03- Exit Load vitched-out and out and	(CAGR) & inception 2007 to -31-03-2008 at on or before 1 year fter 1 year from the pective date. Balance
(i) Load Structure	Past perforr *Returns are of date is deeme Date of allotm Continuous Entry Load Nil Also please rei Average Da Maximum, as	mance may compound d to be date ent: Octol Offer Per 1% (If red from the Nil (If red date of all fer page no ily Net As:	y or may led annuate of allot ober 4, 200 riod deemed / date of all eemed / solotment) a. 13 for deserts erage Dail	not be susta alized return ment. @ 21-1 27 Exit Load switched out lotment) switched out	s (CAGR) & inception 11-2007 to 31-03-2008 It ton or before 1 year If after 1 year from the MC reserves the right to First Rs. 100 Crs 250%	Past perform Returns are codate is deemed Date of allotme Continuous Continu	ance may pmpounde to be date ent: April 19 Dffer Peri coo% (if ref rrom the da Nil (if rede date of allo by the load:	or may not dannualize of allotmer 1,2007 iod Edeemed/swite of allotmer 2,2007 iod Edeemed/swite of allotmer 2,2007 iod Edeemed/swite the med 2,500 iod Edeemed/swite 1,200 iod Edeemed/swite 1,	t be sustained returns it. @ 17-03- Exit Load witched-out a coma prosport of the company of the	(CAGR) & inception 2007 to -31-03-2008 at on or before 1 year fter 1 year from the bective date. Balance 1.75%
(i) Load Structure	Past perforr *Returns are of date is deeme Date of allotm Continuous Entry Load Nil Also please rei Average Da Maximum, as	mance may compound to be date ent: Octol Offer Per 1% (If red from the value of all fer page no: ily Net As: a % of Avenness for	y or may led annuate of allot ber 4, 200 riod leeemed / date of al eemed / slotment) 0. 13 for desects the properties of the properties	not be susta alized return ment. @ 21-1 27 Exit Load switched out lotment) switched out etails. The AN	s (CAGR) & inception 11-2007 to 31-03-2008 It on or before 1 year It after 1 year from the AC reserves the right to First Rs. 100 Crs	Past perform Returns are codate is deemed Date of allotme Continuous Continu	ance may pmpounde to be date to be date ent: April 19 Dffer Peri	or may not dannualize of allotmer 1,2007 iod Edeemed/swite of allotmer 2,2007 iod Edeemed/swite of allotmer 2,2007 iod Edeemed/swite the med 2,500 iod Edeemed/swite 1,200 iod Edeemed/swite 1,	t be sustained returns it. @ 17-03- Exit Load witched-out a coma prosport of the company of the	(CAGR) & inception 2007 to -31-03-2008 at on or before 1 year fter 1 year from the bective date. Balance 1.75%
(ii) Recurring Expenses Transaction Charges	Past perforr Returns are c date is deeme Date of allotm Continuous Entry Load Nil Also please rei Average Da Maximum, as Actual expe	mance may compound to be date ent: Octol Offer Per 1% (If red from the value of all fer page no: ily Net As: a % of Avenness for	y or may led annuate of allot ber 4, 200 riod leeemed / date of al eemed / slotment) 0. 13 for desects the properties of the properties	not be susta alized return ment. @ 21-1 27 Exit Load switched out lotment) switched out etails. The AN	s (CAGR) & inception 11-2007 to 31-03-2008 It on or before 1 year It after 1 year from the MC reserves the right to First Rs. 100 Crs 2.50% nancial year ended For details please	Past perform *Returns are codate is deemed Date of allotme Continuous C Entry Load Nil Next Rs. 36 2.25% Actual expenses (Unaudited): 2.2 erefer page no	ance may pmpounde to be date to be date ent: April 15 of the condition of the price of the price of the price of the price of the condition of the price of the price of the price of the price of the condition of the price o	or may not dannualize of allotmer 1,2007 iod Edeemed/swite of allotmer 2,2007 iod Edeemed/swite of allotmer 2,2007 iod Edeemed/swite the med 2,500 iod Edeemed/swite 1,200 iod Edeemed/swite 1,	t be sustained returns it. @ 17-03- Exit Load witched-out a coma prosport of the company of the	(CAGR) & inception 2007 to -31-03-2008 at on or before 1 year fter 1 year from the bective date. Balance 1.75%
(ii) Recurring Expenses	Past perforr *Returns are of date is deeme Date of allotm Continuous Entry Load Nil Also please ret Average Da Maximum, as Actual expe	mance may ompound d to be daid ent: Octol Offer Per 1% (If red date of all fer page no: ily Net As: a % of Ave nnses for (Unaudite)	y or may led annuate of allotoper 4, 200 riod leemed / date of alleemed / solotment) o. 13 for deserts erage Dail the padi: 2.50%	not be susta alized return ment. @ 21-127 Exit Load switched out lotment) switched out vetails. The AN y Net Assets previous fir	s (CAGR) & inception 11-2007 to 31-03-2008 It on or before 1 year It after 1 year from the MC reserves the right to First Rs. 100 Crs 2.50% nancial year ended For details please	Past perform *Returns are codate is deemed Date of allotme Continuous C Entry Load Nil Next Rs. 30 2.25% Actual expense (Unaudited): 2.2 erefer page no plicable	ance may pmpound to be date ant: April 15 pm of the first and the first	or may not da annualize of allotmer , 2007 iod Edeemed/svate of allotmer emed/swite timent) Structure fr Next Rs. 3 2.005	be sustained returns it. @ 17-03-	(CAGR) & inception 2007 to -31-03-2008 it on or before 1 year fter 1 year from the bective date. Balance 1.75% ended March 31, 2012
(ii) Recurring Expenses Transaction Charges Waiver of Load for Direct Applications	Past perforr Returns are date is deeme Date of allotm Continuous Entry Load Nil Also please rel Average Da Maximum, as Actual expe March 31, 2012	mance may compound to be date of the compound	y or may led annuate of allot ber 4, 200 riod leemed / date of al eemed / so the common leement) 3. 13 for deserts erage Dail the padi: 2.50%	not be susta alized return ment. @ 21-1 27 Exit Load switched out lotment) switched out etails. The AN y Net Assets previous fir	s (CAGR) & inception 11-2007 to 31-03-2008 It on or before 1 year after 1 year from the MC reserves the right to First Rs. 100 Crs 2.50% hancial year ended For details please Not Ap	Past perform *Returns are codate is deemed Date of allotme Continuous Centry Load Nil Next Rs. 3c 2.25% Actual expense (Unaudited): 2. erefer page no plicable Information and an a newspapers.	ance may pmpounde to be date nt: April 19 Dffer Peri noo% (if rer from the da Nil (if rede date of allo y the loads so Crs ss for the pr 50% .12 NAV can al	or may not dannualize of allotmer o, 2007 iod Endeemed/switce trunch of the many state of allotmer of allotmer of the member of the many structure for Next Rs. 3 2.005 revious final or members of the	be sustained returns it. @ 17-03- Exit Load witched-outent) Ched-out a comparison on Crs control of the contro	(CAGR) & inception 2007 to -31-03-2008 wit on or before 1 year from the pective date. Balance 1.75% ended March 31, 2012 exadvisor.



INFORMATION COMMON TO ALL SCHEME(S)

Applicable NAV & Cut Off Time

• • •	
Applicable To	Applicable NAV & Cut Off Time
Allschemes	Purchases:-
	■ Valid purchase application received upto 3 p.m. on a Business Day with a local cheque or DD payable at par at the Official Point(s) of Acceptance where it is received, the same day's closing NAV will be applicable.
	■ Valid purchase application received along with an outstation cheque or DD not payable at par at the Official Point(s) of Acceptance where it is received, closing NAV of the day on which the cheque or DD is credited will be applicable*
	■ Valid purchase application received after 3 p.m. on a Business Day with a local cheque or DD payable at parat the Official Point(s) of Acceptance where it is received, the closing NAV of the next Business Day will be applicable.
	■ Valid application for 'switch in' shall be treated as valid application for purchase and the provisions of cut off time and applicable NAV shall be applied accordingly.
	*Payments by stockinvest, cash, postal orders and money orders will not be accepted.
	Redemptions/Switches:-
	■ Valid redemption application received upto 3 p.m. on a Business Day, the same day's closing NAV will be applicable.
	■ Valid redemption application received after 3 p.m. on a Business Day, the closing NAV of the next Business Day will be applicable.
	■ Valid application for 'switch out' shall be treated as application for redemption and the provisions of cut off time and applicable NAV shall be applied accordingly.

2. Investment Strategy of Schemes

i. Religare Tax Plan

The Scheme intends to invest across market cap and sectors utilizing bottom up approach. The Scheme will have reasonably diversified portfolios without the risk of being overly diversified. The fund house will aim to have concentrated well-researched portfolio, which would be around 20-50 in terms of the number of stocks per portfolio. The fund house will aim not to have very large portfolios which can lead to over diversification and reduction of investors' returns.

ii. Religare Growth Fund

The Scheme intends to invest in Equity and Equity Related Instruments of companies across market cap and sectors utilizing bottom up approach. Bottom up approach is an investment approach which deemphasizes the significance of economic and market cycles. This approach focuses on the analysis of individual stocks. In bottom up approach the focus is on specific company rather than on the industry in which that company operates or on the economy as a whole. The Scheme will have reasonably diversified portfolios without the risk of being overly diversified. The Scheme will aim to have well-researched portfolio, which would be minimum 31 stocks in the portfolio. The fund house will aim not to have very large portfolios which can lead to over diversification and reduction of investors' returns.

iii. Religare Arbitrage Fund

The fund manager would identify opportunities for mis-pricing and execute the deals simultaneously in both the markets. In terms of the SEBI guidelines, the scheme shall not short sell in the cash market at all times.

The debt component of the scheme would be invested in debt securities and money market instruments. The duration of the debt portfolio would primarily be managed with a view to generate income with minimum interest rate risk.

iv. Religare Contra Fund

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 through means of contrarian investing.

The Scheme intends to identify potentially undervalued stocks across sectors utilizing both top down and bottom up approach and believes in incubating such stocks for a while before they find favour with rest of the market. In the present market, 80% of the investment portfolios look alike, which result in reducing the potential of generating above market returns. This will be possible only through a first mover advantage.

The Scheme aims to:-

- have a first mover advantage by investing into out of favour sectors/stocks;
- monitor stock/sector ownership and relate it to the fundamentals of the sector. Get out of over-owned stocks and get into under-owned ones. The proven methodologies of fundamental analysis will be used for picking sectors and the stocks.

The Fund will also try to proactively identify new investment themes before a majority of investors and examine the play on the relative attractiveness of mid

caps and large caps and adjust the market cap of the portfolio towards higher return potential

The Scheme will have reasonably diversified portfolios without the risk of being overly diversified. The fund house will aim to have concentrated well-researched portfolio, which would be around 20-50 in terms of the number of stocks per portfolio. This will vary according to the size and mandate of individual schemes. The fund house will aim not to have very large portfolios which can lead to over diversification and reduction of investors' returns.

v. Religare Equity Fund

The Scheme intends to invest in Equity and Equity Related Instruments of companies across market capitalisation and sectors utilizing a focused stock selection approach. The Scheme will have reasonably focused portfolio with not less than 15 stocks and not more than 30 stocks in the portfolio. The Scheme would invest in companies from not less than 5 sectors and not more than 10 sectors, to ensure sufficient diversification. The definition of sectors (for the purpose of this Scheme) would be at the "Industry Level" in the AMFI classification. The Scheme will not have less than 2% exposure to a single stock (excluding IPO investments), at the time of investment, and not more than 10% exposure at the time of investment. The Scheme's strategy is to balance diversification and concentration risk, by having a focused diversified portfolio of stocks.

To pursue its investment objective and manage volatility, the fund will pursue an active hedging strategy whereby it will take suitable short positions in derivative instruments viz. Index Futures & options and Individual stocks' futures & options. Any point of time the short position in derivatives will range between o-50% of the net assets of the fund. Further the net long position (long positions net of shorts) will always be equal to or higher than 50%. Thus even in such extreme situations, of 100% long exposure combined with 50% exposure to short derivatives, the net exposure to market will be 50%. Thus the fund will use futures and options to hedge the values of its investments against changes resulting from market conditions.

In terms of provision of SEBI circular dated August 18, 2010, the Scheme shall not write options or purchase instruments with embedded written options.

The fund will adopt a stock selection process by using its proprietary system to rank stocks within each sector according to their potential expected return. Based on its rankings, it then uses an optimization process to select securities in an attempt to:

- Maximize expected returns of the fund
- Minimize volatility
- Diversify the assets of the fund among the various industries, sectors, and individual securities

The Scheme may hold a limited number of additional securities at times such as when the Fund Manager accumulates new position phasing out and replacing existing positions or responding to exceptional market conditions.

vi. Religare Mid Cap Fund

 $Investment\,objective\,of\,the\,Scheme\,is\,to\,provide\,long\,term\,capital\,appreciation$



by investing in a portfolio that is predominantly constituted of Equity and Equity Related Instruments of Mid Cap Companies.

The Scheme will invest primarily in Equity and Equity Related Instruments of Mid Cap Companies. The Scheme intends to select equity securities utilizing bottom up approach. The Scheme will have reasonably diversified portfolio without the risk of being overly diversified. The fund house will aim to have concentrated well researched portfolio, which would be around 20-50 in terms of the number of stocks in the portfolio.

Mid Cap Companies means companies which have a market capitalisation of less than the last stock of S&P CNX Nifty and more than 5% of the market capitalisation of the last stock of the S&P CNX Nifty. The market capitalisation will be reviewed on a quarterly basis and the portfolio allocation will be rebalanced accordingly within one month from the date of review.

vii. Religare AGILE Fund

The portfolio is constructed on the basis of the performance of stocks which are derived from the first level scrutiny as given below:

- The market capitalization of the stock chosen should not be less than the market capitalization of the last stock of S&P CNX Nifty;
- The floating stock of the company should not be less than the least floating stock of the S&P CNX Nifty. For this purpose floating stock means the stock which is not held by the promoter associate entities of such companies;
- The stock should have a price history of at least 1 year before the date of investment:
- The industry represented by the stock should be present in the composition of S&P CNX Nifty. The definition of industry (for the purpose of this Scheme) would be at the "Basic Industry" in the AMFI classification.

Out of the resulting list the model picks the top 11 stocks and investments are made in them on equal weighted basis. 9% of the total corpus is invested in each of these 11 stocks and the remaining 1% will be kept in debt and money market instruments.

The portfolio is reviewed on a monthly basis and changes are made based on the data generated by the model. The change in the portfolio involves both sale and purchase, both partial and complete, of the existing stocks and purchase of new stocks, if any. The individual weightage of each stock at the time of investment will always be 9% and the debt and money market instruments portion of the corpus will equal 1%.

viii. Religare Banking Fund

The investment objective of the Scheme is to generate long term capital growth from a portfolio of Equity and Equity-Related Securities of companies engaged in the business of banking and financial services.

The Scheme intends to invest at least 65% of the portfolio in the constituents of CNX Bank Index. The remaining upto 35% of the portfolio will be invested in companies from the banking and financial services sector, which does not form part of CNX Bank Index utilizing the bottom up approach.

ix. Religare Business Leaders Fund

The investment objective of the Scheme is to generate long term capital appreciation from a portfolio of equity and equity related instrument including equity derivatives of companies which in our opinion are leaders in their respective industry or industry segment. The fund is benchmarked against the S&PCNX Nifty. RBLF is intended to meet the needs of the long term investor and is intended to be an all weather portfolio and suitable in all economic and market conditions. The fund will invest in companies which in our opinion are leaders in their respective industry or industry segment. Leaders typically display the following characteristics:

- Better pricing power.
- Superior cost structure/efficiencies.
- Significant and sustainable competitive advantages such as technology, execution etc.
- Better access to capital.

These advantages are then reflected in:

- The company ranking among the top 3 -5 in terms of market share in industry or industry segment.
- Margins better than industry or industry segment average.
- $\bullet \quad \text{A return on equity better than industry or industry segment average}.$
- Growth rates better than industry or industry segment average.

It is not necessary that the company will possess all of the above attributes but we would typically expect it to possess at least one or more of the above attributes.

Companies that are business leaders would be expected to do better than others in their industry in all economic environments in terms of growth, margins and profitability. Due to their inherent strengths, they display greater resilience

than others during difficult times for their industry or for the economy. When the economy or industry is going through good times, they would benefit from their leadership position but their profit growth and stock prices might not outperform lesser companies in the industry. The ability of business leaders to survive the hard times and thrive in good times make them an attractive long term investment proposition.

x. Religare PSU Equity Fund

The scheme seeks to generate capital appreciation by investing in Equity and Equity Related Instruments of companies where the Central / State Government(s) has majority shareholding or management control or has powers to appoint majority of directors. The fund seeks to invest atleast 65% of its assets in the constituents of the BSE PSU Index. In addition, upto 35% of its assets may be invested in PSU companies, which do not form part of BSE PSU Index. The fund manager will select stocks utilizing the bottom-up approach. In addition, he will also take a top down approach to manager isk. The fund manager may continue to hold companies in the scheme which subsequently may get privatized or where the Government shareholding gets reduced through the process of disinvestment. The portfolio of the scheme will be reviewed and rebalanced on an on-going basis.

The Fund house, to select stocks uses a proprietary stock categorization system for all its schemes. The objective of the system is to enable us to identify stocks that are likely to be the best investments within our universe. Each category of stock has a description of fundamental attributes that we expect the company to possess. However, in case of Religare PSU Equity Fund, the fund manager may select stocks outside of the stock categorization system in order to reflect the mandate of the fund to own only public sector companies.

xi. Religare Infrastructure Fund

The Scheme will invest primarily in Equity and Equity Related Instruments of companies in the infrastructure sector. The Scheme intends to select equity securities utilizing bottom up approach. Bottom up approach is an investment approach which deemphasizes the significance of economic and market cycles. This approach focuses on the analysis of individual stocks. In bottom up approach the focus is on specific company rather than on the industry in which that company operates or on the economy as a whole. The Scheme will have reasonably diversified portfolios without the risk of being overly diversified. The Scheme may also invest a small portion of its corpus in debt and money market instruments to meet its liquidity requirements.

Infrastructure sector means companies engaged directly or indirectly in infrastructure development & growth of Indian economy. Same can be listed as follows:

- Banks, Financial Institutions & Term lending Institutions
- Airports
- Cement & Cement Products
- Construction & construction related industries
- Electrical & Electronic components
- Engineering
- Energy
- Capital Goods & Products
- Metals & Minerals
- Ports
- Power and Power equipment
- Road & Railway initiatives
- Telecommunication
- Transportation
- Infrastructure including Housing & Commercial Infrastructure
- Oil and Oil Related Sectors
- Earth Moving Equipments
- Real estate
- Any other sector directly or indirectly related to infrastructure creation/ development in the economy.

Please note that above list is only indicative and not an exhaustive and can undergo changes based on future reforms and developments.

xii. Religare Mid N Small Cap Fund

Investment objective of the Scheme is to provide long term capital appreciation by investing in a portfolio that is predominantly constituted of Equity and Equity Related Instruments of Mid and Small Cap Companies.

The Scheme will invest primarily in Equity and Equity Related Instruments of Mid and Small Cap Companies. The Scheme intends to select equity securities utilizing bottom up approach. Bottom up approach is an investment approach which deemphasizes the significance of economic and market cycles. This approach focuses on the analysis of individual stocks. In bottom up approach the



focus is on specific company rather than on the industry in which that company operates or on the economy as a whole. The Scheme will have reasonably diversified portfolio without the risk of being overly diversified.

The market capitalisation will be reviewed on a quarterly basis and the portfolio will be rebalanced accordingly within one month from the date of review.

Applicable only to Religare Infrastructure Fund, Religare Mid Cap Fund and Religare Mid N Small Cap Fund

Policy on diversification: The Scheme will have reasonably diversified portfolio without the risk of being overly diversified. The fund house will aim to have concentrated well-researched portfolio. This will vary according to the size and mandate of individual schemes. The fund house will aim not to have very large portfolios which can lead to over diversification and reduction of investors' returns. Diversification will also be achieved by spreading the investments over a range of industries / sectors.

Risk Profile of Schemes

Risk Factors pertaining to all the Schemes:

Requirement of minimum investors in the Scheme:

The Scheme(s) shall have a minimum of 20 investors and no single investor shall account for more than 25% of the corpus of the Scheme. The two conditions mentioned above shall be complied with in each calendar quarter, on an average basis, as specified by SEBI. In case of non-fulfillment of the first condition i.e. 20 investors in the Scheme, on an ongoing basis for each calendar guarter as specified by SEBI, the Scheme would be wound up by following the guidelines prescribed by SEBI and Unitholders' investments will be redeemed at the applicable NAV. If there is a breach of 25% limit by any investor over the quarter, a rebalancing period of one $month\,would\,be\,allowed\,and\,thereafter\,the\,investor\,who\,is\,in\,breach\,of\,the$ limit shall be given 15 days notice to redeem his exposure over the 25% limit. Failure on the part of the said investor to redeem his exposure over the 25% limit within the aforesaid 15 days would lead to automatic redemption by the Mutual Fund on the applicable Net Asset Value on the 15th day of the notice period.

Risk Factors associated with investing in Equity & Equity Related Instruments:

Equity and equity related instruments by nature are volatile and prone to price fluctuations on a daily basis due to macro and micro economic factors. The value of Equity and Equity related instruments may fluctuate $due to factors \, affecting \, the \, securities \, markets \, such as \, volume \, and \, volatility$ in the capital markets, interest rates, currency exchange rates, changes in law/policies of the Government, taxation laws, political, economic factors, general decline in the Indian markets or other developments, which may have an adverse impact on individual securities, a specific sector or all sectors. Consequently, the NAV of the Units issued under the Scheme(s) may be adversely affected.

Further, Investments in Equity and Equity Related Instruments are risk capital and are subordinate in the right of payment to other securities,

Equity and Equity related instruments listed on the stock exchange carry lower liquidity risk, however the Scheme's ability to sell these investments is limited by the overall trading volume on the stock exchanges. In certain cases, settlement periods may be extended significantly by unforeseen circumstances. The inability of the Scheme(s) to make intended securities purchases due to settlement problems could cause the Scheme(s) to miss certain investment opportunities. Similarly, the inability to sell securities held in the Scheme's portfolio may result, at times, in potential losses to the scheme(s), should there be a subsequent decline in the value of securities held in the Scheme's portfolio. Further, the volatility of medium/ small - capitalization stocks may be higher in comparison to liquid large

The securities which are not listed on the stock exchange are inherently illiquid in nature and carry a higher amount of liquidity risk, in comparison to securities that are listed on the stock exchanges or offer other exit options to the investor, including put option. The liquidity and valuation of $\dot{\rm h}$ the Scheme's investments due to its holdings of unlisted securities may be affected if they have to be sold prior to the target date of disinvestment.

Risk Factors associated with investing in Fixed Income Securities:

 $In addition to the factors that affect value of securities, the \, NAV \, of the \, Units \, and \, Control of the \, Control of$ of the debt schemes will fluctuate with the movement in the broader fixed income, money market and derivatives market and may be influenced by factors influencing such markets in general including but not limited to economic conditions, changes in interest rates, price and volume volatility in fixed income markets, changes in tax laws, currency exchange rates, foreign investments, political, economic or other developments. Further, the investments made by the debt schemes will also be affected by interest

rate / price risk, credit risk or default risk, liquidity risk, reinvestment risk, settlement risk, risk associated with investments in derivatives.

D. Risks associated with investing in ADR/GDR and Foreign Securities:

To the extent the assets of the Scheme are invested in overseas financial asset, there may be risk associated with fluctuation in foreign exchange rates, restriction on repatriation of capital and earnings under the exchange control regulations and transaction procedure in overseas market. Investment in foreign securities carries currency risk. The exchange risk associated with a foreign denominated instrument is a key element in foreign investment.

E. Risks associated with investing in Derivatives:

The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments. Other risks include risk of mispricing or improper valuation and the inability of the derivative to correlate perfectly $with \, underlying \, assets, rates \, and \, indices, illiquidity \, risk \, whereby \, the \, Scheme \,$ may not be able to sell or purchase derivative quickly enough at a fair price.

Risks associated with Securities Lending:

As with other modes of extensions of credit, there are risks inherent to securities lending. During the period the security is lent, the Scheme may not be able to sell such security and in turn can not protect from the falling market price of the said security. Under the current securities lending and borrowing mechanism, the Scheme can call back the securities lent anytime before the maturity date of securities lending contract. However this will be again the function of liquidity in the market and if there are no lenders in the specified security, the Scheme may not be able to call back the security and in the process, the Scheme will be exposed to price volatility. Moreover, the fees paid for calling back the security may be more than the lending fees earned by Scheme at the time of lending the said security and this could result in loss to the Scheme. Also, during the period the security is lent, the Fund will not be able to exercise the voting rights attached to the security as the security will not be registered in the name of the Scheme in the records of the depository/issuer.

G. Risks associated with investing in Securitised Debt involve interest rate risk, prepayment risk, credit or default risks. Further, Asset Backed Security (ABS) has structure risk due to a unique characteristic known as early amortization or early payout risk.

H. Risk Mitigation Measures:

Applicable to all open ended Equity Schemes

Type of Risk	Risk Mitigation Measures
Volatility	By monitoring sector / company exposure at portfolio level.
Concentration	By diversifying across stocks / sectors, concentration risk can be reduced. The fund manager will endeavor to build well diversified portfolios within the overall fund specific investment strategy, which will help in controlling concentration risk. The above is not applicable in case of Religare AGILE Fund and Religare Banking Fund.
Liquidity	The fund manager will control the liquidity at portfolio construction level.

/B: | M::: .:

•	Scheme Specific Risk Factors / Risk Mitigation Measures: i. Religare Tax Plan							
Risk Factors	By virtue of requirements under the ELSS, Units issued under RTP cannot be assigned/transferred/pledged/switched-out/redeemed until the completion of three years from the date of their allotment. The ability of an investor to realise returns on investments in the Scheme is consequently restricted for the first three years. Redemption will be made prior to the expiry of the aforesaid three year period only in the event of the death of a Unit holder, subject to the Units having been held for a period of one year from the date of their allotment.							
Risk Mitigation Measures	In the long term, equities typically tend to outperform other asset classes and the said lock – in period of 3 years is useful to realize the potential of equities.							



ii. Religare Arbitrage Fund

Risk Factors

No assurance can be given that fund manager will be able tolocateinvestmentopportunitiesortocorrectlyexploit price discrepancies in the capital markets. Reduction in mis-pricing opportunities between the cash market and future and options market may lead to lower level of activity affecting the returns. As the Scheme proposes to execute arbitrage transactions in various markets simultaneously, this may result in high portfolio turnover and, consequently, high transaction cost.

Risk Mitigation Measures

This investment strategy attempts to profit from the **Cost of Carry** between the cash markets and futures market. The Cost of Carry tracks short term interest rates and therefore, while the rate of return will vary, we expect that there will always be opportunities that can be exploited.

iii. Religare Contra Fund

Risk Factors

Since the Scheme has a contrarian style of investment, it might underperform the markets in scenarios of strong upward or downward cycles. The Scheme seeks to generate returns out of identifying themes and market segments that are likely to outperform in the future. This may or may not happen.

Risk Mitigation Measures

Religare Contra Fund invests in companies that are fundamentally sound, but generally are undervalued at the time of investment due to lack of investor interest. Our aim is to have a first mover advantage by investing early into 'out of favour' sectors/stocks. Over time, we believe that such early identification of opportunities will enable the fund to outperform.

iv. Religare Mid Cap Fund

Risk Factors

The mid cap stocks carry higher liquidity risk as they are less extensively researched compared to large cap stocks. This may lead to abnormal illiquidity and consequent higher impact cost.

Risk Mitigation Measures

Our investment process involves extensive in-house research on companies and we believe this mitigates the risk posed by lower liquidity of mid cap companies.

v. Religare AGILE Fund

Risk Factors

As the Scheme invests a higher percentage of its assets inasmallernumber of securities, it carries concentration risk. The decline in the value of one equity share could have a greater negative effect on the Scheme. The model used by the Scheme relies extensively on past data which may not necessarily be the best indicator of the future. The turnover ratio of stocks in the fund may be higher than diversified equity mutual funds.

Risk Mitigation Measures

The fund is a driven by a model with no human intervention. The concentrated nature of the fund is a source of upside and downside risk and is for investors who are comfortable with the same.

vi. Religare Banking Fund

Risk Factors	The Scheme being sector specific will be affected by the
	risks associated with the banking and finance sector.
Risk Mitigation	The scheme will participate in both the upside risk and
Measures	downside risk from the performance of the sector. Our
	stock selection process can improve the performance
	of the fund.

vii. Religare PSU Equity Fund

Risk Factors

In line with the investment objective, the Scheme will invest only in Equity and Equity Related Instruments of PSU companies and hence the Scheme will be affected by the policy of the government with respect to PSU companies

Measures

Risk Mitigation The scheme will participate in both the upside risk and downside risk from the performance of PSU companies. Our stock selection process can improve the performance of the fund.

viii. Religare Infrastructure Fund

Risk Factors

The investments under the Scheme are oriented towards equity/equity related securities of companies belonging to the infrastructure industries and hence will be affected by risks associated with the infrastructure industries. The performance of the companies which form the investment universe of this scheme would be affected by the growth and performance of the infrastructure sector in the country.

Risk Mitigation Measures

The scheme will participate in both the upside risk and downside risk from the performance of the sector. Our stock selection process can improve the performance of the fund.

ix. Religare Mid N Small Cap Fund

Risk Factors

The mid and small cap stocks carry higher liquidity risk as they are less extensively researched compared to large cap stocks. This may lead to abnormal illiquidity and consequent higher impact cost.

Measures

Risk Mitigation | Our investment process involves extensive in-house research on companies and we believe this mitigates the risk posed by lower liquidity of mid and small cap companies.

Dividend Policy:

Under the Dividend Option, the Trustees may declare the dividend subject to availability of distributable surplus calculated in accordance with SEBI (Mutual Funds) Regulations, 1996. The actual declaration of dividend and frequency will inter-alia, depend on availability of distributable surplus calculated in $accordance \, with \, SEBI \, (Mutual \, Funds) \, Regulations, 1996 \, and \, the \, decisions \, of \, the \, decisions \,$ Trustees shall be final in this regard. Dividends, if declared, will be paid (subject to deduction of tax at source, if any) to those Unitholders whose names appear in the register of Unitholders on the notified record date.

There is no assurance or guarantee to the Unitholders as to the rate of dividend nor that the dividend will be paid regularly.

In all the Open ended Schemes (except Religare Tax Plan), if dividend payable $under\, Dividend\, Payout\, option\, is\, equal\, to\, or\, less\, than\, Rs.\, 500/\!\!- then\, the\, dividend$ would be compulsorily reinvested.

With regard to Unitholders who have opted for Dividend Reinvestment facility, $the\,dividend\,due\,will\,be\,reinvested\,by\,allotting\,units\,for the\,dividend\,amount\,at\,a$ price based on the prevailing ex-dividend NAV per unit on the record date.

The AMC shall dispatch to the Unitholders, the dividend warrants within 30 days of the date of declaration of dividend.

Transaction Charges

In terms of SEBI circular no. IMD/DF/13/2011 dated August 22, 2011, a transaction charge, as follows, is payable to distributors:

- For existing investor in a Mutual Fund: Rs.100/- per subscription of Rs.10.000/- and above.
- For first time investor in Mutual Funds: Rs.150/- per subscription of Rs.10.000/- and above.

In case of SIPs, the transaction charge shall be applicable only if the total commitment through SIPs amounts to Rs. 10,000/- and above. The transaction charge shall be recovered in 3-4 installments, as may be decided by Religare AMC.

However, there will be no transaction charge on:

- Subscription of less than Rs. 10,000/-;
- Transactions other than purchases / subscriptions relating to new ii. inflows:
- Direct subscription (subscription not routed through distributor);
- Subscription routed through distributor who has chosen to 'Opt-out' of charging of transaction charge.
- Transactions routed through Stock Exchange(s).

The transaction charge, if any, will be deducted by Religare AMC from subscription amount and shall be paid to distributor. The balance subscription amount, after deducting applicable transaction charges, will be invested.

It is clarified that upfront commission to distributor will continue to be paid by the investor directly to distributor by a separate cheque.



6. Load Structure:

In terms of SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009, no entry load will be charged on purchase/additional purchase/switch-in. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.

7. For Investor Grievances:

Investors can contact the following for their grievances / feedback / suggestions:

 Mr. Surinder Singh Negi Religare Asset Management Company Ltd. 3rd Floor, GYS Infinity, Paranjpe 'B' Scheme, Subhash Road, Vile Parle (E), Mumbai - 400 057 Tel. No.: +91 22 67310000 E-mail ID: mfservices@religare.com

2) Registrar & Transfer Agents Karvy Computershare Pvt. Ltd. Karvy Plaza, H. No. 8-2-596, 2nd Floor , Left Wing, Street No. 1, Banjara Hills, Hyderabad - 500 034 Tel No. +91 40 2331 2454 E-mail ID: mfservices@religare.com

8. Unitholder's Information:

Accounts Statement:

For Units Held In Non-Demat Mode (Account Statement Mode):

- On acceptance of application for subscription, an allotment confirmation specifying the number of units allotted will be sent by way of e-mail and/ or SMS to the applicant's registered e-mail address and/or mobile number within five Business Days from the date of receipt of transaction request from the unit holders.
- Thereafter, Unit holder in whose folio(s) transaction(s)* has taken place will receive Consolidated Account Statement (CAS) ^ for the calendar month on or before 10th day of the succeeding month.
 - ^ A Consolidated Account Statement (CAS) shall contain details of all the transactions*during the month and holding at the end of the month across all schemes of all mutual funds including transaction charges paid to the distributor.
 - ${\it *theword `transaction' shall include purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal plan, systematic transfer plan and bonus transactions.}$
- For the purpose of sending CAS, common investor across mutual funds

- shall be identified by their Permanent Account Number (PAN).
- In case the folio has more than one registered holder, the first named Unit holder will receive CAS/account statements.

Further, the CAS detailing holding across all schemes of all mutual funds at the end of every six months (i.e. September/March), shall be sent by mail/e-mail on or before 10th day of succeeding month, to all such Unit holders in whose folios no transaction has taken place during that period. The half yearly consolidated account statement will be sent by e-mail to the Unit holders whose e-mail address is available, unless a specific request is made to receive in physical. In case of specific request received from investors, Mutual Funds shall provide the account statement to the investors within 5 business days from the receipt of such request without any charges.

For Demat Account Holders: Unit holder who has opted to hold units in electronic (demat) mode will receive a confirmation specifying the number of units allotted by way of e-mail and/ or SMS to the applicant's registered e-mail address and/or mobile number within five business days from the date of receipt transaction request from the unit holders

Further, such Unit holder will receive the holding/transaction statements directly from his depository participant at such a frequency as may be defined in the Depositories Act, 1996 or regulations made there under or on specific request.

Half Yearly Disclosures: The Mutual Fund and AMC shall before the expiry of one month from the close of each half year i.e. 31st March and on 30th September, publish a complete statement of the Scheme portfolio and unaudited financial results in one national English daily newspaper and in a regional newspaper published in the language of the region where the Head Office of the Mutual Fund is situated. The Mutual Fund may opt to send the portfolio to all Unit holders in lieu of the advertisement (if applicable). The portfolio statement and the unaudited financial results will also be displayed on www.religaremf.com and www.amfiindia.com.

Annual Financial Results: The scheme wise annual report or an abridged summary thereof shall be mailed/e-mailed to all Unit holders not later than four months (or such other period as may be specified by SEBI from time to time) from the date of closure of the relevant accounting year (i.e. 31st March each year). In case of Unit holders who have provided their e-mail address, annual report or an abridged summary thereof will be sent in electronic form only to their registered e-mail address and not as physical copies. Full annual report / abridged summary thereof shall also be available for inspection at the Head Office of the Mutual Fund. The Unit holder may request for a physical copy of annual report or abridged summary thereof by writing to the Asset Management Company/Registrar & Transfer Agents. Scheme wise annual report and abridged summary thereof shall also be placed on the website of the Mutual Fund (www.religaremf.com) and Association of Mutual Funds in India (www.amfiindia.com) and link for the same will be displayed prominently on the website of the Mutual Fund (www.religaremf.com).



SCHEMES AT A GLANCE

Scheme	Туре	Investment Objective		Asset	Allocation	Pattern		AUM	Live																			
Name					Allocations	Risk Profile		(in Crs.)	Folios																			
			Instruments	(% of tot Minimum		High/Medium /Low	Notes	as on 31/03/12	as on 31/03/12																			
Religare AGILE Fund (Alpha Generated From Industry Leaders Fund)	An Open Ended Equity Scheme	To generate capital appreciation through investment in equity and equity related instruments. The Scheme will seek to generate capital appreciation by investing in a passive portfolio of stocks selected	Equity and Equity Related Instruments#	90	100	High	* Debt instruments may include securitized debt (excluding foreign securitised debt) upto 10% of the net assets.	58.22	19,089																			
		from the Industry Leaders on the basis of a mathematical model.	basis of a mathematical model.	Debt* & Money Market Instruments	0	0 10	Lowto Medium	# Maximum exposure to the derivatives shall not exceed 50% of the net assets, subject to the limits as specified by SEBI, from time to time.																				
Religare Arbitrage Fund	Ended arbitrage opportunities emergication out of mis-pricing between the case market and the derivatives market and through deployment of surp	To generate income through arbitrage opportunities emerging out of mis-pricing between the cash market and the derivatives market and through deployment of surplus cash in fixed income instruments.	Equity and Equity related instruments	65	80	High	** Debt instruments may include securitized debt (excluding foreign securitised debt) upto 30% of the net assets. * The exposure to derivative shown in the above asset allocation tablesistheexposuretaken against the underlying equity investments and	7.85	227																			
			*Equity Derivatives	65	80	High	should not be considered																					
			including stock futures and stock options#			-	set allocation. The idea is obto take additional asset location with the use of erivatives. The notional value exposure in derivatives ecurities would be	asset allocation. The idea is not to take additional asset allocation with the use of derivatives. # The notional value exposure in derivatives securities would be	isset allocation. The idea is not to take additional asset allocation with the use of derivatives. The notional value exposure in derivatives ecurities would be	asset allocation. The idea is not to take additional asset allocation with the use of derivatives. # The notional value exposure in derivatives securities would be	asset allocation. The idea is not to take additional asset allocation with the use of derivatives. # The notional value exposure in derivatives	asset allocation. The idea is not to take additional asset allocation with the use of derivatives. # The notional value exposure in derivatives securities would be	asset allocation. The idea is not to take additional asset allocation with the use of derivatives. # The notional value exposure in derivatives securities would be	asset allocation. The idea is not to take additional asset allocation with the use o derivatives. # The notional value exposure in derivatives securities would be reckoned for the purposes	asset allocation. The idea is not to take additional asset allocation with the use of derivatives. # The notional value exposure in derivatives securities would be	asset allocation. The idea is not to take additional asset allocation with the use of derivatives. # The notional value exposure in derivatives securities would be	asset allocation. The idea is not to take additional asset allocation with the use of derivatives. # The notional value exposure in derivatives	asset allocation. The idea is not to take additional asse allocation with the use o derivatives. # The notional value exposure in derivatives securities would be	asset allocation. The idea is not to take additional asset allocation with the use of derivatives. # The notional value exposure in derivatives securities would be	notto take additional asse allocation with the use o derivatives. # The notional value exposure in derivative:	asset allocation. The idea is not to take additional asset allocation with the use of derivatives. # The notional value exposure in derivatives	asset allocation. The idea is not to take additional asset allocation with the use of derivatives. # The notional value exposure in derivatives securities would be	asset allocation. The idea is not to take additional asset allocation with the use of derivatives. # The notional value exposure in derivatives securities would be	asset allocation. The idea is not to take additional asset allocation with the use o derivatives. # The notional value exposure in derivatives securities would be	asset allocation. The idea is not to take additional asset allocation with the use of derivatives. # The notional value exposure in derivatives securities would be	asset allocation. The idea is not to take additional asset allocation with the use of derivatives. # The notional value exposure in derivatives securities would be		
			Money Market Instruments/Debt instruments** and Fixed Income Derivatives	20	35	Lowto Medium	reckoned for the purposes of the specified limits, the margin money deployed on these positions would be included in the Money Market category. The maximum derivative position will not exceed 80% of the portfolio (i.e. net assets including cash). The maximum fixed income derivative position will not exceed 35% of the portfolio (i.e. net assets including cash).																					
Religare Banking Fund	An Open Ended Banking Sector	To generate long-term capital growth from a portfolio of equity and equity-related securities of companies engaged in the business	Equity and Equity Related Instruments of the con- stituents of CNX Bank Index#	65	100	High	*Debt instruments may include securitized debt (excluding foreign securitized debt) upto 35%	41.01	13,332																			
	Scheme	of banking and financial services.	Equity and Equity Related Instruments of banking and financial services companies other than the constituents of CNX Bank Index#	0	35	High	of the net assets. #Maximum exposure to the derivatives shall not exceed 50% of the Net assets of the Scheme, subject to the limits as specified by SEBI, from																					
			Debt* & Money Market Instruments	0	35	Lowto Medium	time to time.^																					
Religare Business Leaders Fund	An Open Ended Equity Scheme	To generate long term capital appreciation by investing in equity and equity related instruments including equity derivatives of companies which in our opinion are leaders in their respective industry or industry segment.	Equity & Equity Related Instruments#	80	100	High	# Of companies which in our opinion are leaders in their respective industry or industry segment. * Investment in securitized debt including pass through certificate (PTC) shall not exceed 20% of the	J 1	10,757																			
			Money Market Instru- ments & Debt Securities*	0	20	Lowto Medium	net assets of the Scheme. The Scheme will not invest inforeign securitized debt. The maximum derivative position will be restricted to 50% of the net assets.																					



Scheme Type Name		Investment Objective		Asset	Allocation	Pattern		AUM	Live
Name					Allocations	Risk Profile		(in Crs.)	Folios
			Instruments	(% of tot Minimum		High/Medium	Notes	as on 31/03/12	as on 31/03/12
Religare Contra Fund	An Open Ended Equity	To generate capital appreciation through investment in equity and equity related instruments. The Scheme will	Equity & Equity Related Instruments#	65	100	/Low High	*Debt instruments may include securitized debt (excluding foreign	66.62	21,315
	Scheme	seek to generate capital appreciation through means of contrarian investing.	Money Market Instruments & Debt Securities*	0	35	Lowto Medium	securitised debt) upto 100% of the debt component. Maximum exposure to the derivatives shall not exceed 50% of the net assets, subject to the limits as specified by SEBI, from time to time.		
Religare Equity Fund	An Open Ended Equity Scheme	To generate long-term capital growth from a focused portfolio of predominantly equity and equity-related securities.	Equity and Equity Related Instruments#	70	100	High	*Debt instruments may include securitized debt (excluding foreign securitised debt) upto	17.85	7,189
			Debt* & Money Market Instruments	0	30	Lowto Medium	30% of the net assets. #Maximum exposure to the derivatives shall not exceed 50% of the net assets, subject to the limits as specified by SEBI, from time to time.		
Religare Growth Fund	An Open Ended Diversified	To generate long-term capital growth from a diversified portfolio of predominantly equity and equity-related securities.	Equity and Equity Related Instruments#	65	100	High	* Debt instruments may include securitized debt (excluding foreign securitised debt) upto 35%	41.44	13,249
	Equity serience	related seed files.	Debt* & Money Market Instruments	0	35	Lowto Medium	of the net assets. # Maximum exposure to the derivatives shall not exceed 50% of the net assets, subject to the limits as specified by SEBI, from time to time.		
Religare PSU Equity Fund		To generate capital appreciation by investing in Equity and Equity Related Instruments of companies where the Central / State Government(s) has majority shareholding or management control or has powers to appoint majority of directors.	Equity and Equity Related Instruments of the constituents of BSE PSU Index	65	100	High	# Companies which are PSU at the time of investment and which may subsequently	98.54	31,989
			Equity and Equity Related Instruments of PSU companies other than the constituents of the BSE PSU Index	0	35	High	become non PSU because of privatization or disinvestment. * Investment in securitized debt including pass through certificate (PTC)		
			Equity and Equity Related Instruments of non PSU companies#	0	20	High	shall not exceed 20% of the net assets. The Scheme will not invest in foreign securitized debt.		
			Debt * & Money Market Instruments	0	35	Lowto Medium	The maximum derivative position will be restricted to 50% of the net assets.		
Religare Tax Plan	An Open ended equity linked savings	To generate long-term capital growth from a diversified portfolio of predominantly equity and equity-related securities.	Equity and Equity Related Instruments#	80	100	High	# Maximum exposure to the derivatives shall not exceed 50% of the net assets, subject to the limits	119.67	49,902
	scheme with a lock-in period of 3 years	related seed files.	Money Market Instruments	0	20	Lowto Medium	as specified by SEBI, from time to time." The Scheme does not intend to invest in securitized debt.		
Religare Mid Cap Fund	An open ended equity scheme	To provide long term capital appreciation by investing in a portfolio that is predominantly constituted of Equity and Equity	Equity and Equity Related Instruments out of which:	65	100	High	* Investment in securitized debt shall not exceed 35% of the net assets of the Scheme. The Scheme	55.07	16,743
		related Instruments of Mid Cap Companies.	Mid Cap Companies	65	100	High	will not invest in foreign securitized debt.		
			Companies other than Mid Cap Companies	0	35	High	Maximum exposure to the derivatives shall not exceed 50% of the net assets of the Scheme, subject to the		
			Debt* & Money Market Instruments	0	35	Lowto Medium	limits as specified by SEBI, from time to time.		



Scheme	Туре	Investment Objective		Asset	Allocation	Pattern		AUM	Live
Name					Allocations	Risk Profile		(in Crs.)	Folios
			Instruments		al assets) Maximum	High/Medium	Notes	as on 31/03/12	as on 31/03/12
						/Low		31/03/12	31/03/12
Religare Infrastructure Fund	An open ended equity scheme	To provide long term capital appreciation by investing in a portfolio that is predominantly constituted of equity and equity related instruments of infrastructure companies.	Instruments of companies engaged in infrastructure	65	100	High	#Maximum exposure to the derivatives shall not exceed 50% of the Net assets of the Scheme, subject to the limits as specified by SEBI from	41.78	13,541
			Debt* and Money Market Instruments	0	35	Lowto Medium	time'to time. ^ *Debt instruments may include securitized debt upto 35% of the net assets.		
Mid N Small Cap	An open ended equity scheme	ed equity appreciation by investing in a portfolio		65	95	High	#Maximum exposure to the derivatives shall not exceed 50% of the Net assets of the Scheme, subject to the limits		4,308
			2. Equity and Equity related instruments# of small@@ cap companies\$	5	35	High	as specified by SEBI from time to time. ^ @ Companies which have a		
			Equity and Equity related instruments# of companies other than mentioned in (1) &(2)above	0	30	High	market capitalisation of more than the last stock of CNX MidcapIndexandlessthanthe highest market capitalisation of the constituent stock of		
			Debt* and Money Marke Instruments	0	30	Lowto Medium	the CNX Midcap Index. @@ Companies which have a market capitalisation of more than the last stock of BSE Small Cap Index and less than the highest market capitalisation of the constituent stock of the BSE Small Cap Index. *Debt instruments may include securitized debt upto 30% of the net assets.		

Hybrid Schemes

Religare Monthly Income Plan	An open ended income scheme. Monthly income is not	To generate regular income through a portfolio of predominantly high quality fixed income securities and with a small exposure to equity and equity related instruments.	Debt*and Money Market Instruments	75	100	Low	* Investment in securitized debt including pass through certificate (PTC) shall not exceed 50% of the net assets of the Scheme. The	7:37	1,034
	assured and is subject to availability of distributable surplus.		Equity and Equity Related Instruments and/or Units of equity mutual fund schemes	0	25	High	Scheme will not invest in foreign securitized debt. The Scheme may seek investment opportunity in foreign securities in accordance with the guidelinesstipulated by SEBI and RBI from time to time. The exposure to foreign securities (including mutual fund and other approved securities) shall not exceed 50% of the net assets of the Scheme. The Scheme may use derivatives for purposes as may be permitted from time to time. The maximum gross derivative position will be restricted to 50% of the net assets of the Scheme.		
Religare Monthly Income Plan (MIP) Plus	An open ended income scheme. Monthly income is not	To generate regular income through a portfolio of fixed income securities, Gold ETFs and equity & equity related instruments.	Debt* and Money Market Instruments	65	90	Lowto Medium	*Investment in securitized debt including pass through certificate (PTC) shall not exceed 50% of the net assets of the Scheme. The Scheme will not invest in foreign securitized debt. The Scheme may seek investment opportunity in foreign securities in		7,145
	assured and is subject to availability of distributable surplus. The		Equity and Equity Related Instruments and/or Units of equity mutual fund schemes	0	25	High			
	has been used in terms of the asset allocation and not in terms of returns/yield.		GoldETF	10	35	High	accordance with the guidelinesstipulated by SEBI and RBI from time to time. The exposure to foreign securities (including mutual fund and other approved securities) shall not exceed 50% of the net assets of the Scheme. The Scheme may use derivatives for purposes as may be permitted from time to time. The maximum gross derivative position will be restricted to 50% of the net assets of the Scheme.		

 $[\]hat{\ } The \ cumulative \ gross \ exposure \ through \ equity, debt \ and \ derivative \ positions \ shall \ not \ exceed \ 100\% \ of \ the \ net \ assets \ of \ the \ scheme.$

 $^{^{\$}}$ The cumulative gross exposure through debt and derivative positions shall not exceed 100% of the net assets of the scheme.



INSTRUCTIONS TO FILL THE FORM

1. GENERAL INSTRUCTIONS

- (a) Please read the Statement of Additional Information, Key Information Memorandum and the Scheme Information Document(s) containing the terms of offer carefully before investing. In the Scheme Information Document, your attention is particularly drawn to the risk factors of investing in the scheme and also the sections "Who cannot invest" and "Important note on anti-money laundering, KYC & investor protection".
- (b) All applicants are deemed to have accepted the terms subject to which the offer is being made and bind themselves to the terms upon signing the Application Formand tendering the payment.
- (c) Application Form should be filled legibly in ENGLISH in BLOCK letters using Black or Dark Blue ink. Incomplete application forms are liable to be rejected. Please refer to the checklist at the end of these notes to ensure that the requisite details and documents have been provided in order to avoid unnecessary delays and / or rejection of your application.
- (d) Please strike out any section that is not applicable. Cancellation / white-ink on any of the mandatory information should be countersigned.
- (e) Applications can be submitted at any of the Official Points of Acceptance of the AMC / Registrar.

2. APPLICANT INFORMATION

- (a) Name should be given in full without any abbreviations. Preferably write exactly as it appears in your bank account or as it appears in the incorporation document as the case may be. In case, units are applied for electronic mode (Demat mode), please write the name exactly in the same order as it appears in depository records.
- (b) In case investment is 'On behalf of Minor':
 - Name of the Guardian must be mentioned if the investments are being made on behalf of the minor. Guardian in the folio on behalf of minor should either be a natural guardian (i.e. father or mother) or a Court appointed legal guardian. A document evidencing the relationship should be submitted if the same is not available as part of the documents stated in point 3 below.
 - The minor shall be the first and sole holder. There shall not be any joint holder where minor is the first holder.
 - III. Date of birth of minoral ong with the photocopy of following supporting documents shall be mandatory while investing on behalf of minor:
 - (a) Birth certificate of the minor; or
 - (b) School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc.; or
 - (c) Passport of the minor; or
 - (d) Any other suitable proof evidencing the date of birth of the minor.
- (c) Name of the Contact Person, email and Telephone no. should be mentioned in case of investments by Company, Body Corporate, Trust, Society, FII and other non-individual applicants.
- (d) Your complete postal address should be stated. P.O. Box address alone is not sufficient. NRIs / FIIs should necessarily state their overseas address failing which application will be rejected. In addition, Indian address (if available) may be stated for correspondence. It should be noted that NRI residents in any Financial Action Task Force non-compliant countries or territories cannot invest in the schemes.
- (e) In case of NRI/FII investors, the Account Statements / Allotment Advice / Redemption cheques / other correspondence will be sent to the mailing address mentioned.
- (f) Please fill in your date of birth as this may be required for validating your identity for certain transactions/communications.
- (g) If you have an email ID, please provide the same, this will help us send investment/product related communication and resolve any queries more promptly.
- (h) In case of applications for units in non demat mode, made in joint names without indicating the mode of holding, mode of holding will be deemed as 'Any One or Survivor' and processed accordingly. All communication and payments shall be made in the name of and favouring the first applicant (in case of joint holders).

3. PAN (Permanent Account Number):

It is mandatory for all existing and prospective investors (except for Micro SIP investors) irrespective of the amount of purchase* (including joint holders, guardians of minors and NRIs) to enclose a copy of PAN card duly self certified along with the original PAN Card. The original PAN Card will be returned immediately across the counter after verification. In case minor does not possess his/her own PAN, the PAN of his/her father or mother or the guardian, as the case may be, should be quoted. In the absence of this, your application will be rejected. However, applicants resident in the state of Sikkim, Central Government, State Government, officials appointed by the courts e.g. official liquidator, court receiver etc. (under the category of Government) are exempted from the mandatory requirement of PAN for transacting in securities market. This would be subject to collecting necessary documentary evidence by the AMC/Fundtoverifytheveracity of the claim.

 $*(includes fresh/additional \, purchase, switch, systematic \, transfer \, and \, dividend \, reinvestment)$

4. BANK ACCOUNT DETAILS

As per SEBI Guidelines, it is mandatory for the Sole/First Applicant to provide the bank account details in the application form.

Applications received without the bank details will be deemed to be incomplete and liable for rejection. The Mutual Fund reserves the right to hold the redemption proceeds in case the requisite details are not submitted.

To enable verification of the bank mandate details and ensure expeditious clearing, the 9-digit MICR (Magnetic Ink Character Recognition) number appearing to the right of the cheque number on the bottom white strip of the cheque leaf should be provided. The AMC may ask for a copy of a cancelled cheque to verify these details.

IFSC is a 11 digit number given by some of the banks on the cheques. IFSC will help to secure transfer of redemption and dividend payouts via the various electronic mode of transfers that are available with the banks

Investors opting to hold units in Demat mode should furnish Bank Account details linked with their Demat Account. In case the bank details provided in the application form don't match

with the bank details in the Depository records, bank details as available in the Depository records shall be deemed final.

In addition to the above, investors are also requested to enclose a cancelled cheque leaf (or copy thereof) where investment instrument is not from the same bank account as is mentioned in the Application Form.

In case of change in bank mandate, change will be effected for the folio and not for individual scheme.

5. INVESTMENT DETAILS

- (a) Applicants are required to fill a separate form for each scheme
- (b) Scheme, Plan, Option, Facility of the scheme should be clearly stated
- (c) In case applications are received where plan/option/sub-option for investment is not selected, the default option/sub-option as prescribed in the SID of the relevant scheme will be applicable.
- (d) For minimum application amount please refer to the Scheme Ready Reckoner on page no. 24.

6. SYSTEMATIC INVESTMENT PLAN (SIP)

SIP facility is offered to investors under Religare Tax Plan, Religare Contra Fund, Religare Growth Fund, Religare Equity Fund, Religare Mid Cap Fund, Religare AGILE Fund, Religare Banking Fund, Religare Business Leaders Fund, Religare PSU Equity Fund, Religare Infrastructure Fund and Religare MId N Small Cap Fund.

Investors have choice of three payment options

- 1) Post Dated Cheques
- 2) Auto Debit Instructions (ECS)
- R) Direct Debit Instructions

Please refer to the Terms & Conditions and Instructions on the reverse of the SIP Registration cum Mandate Form.

7. EXEMPTION FOR MICRO SIPS FROM THE REQUIREMENT OF PAN

SEBI has granted exemption from the requirement of Permanent Account Number ('PAN') to Systematic Investment Plans ('SIPs') upto Rs. 50,000/- per year per investor (Micro SIPs). This exemption is subject to following terms & conditions:

- (a) Micro SIP means Systematic Investment Plans ('SIPs') where aggregate of installments in a rolling 12 month period or in a financial year i.e. April to March does not exceed Rs. 50,000/-.
- (b) The exemption will not be applicable to normal purchase transactions upto Rs. 50,000/which will continue to be subject to PAN requirement.
- (c) The exemption will be applicable only to investments by Individuals (including NRIs), Minorsand Sole proprietary firms. However, PIOs, HUFs and other categories of investors shall not be eligible for Micro SIPs.
- (d) Investors (including joint holders) should submit a photocopy of any one of the following (current and valid) photo identification documents ('Supporting Documents') along with Micro SIP applications as proof of identification:
 - Voter Identity Card;
 - Driving License;
 - Government/Defence Identification Card:
 - Passport;
 - Photo Ration Card;
 - Photo Debit Card;
 - Employee ID cards issued by companies registered with Registrar of Companies;
 - Photo Identification issued by Bank Managers of Scheduled Commercial Banks/ Gazetted Officer/Elected Representatives to the Legislative Assembly/Parliament;
 - ID card issued to employees of Scheduled Commercial/State/District Co-operative Banks;
 - Senior Citizen/Freedom Fighter ID card issued by Government;
 - Cards issued by Universities/ deemed Universities or institutes under statutes like ICAI, ICWA, ICSI;
 - Permanent Retirement Account No. (PRAN) card issued to New Pension System (NPS) subscribers by Central Recordkeeping Agency (Presently NSDL); or
 - Any other photo ID card issued by Central Government/ State Governments/ Municipal authorities/Government organizations like ESIC/EPFO.

Supporting Document furnished as above should be either self-attested by the investor or attested by the Distributor mentioning the ARN number.

- (e) While making subsequent Micro SIP applications with the Mutual Fund, the investor may quote the existing folio number where a Micro SIP has been registered and therefore need not resubmit the Supporting Document.
- (f) The Mutual Fund may reject a Micro SIP application where it is found that the registration of application will result in the aggregate of Micro SIP installments in a financial year exceeding Rs. 50,000/- or where there are deficiencies in Supporting Documents and the investor will be informed accordingly.
- (g) In case the first Micro SIP installment is processed (as the cheque may be banked) and the application is found to be defective, the Micro SIP registration will be ceased for future installments. Investor will be sent a communication to this effect. No refunds shall be made for the units already allotted. However, redemptions will be allowed.

8. MODE OF PAYMENT

Payment can be made in any of the following modes:

(a) Payment should be made by way of a single cheque/demand draft* (multiple cheques will not be accepted) and must be payable locally at the Official Point(s) of Acceptance where the application is lodged. The cheque/demand draft should be drawn favoring the Scheme eg. Religare Tax Plan*/Religare Contra Fund/Religare Arbitrage Fund/Religare Growth Fund/Religare Equity Fund/Religare Mid Cap Fund/Religare AGILE Fund/Religare Banking Fund/Religare Business Leaders Fund/Religare PSU Equity Fund/ Religare Infrastructure Fund / Religare Mid N Small Cap Fund, as the case may be, and crossed "Account Payee Only". Please mention the folion o./ application no. and applicant name on the reverse of payment instruments, investors are advised to draw payment instrument (i.e. cheque, demand draft, pay



order etc.) favouring either "Name of the Scheme - A/c First Investor name" or "Name of the Scheme - Permanent Account Number of the First investor" or "Name of the Scheme - Folio number".

*For Religare Tax Plan, investors residing in centers, where the Religare designated Customer Service Centers are not located, are requested to make payment by demand drafts payable at the Center where the application is to be lodged. Demand Draft charges will be borne by the AMC. The AMC will not reimburse Demand Draft charges where the Demand Draft amount exceeds Rs. 50,000/- for purchase of units. The Fund / AMC will not entertain any request for refund of demand draft charges. Applications accompanied by cheques / drafts not fulfilling the above criteria are liable to be rejected.

For other schemes, units will be allotted for amount net of DD charges, at NAV based prices The fund/AMC will not entertain any request for refund of Demand Draft charges.

Payment can also be made through Electronic Funds Transfer (EFT) by way of direct credit/RTGS/NEFT to Scheme Collection Account by clearly mentioning the name of the investor and application number.

- (b) Cash/Money Order/Postal Order/ Post dated Cheques (except in case of investments through Systematic Investment Plan) and Stock Invest will not be accepted.
- (c) The Fund is not obliged to represent dishonoured cheque or inform the investor / investor's agent about it.
- (d) NRI/FII/PIO Investors:

Repatriation Basis

Payments by NRIs / Persons of Indian Origin (PIO) residing abroad / FII may be made either by way of Indian Rupee drafts or cheques by means of (i) inward remittance through normal banking channels; or (ii) out of funds held in NRE/FCNR account payable at par and payable at the cities where the Official Points of Acceptance are located.

In case of Indian Rupee drafts purchased abroad or subscription through NRE/FCNR Account, an account debit certificate from the bank issuing the draft confirming the debit /Foreign Inward Remittance Certificate (FIRC) should also be enclosed.

In case the debit certificate/FIRC is not provided, the AMC reserves the right to reject the application of the NRI investors.

Non Repatriation Basis

NRIs or people of Indian origin residing abroad investing on a non-repatriable basis may do so by issuing cheques / demand drafts drawn on Non-Resident Ordinary (NRO) account payable at the cities where the Official Points of Acceptance are located.

- (e) Restrictions on acceptance of Third Party Payment for subscription to units of scheme. Application with Third Party Payments for subscriptions to Scheme will not be accepted except in following cases:
 - a) Payment by Parents/Grand-Parents/Related Persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding ₹50,000/- (each regular purchase or per SIP installment). However, this restiriction will not be applicable for apyment, made by a Guardian, whose name is registered in the records of Mutual Fund in that folio.
 - $b) \quad \hbox{Payment by employer on behalf of employee(s) through payroll deductions;}$
 - c) Custodian on behalf of a Foreign Institutional Investor (FII) or a client.
 - d) Payment by Religare Asset Management Company to a Distributor empanelled with it on account of commission/incentive etc. in the form of the units of schemes of Religare Mutual Fund through Systematic Investment Plans or lump sum/one-time subscription.
 - *'Related Person' means any person investing on behalf of a minor in consideration of natural love and affection or as a gift.

Third-Party Payment means a payment made through instruments issued from a bank account other than that of bank account of first named applicant/investor or a joint bank account where the first named unit holder/investor is not one of the joint holders of bank account from which payment is made.

In each of the exceptions mentioned above, investors is required to attach following mandatory documents without which application for subscription to units will be rejected:

- a) KYC of all the investors (guardian in case of minor) and KYC of person making the payment i.e. parent, related person, employee, custodian.
- Third Party Declaration from the investors and the person making the payment (Third Party)

It is mandatory for investor to mention details of bank account from where payment for subscription is made in point 3 of application form. Further the name of first unit holder/applicant should be pre-printed as one of the holders on payment cheque. In case, name of first unit holder/applicant is not pre-printed on cheque, the investor should submit copy of bank statement or pass book showing account number, account holders' name and address or a original letter from the bank certifying that the investor maintains a bank account with the bank and mentioning the details like bank account number, branch address, account type and IFSC code, if any, of the branch. Originals of the bank statement / pass book should be produced for verification and the same will be returned across the counter after verification;

In case payment is made through pay order, demand draft, banker's cheque etc., an investor should submit a certificate (in original) from issuing bank as a proof of debit of investor's bank account with details of account holders' name, bank account number which has been debited for issue of payment instrument and PAN as per bank records, if available or a copy of the acknowledgement from the bank, wherein the instructions to debit carry the bank account details and name of the investor as an account holder are available or a copy of the passbook/bank statement evidencing the debit for issuance of a DD. Incase of RTGS, NEFT, ECS, bank transferetc., the investor should submit an acknowledged copy of the instruction to bank stating the account number to be debited.

Demand draft, pay order, banker's cheque purchased against cash of Rs. 50,000/-ormore will not be accepted. Such purchase application (for amount less than Rs. 50,000) should be accompanied with a banker's certificate stating the investor's Name, bank account number and PAN as per bank record, if available, is a must.

The bank account number mentioned in the certificate/instructions must be the bank account which is registered with the Fund or the first named applicant/investor should be one of the holders of the said bank account.

Please refer to Statement of Additional Information for a facility of multiple Bank Accounts registration in a folio.

Certificate from Bank should be signed by the authorised person of the issuing bank mentioning his name, employee code, contact details and bank seal.

9. E-MAIL COMMUNICATION

Account Statement / Allotment Advice, Annual Report, other information etc. can be sent to unitholders by e-mail. If you have an e-mail address you can choose to receive e-mail communication from us in lieu of printed documents.

Please furnish your e-mail ID and indicate the nature of communication you wish to receive over email.

When an investor has communicated his / her e-mail address and has provided consent for sending communication only through email, the Fund / Registrars are not responsible for email not reaching the investor and for all consequences thereof. The investor shall from time to time intimate the Fund / its transfer agents about any changes in the email address. In case of a large document, a suitable link would be provided and investor can download, save and print these documents. However, investor always has a right to demand for a physical copy of any or all of the service deliverables and the fund would arrange to send the same to the investor.

D. DIRECT CREDIT OF REDEMPTION/DIVIDEND PROCEEDS

If the investor has provided sufficient details for electronic credit, the Fund will give direct credit for redemption/dividend proceeds into the investor's bank account and such instruction will be adequate discharge of the Fund towards the said payment. In case the credit is not effected by the Unitholder's banker for any reason, the Fund reserves the right to make the payment by a cheque/Demand Draft. If the direct/electronic credit is delayed or not affected or credited to a wrong account, on account of incomplete/incorrect information, the Fund will not be held responsible. If however, you wish to receive a cheque payout, please tick in the space provided in the application.

11. NOMINATION DETAILS

Applicants applying for units singly / jointly can make a nomination at the time of initial investment or during subsequent investments/during the tenure of the investment.

If you wish to register a single nominee for your investments please fill in the nomination details in the Application Form. In case you wish to register multiple nominees, please download nomination form available on our website or at any Religare Investor Service Centers.

- (a) Nomination will be mandatory for new folios opened by individual especially with sole holding. Even those investors who do not wish to nominate must sign separately confirming their non-intention to nominate. However, the nomination facility is not available in a folio held on behalf of a minor. The nomination can be made only by individuals applying for /holding units on their own singly or jointly. Non-individuals including society, trust, body corporate, partnership, Karta of Hindu Undivided Family (HUF), holder of Power of Attorney cannot nominate. If the units are held jointly, all joint holders will have to sign the nomination form, even if the mode of holding is not "joint".
- (b) A minor can be nominated and in that event, the name & address of the guardian of the minor nominee shall be provided by Unitholder.
- (c) Nomination can also be made in favor of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.
- (d) The nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, Karta of HUF, or a power of Attorney holder. A non-resident Indian can be a nominee subject to the exchange controls in force from time to time.
- (e) A maximum of three nominees can be registered for a folio. Nomination shall be maintained at the folio level. The AMC reserves the right to offer nomination facility at a scheme level in a folio.
- (f) In case of Multiple nominees, it is mandatory to indicate clearly the percentage of allocation/ share in favor of each of the nominees against their name and such allocation/share should be in whole numbers without any decimals making a total of 100 percent.
- (g) In the event of the Unitholders not indicating the percentage of allocation / share for each of the nominees, then by invoking default option RAMC shall settle the claim equally amongst all the nominees.
- (h) Nomination in respect of the units stands rescinded upon the redemption / transfer / transmission of units.
- $\begin{tabular}{ll} (i) & Transmission of units will be done as per the Nomination/s registered subject to verification of Identity of Nominee/s, PAN, Bank Mandate etc. \end{tabular}$
- (j) Transfer of units in favor of the Nominee / Nominees shall be a valid discharge by the Asset Management Company against the legal heir.
- (k) The cancellation of nomination/s can be made only by those individuals who hold units on their own behalf singly or jointly and who made the original nomination/s. On cancellation of the nomination/s, the nomination/s shall stand rescinded and the AMC/Fund/Trustees shall not be under any obligation to transmit the units in favor of the Nominee/s.
- $(I) \qquad \text{Every new nomination for a folio will overwrite the existing nomination.}$

These instructions are subject to SEBI Regulations/applicable laws

In case of units held in demat mode, the nomination details provided to the Depository Participant shall be applicable..

2. DEMATERIALIZATION

The unit holders would have an option to hold the units in dematerialized form. The applicant intending to hold units in dematerialized form will be required to have a beneficiary account with a Depository Participant (DP) of the NSDL/CDSL and will be required to mention in the application form, DPID and Beneficiary Account No. with the DP name at the time of subscribing to the units of the respective Scheme(s). Applicants must ensure that the sequence of the names as mentioned in the application form matches with that of the benficiary account held with the Depository Participant. Names, Address, PAN details, KYC Details etc. mentioned in the application form will be verified against the Depository data. If the details mentioned in the application are incomplete/incorrect or not matching with the depository records, the application shall be treated as application for non-demat mode and accordingly units will be alloted in non-demat mode. Subscription in Demat mode is not available for subscription through Plans/Options where dividend distribution frequency is less than 1 month.

The investors can also subscribe units through SIP in demat (electronic) mode for eligible schemes of the Fund. However, the units will be allotted based on applicable NAV of respective schemes and will be credited to investor's Demat (Beneficiary) Account on weekly basis on realization of funds, e.g. units will be credited to investor's Demat (Beneficiary) account every Monday (or next business day, if Monday is a non-business day) for realization status received in last week from Monday to Friday.



Note - In case of subscription of units through SIP in demat (electronic) mode, unit holder will not be able to redeem / transfer such units till units are credited to investor's Demat (Beneficiary) account.

Unit holders who have opted to hold units in dematerialized form will receive payment of redemption / dividend proceeds into bank (i.e. beneficiary) account linked to their Demat account.

Units held in demat form are freely transferable from one demat account to another demat account. However, restrictions on transfer of units of Equity Linked Saving Schemes (ELSS) during lock-in period shall continue to be applicable as per the ELSS guidelines.

13. PERSONAL IDENTIFICATION NUMBER (PIN)

The PIN facility is available to the Unitholders. Unitholders will be required to indicate their requirement and complete necessary documentation as may be required. The Registrar and Transfer Agent on receipt of this request, will mail to such Unitholders, the 'Disclaimer Form' together with detailed terms and conditions subject to which its usage will be permitted. On receipt of the 'Disclaimer Form' duly signed by the Unitholder, the PIN will be mailed to each Unitholder. Unitholders may use the PIN to conduct such transactions as offered by the Mutual Fund from time to time. The Unitholder will be asked for the PIN before the request is accepted. In the interest of the Unitholder, the Registrar and Transfer Agent reserves the right to ask for a fax confirmation of the request and any other additional information about the account of the Unitholder.

The PIN should never be disclosed to any person or written down where any other person may discover it. All transactions conducted with use of this PIN will be the responsibility of the Unitholder and the Unitholder will abide by the record of the transactions generated. The Mutual Fund and the ISC/Registrarand Transfer Agent shall not accept any responsibility for the unauthorised use of the PIN.

14. PREVENTION OF MONEY LAUNDERING AND KNOW YOUR CUSTOMER (KYC)

To ensure appropriate identification of the investor and with a view to monitor transactions for the prevention of money laundering as prescribed by the Prevention of Money Laundering Act, 2002, the AMC reserves the right to:

- Scrutinize and verify the identity of the investor, Unitholder, person making the
 payment on behalf of the investor and the source of the funds invested/to be invested
 in Religare Mutual Fund;
- (b) Reject any application;
- (c) Prevent further transactions by a Unitholder;
- (d) To mandatorily redeem the units held by the Unitholder at the applicable NAV prevalent at the time of such redemption; and
- (e) Report cases to the Specified Director appointed by the Central Government, pertaining to a single transaction exceeding Rs.10 lacs or series of transactions integrally connected or remotely connected or related to each other which are valued below the prescribed value of Rs.10 lacs within a month.

15. KNOW YOUR CUSTOMER (KYC) REQUIREMENTS

KYC is mandatory for applicants for subscription in the schemes of Religare Mutual Fund. The applicants for the purpose of KYC Compliance shall include (a) their constituted Power of Attorney (PoA) holder in case of investments through a PoA; (b) each of the applicants in case of investments in joint names; and (c) guardian in case of investments on behalf of minor

Pursuant to SEBI Circular dated October 5, 2011 regarding uniformity in the Know Your Customer (KYC) process in the securities market and SEBI Circular dated December 23, 2011 regarding requirement of in-person verification of investors and guidelines for KYC Registration Agency, the investors are required to submit a common KYC Application Form with specified documents and undergo In-Person verification (IPV) with effect from January 2, 2012 ("Effective Date"). The new KYC Application Forms are available on our website www.religaremf.com.

 $The Fund shall perform the initial KYC/due \ diligence \ of its new investors \ and \ may \ undertake$

enhanced KYC measures commensurate with the risk profile of its investors. Registrar & Transfer Agent (RTA) of Religare Mutual Fund ("the Fund") may also undertake the KYC of the investors on behalf of the Fund. The Fund / RTA shall upload the KYC information of the investors on the system of the KYC Registration Agency (KRA) and send KYC documents to KRA, KRA shall send a letter to the investor within 10 working days of receipt of initial/ updated KYC documents from the Fund / RTA, confirming the details thereof, in case KYC documents are incomplete, the investors will have to submit necessary documents as required by KRA, KRA shall clearly indicate status separately for the applicants falling in the "PAN exempt category" viz. applicants residing in Sikin, UN entities/multilateral agencies etc.

In-Person Verification (IPV) of new investors is mandatory from the Effective Date. Religare Asset Management Company Limited ("AMC") or its RTA or NISM/AMFI certified distributors who are KYD compliant shall undertake the IPV for the investors of the Fund. Further, in case of any applications received directly (i.e. without being routed through the distributors) from the investors, the Fund may rely upon the IPV (on the KYC Application Form) performed by the scheduled commercial banks. IPV carried out by any other SEBI registered intermediary will also be relied upon by the Fund.

Investors who have done KYC with a SEBI registered intermediary can submit letter/acknowledgement issued by KRA and will not be required to undergothe KYC process again with the Fund. Existing KYC compliant investors of the Fund can continue to invest as per earlier practice. Applications without valid KYC compliance will be rejected.

Any subsequent change in address, Pin Code, Country, Nationality, Occupation, Income Details, Date of Birth, Proof of Identity or any details provided at the time of submission of Common KYC Form should be communicated to SEBI registered intermediary in the prescribed manner along with requisite supporting documents as may be specified from time to time.

The KYC compliance status of the investors will be validated with the records of the KRA. AMC reserves right to reject application forms for transactions in units of the Fund not accompanied by common KYC Application Form or letter/ acknowledgement issued by KRA.

16. PURCHASE/REDEMPTION OF UNITS THROUGH STOCK EXCHANGE INFRASTRUCTURE:

Investors can purchase and redeem units of the following schemes on Mutual Fund Services System (MFSS) of the National Stock Exchange of India Ltd. (NSE) and on the BSE Stock Exchange Platform for Allotment and Repurchase of Mutual Funds (BSE StAR MF System) of Bombay Stock Exchange Ltd. (BSE):

- a. Religare Tax Plan
- c. Religare Growth Fund
- e. Religare Equity Fund
- g. Religare Contra Fund
- i. Religare Mid Cap Fund
- k. Religare Mid N Small Cap Fund
- b. Religare AGILE Fundd. Religare Banking Fund
- f. Religare Business Leaders Fund
- h. Religare PSU Equity Fund
- j. Religare Infrastructure Fund

 $Please\ refer\ Scheme\ Information\ Document (s)\ of\ the\ Scheme (s)\ for\ further\ details$

7. DECLARATION AND SIGNATURE

- (a) All the applicants must sign the application form. Signatures should be in English or in any Indian language. Thumb impression should be from the left hand for males and the right hand for females and in all cases be attested by a Magistrate, Notary Public or Special Executive Magistrate. In case of HUF, the Karta will sign on behalf of the HUF.
- (b) The original Power of Attorney or a duly notarized copy of the Power of Attorney shall be required to be submitted where applications are made under a Power of Attorney.
- 18. All applications are 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 detailed scrutiny/verification at the back office of the Registrars.

19. CHECKLIST (Please ensure the following)

Application Form is complete in all respect. Name, address & contact details are mentioned in full and signed by all applicants.
Bank account details stated are complete and correct.
$Permanent\ Account\ Number\ (PAN)\ for\ all\ applicants\ is\ mentioned\ and\ necessary\ documents\ are\ enclosed, otherwise\ your\ application\ will\ be\ rejected.$
Preferred investment option i.e. whether Growth or Dividend Payout or Dividend Re-investment is mentioned clearly.
The cheque/demand draft should be drawn favouring the name of the scheme & crossed as ``Account Payee Only", dated and duly signed.
Application Number/Folio Number and applicant's name is mentioned on the reverse of each cheque.
$Demat\ A/C\ details\ are\ filled\ correctly\ in\ the\ form.\ Please\ provide\ self\ attested\ Client\ Master\ list\ Copy.$
Details of applicants provided matches exactly with those in the Depository.

Accompanying documents

 $Please submit\ the following\ documents\ with\ your\ application\ (where\ applicable).\ All\ documents\ should\ be\ original/true\ copies\ by\ a\ Director/Trustee/Company\ Secretary/Authorised\ Signatory.$

Documents	Individuals	Companies	Societies	Partnership Firms	Investments through PoA	Trust	NRI	FII(s)*
Resolution/Authorisation to invest		1	/	1		✓		1
List of Authorised Signatories with Specimen signature(s)		1	1	/	/	✓		1
Memorandum & Articles of Association		1						
Trust Deed						✓		
Bye-Laws			1					
Partnership Deed				/				
Overseas Auditors' Certificate								1
Notarised Power of Attorney					/			
Foreign Inward Remittance Certificate, in case payment is made by DD from NRE / FCNR a/c, where applicable							1	
Certified True Copy of PAN	✓\$	1	1	/	/	1	/	/
KYC Acknowledgement	√ \$	1	1	/	/	1	/	1
Demat Account Details (Client Master List Copy)**	/	/	1	/	/	✓	/	/

 $[*] For FII(s), copy of the SEBI \ registration \ certificate \ should \ be \ provided. \ \ $Compulsory \ except \ for \ residents \ of \ Sikkim.$

^{**} In case Units are applied in Electronic (Demat) mode



Scheme Ready Reckoner

Scheme Name	Plans	Investment Options	Dividend Frequency	Minimum Application Amount	Additional Purchase/ Redemption Amount	Default Options/ Facility
Equity Funds						
Religare Tax Plan	-	Gr,DP,DR	-	Rs. 500/- & in multiples of Rs. 500/-	Rs.500/-	Gr/DP
Religare Contra Fund	-	Gr,DP,DR	-	Rs. 5,000/-& in multiples of Re. 1/-	Rs. 1,000/-	Gr/DR
Religare Arbitrage Fund	-	Gr,DP,DR	-	Rs. 5,000/- & in multiples of Re. 1/-	Rs. 1,000/-	Gr/DR
Religare Growth Fund	-	Gr,DP,DR	-	Rs. 5,000/-& in multiples of Re. 1/-	Rs. 1,000/-	Gr/DR
Religare Equity Fund	-	Gr,DP,DR	-	Rs. 5,000/- & in multiples of Re. 1/-	Rs. 1,000/-	Gr/DR
Religare Mid Cap Fund	-	Gr, DP, DR	-	Rs. 5,000/-& in multiples of Re. 1/-	Rs. 1,000/-	Gr/DR
Religare AGILE Fund	-	Gr, DP, DR	-	Rs. 5,000/- & in multiples of Re. 1/-	Rs. 1,000/-	Gr/DR
Religare Banking Fund	-	Gr, DP, DR	-	Rs. 5,000/- and in multiples of Re. 1/-	Rs. 1,000/-	Gr/DR
Religare Business Leaders Fund	-	Gr, DP, DR	-	Rs.5,000/- and in multiples of Re.1/-	Rs. 1,000/-	Gr/DR
Religare PSU Equity Fund	-	Gr,DP,DR	-	Rs. 5,000/- and in multiples of Re. 1/-	Rs. 1,000/-	Gr/DR
Religare Infrastructure Fund	-	Gr, DP, DR	-	Rs. 5,000/- and in multiples of Re. 1/-	Rs. 1,000/-	Gr/DR
Religare Mid N Small Cap Fund	-	Gr, DP, DR	-	Rs. 5,000/- and in multiples of Re. 1/-	Rs. 1,000/-	Gr/DR

Gr:Growth, DP:Dividend Payout, DR:Dividend Reinvestment.



Key Partner / Agent Information

Please Note: All purchases are subject to realisation of cheques/demand drafts.

COMMON APPLICATION FORM Please read instructions before filling the Form

FOR LUMPSUM AND SIP INVESTMENTS

Application No:

For Office Use Only

				For Office Use Only	
Distribut ARN -	cor / Broker ARN	Sub-Broker Cod	de	,	
	all be paid directly by the investor to	the AMFI registered Distributors bas	sed on the investor	s'assessment of various factors including	gthe service rendered by the distributor.
For details on trasa	ction charges payble to distri	outors, plese refer to KIM.			
		of the below. For details refe			*Default
	vestor in Mutual Funds ed as transaction charges for subscri	otion of Rs 10,000/-and above))R —	an existing investor in Mutual Funds* will be deducted as transaction charges fo	or subscription of Rs. 10.000/-and above)
		v. Pl. furnish PAN details in section			
olio Number, if any			me of Sole/ st Unitholder		
ı. Applicant's	Personal Details	1113	scomenoider ==		*** (Mandatany for Minor)
	Mr./Ms./M/s.			Date of Birth D	*** (Mandatory for Minor) D M M Y Y Y Y
	IVII./ IVIS./ IVI/S.				
PAN**				Enclosed (please 🗸)	PAN Card KYC Compliance Proof*
GUARDIAN (if	Sole/First applicant is a Mir	or) CONTACT PERSON (in	case of Non-in	dividual Investors only)	
Name				Date of Birth D	D M M Y Y Y
PAN**				Enclosed (please 🗸)	PAN Card KYC Compliance Proof*
*** Relation	Father Mo	her Court appointed	Guardian		
Mailing Address	[Please provide full address. P.O. Box Address	is not sufficient. Indian Address in case of NRIs	/Flls] Oversea	s Address (Mandatory in case of NRI/FII	applicant)
		<u> </u>			<u> </u>
City		PIN	City		PIN
State			State		Country
Contact Details					
Phone Office	e	Resic	dence	. A	Fax
Mobile				receive Account Statements / Allotment Ad mation documents by email in lieu of physica	lvice, Annual Reports and other statutory as well as al documents (Please ✔) Yes No
E-mail			(Where th		nas applied for both the choices, the application
Status (please ✓)) Individual Partnershi	Company Society/Club			
Occupation					
(please ✓)	Private Sector Service Housewife	Public Sector/Government Serv Politically Exposed Person	vice Busine Forex [Agriculturist Retired
Mode of Holding (Only for non - dem		oint Anyone or Survivor (D	refault Option is A	anyone or Survivor)	
SECOND APPI	LICANT (No joint holderwhei	e minor is First holder)			
Name				Date of Birth D	D M M Y Y Y Y
PAN**				Enclosed (please ✔)	PAN Card KYC Compliance Proof'
				, ,	
THIRD APPLIC	LAN I (No joint holderwher	e minor is First holder)			
Name	Mr./Ms./M/s.			Date of Birth D	D M M Y Y Y Y
PAN**				Enclosed (please 🗸)	PAN Card KYC Compliance Proof*
DOV HOLDED	DETAILS (If the investment is be	ing made by a Constituted Attorney	place furnish the	latails of DOA Holdon	
	Mr./Ms./M/s.	ng made by a constituted Attorney	piease rui riisi i ti ie c	letalis di POATIOIdel)	
. Tame	1011./1013./101/3.			F11 (-1 A	
PAN**				Enclosed (please 🗸)	PAN Card KYC Compliance Proof* Refer instruction no. 12 on page no. 18
Demat Acco	ount Details (Optional)				Please (✔) NSDL CDSL
	DPID#	Beneficiary Account No.		DP Name	
IN					
	licable in case of CDSL).			· · · · · · · · · · · · · · · · · · ·	ext page should be provided under section 4.
	- — — — — — -	- — — — — — -	ge no. 17) *** For docur	nentation please refer instruction on page no. 17.	
Ackr	nowledgement Slip (To	be filled by the Applicant)		Application No	:
eceived from	Mr./Ms./M/s.				
n application for Units	Name	of the Scheme	Date D D	M M Y Y Y Y	
lan/Option			J		
Amount (Rs.)		Along with Cheque/DD No.			
Dated	DD MM YYYY	Drawn on Bank / Branch			Signature, Stamp & Date

3.		d Payment Details						Refer	Scheme Rea	dy Recko	oner on pa	age no. 20
		be drawn in favour of the S	scrieme)		D.							
	Scheme Name				Plan							
	Option				Dividend Freque	ency						
	For Lumpsum II	nvestment				icro SIF	(Refer instruction	n no. 7	on page no.	17)		
	Investment Amt. (Rs.		Mode of Payment (✔)	Chq. DD Fund Transf			Micro SIP Dit (ECS / Direct Debit Facility Form	ebit) OF			st Dated C	
	DD charges, if any (Rs.)		Net Amt. (Rs.)	Investment amt DD charges	Investment Am		No. of Inst	allment		al Amou		
]		First SIP Insta	llment Ch	neque Details :					
	Cheque/DD No.		Date	D D M M Y Y Y Y	Cheque No.			Amo	ount			
					Dated	DD	MMYYYY	Draw	n on Bank			
	Bank/Branch				Branch							
					SIP Date (✔)	3rd	10th 15th 20th 0	_ r	Frequency	(√) M∈	onthly or	Quarter
	A/c. No.				SIP through P	ost Date	d Cheques					
					Period From	MA	1 Y Y Y Y	То	M M	YY	YY	
	Account Type (✔)	Current Savin	gs		Chq. Nos. From			То				
					Document De	tails in ca	ase of Micro SIP (∟ Refer inst	ruction no. 7 or	n page no.	.17)	
	NRI Investors only (🗸)	NRE NRO	FCNR			Document	Name		Do	cument	Number	
	• •	Third Party Payment: Paym	nent on behalf of Pl	ease (🗸) 📗 Minor	Client	Emplo	yee Distr	ibutor				
	Name of the Person I	making Payment		- I I SINIO			(DI		0)			
4	PAN Account	Details (Mandato		Enclosed copy of KYC Co	mpliance Proof		(Please refer inst	ructior		uctionn	0 40000	00 DO 17
4•	Dank Account	Details (Maridato	I y A3 FEI 3LL	or duidelines)	7				Refer instr	uccioiiii	0.4011 paş	ge 110. 17
	Account No.				Account Ty	pe (pleas	e 🗸) 🔙 Current	Sa	avings 1	NRE	NRO	FCNF
	Bank Name											
	Branch Address						City					
	MICR Code			EFT/RTGS/IFSC Code				1	PIN			
		(9 digit No. next to your Ch			digit character co	ide annea	ring on cheque le	」 eaf)				
	We credit the redempti leaf of the same bank ac Unit holders who have	ion/dividend proceeds directly ccount as mentioned above. Mopted to hold Units in demate	into investors' accour entioning your IFSC v	nt through electronic means will help us transfer the amou	if the details provide int to your bank acc	d by the inv ount faster	vestors are sufficien To receive cheque	t for the payout	, please tick h	nere (🗸)		
5.	details as per depositor Nomination De	ry records will be final. P tails (Mandatory o n	ly for investor	s who opt to hold	units in non-c	lemat f	form.)		Refer instru	uction nc	o. 11 on pag	ge no. 18
٠,	If you wish to register a	single nominee for your invest	•				•	ase dov	vnload nomir	nation fo	rm availab	ole on ou
	website or at any Religa Name and Address	of Nominee			Name and	l Address	of the Guardia	n (if No	ominee is a	Minor`)	
	Tame una raares				Name	. ,	701 0110 0001 0101	. (<u></u>	
	Name											
	Address				Address							
	Γ				City			Sta	ate			
					PIN							
	Date of Birth (in case nominee is a minor)	D D M M Y Y Y Y	Relationship with A	pplicant	Guardian's rel			_	nature of Guardian			
		inate (Please tick the box , in c	ase vou do not wish t	nominate)	with the Mino	r Nomine	e	Life	Guarulan			
6.	Personal Ident	ification Number	(PIN)	,					Refer inst	ruction r	no. 13 on pa	age no. 1
		for a PIN (This will enab	le you to access y	our account via the inte	rnet and phone)	. Please	tick here (🗸)					
7.	Declaration & S	Signature(s)										
	The Trustees, Religare Mutua Having read and understood to the Trustees of Religare M Scheme. I/We have underst investment. I/We do not hav a year (applicable to Micro to him for the different com	the contents of the Statement of Addi lutual Fund for units of the Scheme / Pla	tional Information/Scheme n/Option as indicated above fe have not received nor have r with the current Micro SII disclosed to me/us all the cist from amonest which the	e Information Document(s) of the re- e and agree to abide by the terms, co- ve been induced by any rebate or gif papplication will result in aggregate i minissions (in the form of trail com Scheme is being recommended to n	spective schemes , I/We honditions, rules and regular s, directly or indirectly, in nvestments exceeding Rs. mission or any other moc	ereby apply tions of the making this 50,000/- in 1e), payable ise Religare	Sole/First Applicant/ Guardian/POA		<u>e</u>			
		ood the details of the Scheme and J / W e any existing Micro SIPs which togethe iPl investors only). The Distributor has peting Schemes of various Mutual Fun Manager and its Agents to disclose detail erify m/ your band cetails provided by m is of incomplete or incorrect information in the discount of the control of the control de service providers or representatives re bey declare that the amount being inve- pose of contravention of any Act, Rules or statutory authority from time to time					Second Applicant/PO	4	&			
	*Applicable to NRI's	are Non-Residents of Indian Nationality, Int. I/We confirm that the details provided to the confirm that the details provided to the confirmation of the confirmation	/ Origin and that the funds a led by me / us are true and c If NRI (I	re remitted from abroad through ap orrect. Please 🗸) Repatriation basis	oroved banking channels on Non-Repatriation basis	or from my/	Third Applicant/PO	4	Ø			

GET IN TOUCH Religare Mutual Fund 3rd Floor, GYS Infinity, Paranjpe 'B' Scheme, Subhash Road, Vile Parle (East), Mumbai - 400 057. T +91 22 67310000 F +91 22 28371565



Please Note: All purchases are subject to realisation of cheques/demand drafts.

COMMON APPLICATION FORM Please read instructions before filling the Form

FOR LUMPSUM AND SIP INVESTMENTS

Application No:

	Ь	Γ		-
For Offic	e U	lse	Only	

Distribu ARN -	tor / Broker ARN	Sub-Brok	er Code				
Jpfront commission s	hall be paid directly by the investo action charges payble to dis			he investors'	assessment of various factors inc	luding the service re	ndered by the distributor.
	Charges (Please tick any o	, , , , , , , , , , , , , , , , , , ,		No.12)			*Default
I am a first time i	nvestor in Mutual Funds		OR	lama	n existing investor in Mutual Fu		6-
/	ted as transaction charges for subs		*	, ,	vill be deducted as transaction char	gestor subscription	of Rs. 10,000/- and above)
Folio Number, if any	Details : Pl. fill in Folio Number be	elow. Pl. Turriisii PAIN details iir :	Name of S		to section 2.		
. ,	Personal Details —		First Unith	older			
. Applicant s	- Cr Soriai Details						*** (Mandatory for Mino
Name	Mr./Ms./M/s.				Date of Birth	D D M	M Y Y Y Y
PAN**					Enclosed (please	PAN Card	KYC Compliance Proo
GUARDIAN (i	f Sole / First applicant is a N	linor) CONTACT PERSO	ON (in case	of Non-inc	lividual Investors only)		
Name	Mr./Ms./M/s.				Date of Birth	D D M	M Y Y Y
PAN**					Enclosed (please	PAN Card	KYC Compliance Proo
*** Relation	Father	Mother Courtable	ointed Guardi	ian	Zireiosea (preast	.,	
	s [Please provide full address. P.O. Box Add				Address (Mandatory in case of N	PI / FII applicant)	
Mailing Address	El lease provide fail addi ess. 1.0. Dox Add	1 CSS 13 FIOC SUFFICIENT, INDIAN AGGICSS IN CO	130 01 141(13/1 113]	Overseas	Addi ess (Mandatory in ease of N	INT I applicant)	
City		PIN		City		PIN	
State				State		Country	
Contact Details	5						
Phone Office	ce		Residence			Fax	
Mobile					eceive Account Statements/Allotme nation documents by email in lieu of p		
E-mail				(Where the	investor has not specified any choic	ce or has applied for b	ooth the choices, the application
Status (plassa	/) Individual Partner	ship Company Societ			essed as if the investor has opted for III Trust Minor Body		es) hers (Please specify)
Status (please Occupation							
(please ✓)	Private Sector Service Housewife	Public Sector / Governme Politically Exposed Perso		Busines Forex D		Agriculti specify)	urist Retired
Mode of Holdir	ng (please ✔) Single	Joint Anyone or Sur	vivor (Default	Option is A	nyone or Survivor)		
(Only for non - der		, ,	`	'	,		
SECOND APP	PLICANT (No joint holderwh	nere minor is First holder)					
Name	Mr./Ms./M/s.				Date of Birth	D D M	M Y Y Y Y
PAN**					Enclosed (please	PAN Card	KYC Compliance Proo
THIRD APPLI	CANT (No joint holderwh	nere minor is First holder)					
	Mr./Ms./M/s.				Date of Birth	D D M	M Y Y Y Y
Name	1011./1015./101/5.						
PAN**					Enclosed (please	✓) PAN Card	KYC Compliance Proo
POA HOLDEF	R DETAILS (If the investment is	being made by a Constituted A	ttorney please f	urnish the de	tails of POA Holder)		
Name	Mr./Ms./M/s.						
PAN**					Enclosed (please	PAN Card	KYC Compliance Proo
					**	Refer	instruction no. 12 on page no. 18
Demat Acc	ount Details (Optional	•				Please (✔) NSDL CDS
1 1	DPID#	Beneficiary Account No.			DPNa	me	
IN	li II i (CDSI)	- 1 1 . 2 . 6 .1					
	plicable in case of CDSL).				the Demat A/c as mentioned in t entation please refer instruction on page		I be provided under section
	_ — — — — — —						
	nowledgement Slip (10 be filled by the Applicant))		Application	INO:	
eceived from	Mr./Ms./M/s.						
n application for Unit	s Nan	ne of the Scheme	Date	e D D	M M Y Y Y Y		
an/Option							
.mount (Rs.)		Along with Cheque/DD N	No.				
Pated	DD MM YYY					<u>C:</u>	C+ C D :
accu		- DIAWITOTIDATIK / DIATIC				Signatii	re. Stamp & Date

	and Payment Details alld be drawn in favour of the S								dy Reckoner or	F-0
Scheme Name			F	Plan						
Option				Dividend Frequer	ncy					
For Lumpsum	Investment			For SIP / Mid	cro SIP	(Refer instruction	on no. 7 c	on page no.	17)	
]		SIP		Micro SIP				
Investment Amt. (F	₹5.)	Mode of Payment (✔)	Chq. DD Fund Transfer	Pls. fill up the SI	IP Auto Del	oit (ECS / Direct D	,	Subsequ	ough Post Date	
DD charges, if any (Rs.)		Net Amt. (Rs.)	Investment amt DD charges	Rs.		No. of Inst	aiments	= Rs.	al Amount	
Cheque/DD No.		Date	DD MM YYYY	First SIP Install Cheque No.	lment Ch	eque Details :	Amo	unt		
		1		Dated	D D	MMYYYY	Drawi	n on Bank		
Bank/Branch				Branch						
				SIP Date (✔)	3rd	10th 15th 20th c	 or 25th	Frequency	(Monthly o	r Quarter
A/c. No.				SIP through Po	st Dated	l Cheques	_			
				Period From	M N	1 Y Y Y Y	То	M M	Y Y Y Y	
Account Type (🗸)	Current Savin	gs		Chq. Nos. From			То			
NIDIU	•	FOUR				se of Micro SIP (Refer instr			
NRI Investors only (FCNR			ocument			DO	cument Numb	er
	of Third Party Payment: Paym on making Payment	nent on behalf of Pl	ease (🗸) 📗 Minor	Client	Employ	/ee Disti	ributor			
PAN	Timaking raymene		Enclosed copy of KYC Cor	mpliance Proof		Please refer inst	ruction	no. 8)		
. Bank Accoun	t Details (Mandato					`		Refer instr	uction no. 4 on	page no. 17
Account No.				Account Typ	oe (please	e 🗸 🗌 Current	: Sa	vings \	NRE NRO	FCN
Bank Name										
Branch Address						City				
MICR Code			JEET/DTCC/JECC Code				7	PIN		
WICK Code	(9 digit No. next to your Ch		IEFT/RTGS/IFSC Code (11.0	ligit character cod	l l de appea	ring on cheque l	_ eaf)	1 111		
leaf of the same bank	ption/dividend proceeds directly caccount as mentioned above. M ve opted to hold Units in demate	into investors' accoul	nt through electronic means if will help us transfer the amour	the details provided at to your bank acco	d by the involunt faster	estors are sufficier To receive cheque	tforthe: payout,	please tick h	ere (🗸) 🦳	
	tory records will be final. Details (Mandatory on	ly for investor	rs who opt to hold u	nits in non-de	emat f	orm.)		Refer instru	ıction no. 11 on j	page no. 18
If you wish to registe	r a single nominee for your invest	•				,	ease dow	nload nomir	nation form ava	ilable on ou
Name and Addres	igare Investor Service Centers. ss of Nominee			Name and	Address	of the Guardia	n (if No	minee is a	Minor)	
Name				Name						
				Address						
Address				City			Sta	te		
				PIN						
Date of Birth (in case nominee is a minor	DDMMYYYY	Relationship with A	Applicant	Guardian's rela				ature of Guardian		
	ominate (Please tick the box, in c	ase you do not wish t	o nominate)	with the Minor	Nomine	2		Guai Giaii		
. Personal Ide	ntification Number	(PIN)					_	Refer inst	ruction no. 13 o	n page no. 1
	oly for a PIN (This will enab	le you to access y	our account via the inter	net and phone).	. Please t	rick here (🗸)				
Declaration 8 The Trustees, Religare Mu	<u> </u>									
Having read and understo	ood the contents of the Statement of Addi a Mutual Fund for units of the Scheme / Pla	tional Information / Scheme n / Option as indicated abo	Information Document(s) of the resp we and agree to abide by the terms, cor	ective schemes, I/We her	reby apply ions of the	Sole/First Applicant/	4	<u> </u>		
investment. I/We do not l a year (applicable to Micr	nave any existing Micro SIPs which together o SIP investors only). The Distributor has	er with the current Micro SII disclosed to me/us all the c	ve been induced by any rebate or gifts P application will result in aggregate in organissions (in the form of trail comm	vestments exceeding Rs. 5	o,000/- in e), payable	Guardian/POA				
Mutual Fund, its Investme Investment Advisor and t	Itual Fund bood the contents of the Statement of Addi e Mutual Fund for units of the Scheme / Pla restood the details of the Scheme and I/W nave any existing Micro SIP's which together o SIP investors only). The Distributor has impeting Schemes of various Mutual Fund o venify my four bank details provided by my sons of incomplete or incorrect informati inted service providers or representatives in red service providers or representatives in propose of contravention of any Act, Rules tall or statutory authority from firme to time we are Non-Residents of Indian Nationality.	is from amongst which the is of my/our investment to r ie/us.1/We hereby declare	ny/our bank(s)/Religare Mutual Fund's ny hank (s)/Religare Mutual Fund's ny hank the particulars given above are co	gus. 1/ vve nereby authoris Bank(s) and/or Distributo rrect. If the transaction is o	or/Broker/ delayed or	Second		,		
not effected at all for rea Mutual Fund), their appoi our bank account, I/We	sons or incomplete or incorrect informati nted service providers or representatives r nereby declare that the amount being inve	on, y we would not hold Re esponsible. I/We will also in sted by me/us in the Schem	ilgare Asset Management Company LI form Religare Asset Management Cor le of Religare Mutual Fund is derived th	a. (investment Manager t npany Ltd., about any chan irough legitimate sources	o Keligare nges in my/ and is not	Applicant/PO	A 4	z		
held or designed for the p issued by any governmen *I/We confirm that I am/v	ourpose of contravention of any Act, Rules tal or statutory authority from time to time we are Non-Residents of Indian Nationality, count. I/We confirm that the details provic	, kegulations or any statute a. / Origin and that the funds a	or legislation or any other applicable are remitted from abroad through appl	aws or any Notifications, [oved banking channels or	r from my/					
our NRE/NRO/FCNR Ac	count. I/ We confirm that the details provid	led by me / us are true and c	orrect. Please ✔) Repatriation basis	9		Third	, 4			
*Applicable to NRI's	Date D D M M	V V V V	Place			Applicant/PO	~			

GET IN TOUCH Religare Mutual Fund 3rd Floor, GYS Infinity, Paranjpe 'B' Scheme, Subhash Road, Vile Parle (East), Mumbai - 400 057. T +91 22 67310000 F +91 22 28371565



SYSTEMATIC INVESTMENT PLAN (SIP) REGISTRATION CUM MANDATE FORM FOR ECS First time investors subscribing to the Scheme through SIP-ECS to complete this form compulsorily along with Application Form. (Please read terms and conditions overleaf)

Key Partner/Agent Information

Form No: E Distributor / Broker ARN Sub-Broker Code For Office Use Only ARN -

Up	ront commission shall be paid directly by t	the investor to the AMFI registere	ed Distributors based on the investors' as:	sessment of various factors including the service rendered by the distributor.
Fo	details on trasaction charges payl	ble to distributors, plese re	efer to KIM.	
	ansaction Charges (Please t I ama first time investor in Mutual Fun 150/-will be deducted as transaction charge	ds	OR laman ex	*Default xisting investor in Mutual Funds* e deducted as transaction charges for subscription of Rs. 10,000/- and above)
	First Investment with Current Date Cheque		itted at least 30 days before ent of SIP through ECS	New Application Change in Bank Account* Cancellation (*Please provide a cancelled cheque)
1.	The Trustees, Religare Mutual Fund I/We have read and understood the of SIP enrollment and ECS Debit Cle Investment and SIP Deta FIRST/SOLE INVESTOR	aring.	Additional Information/Scheme Inform	mation Document of the respective Scheme and the terms and conditions
	Name	Mr./Ms./M/s.		
	Application No.			Folio No.(Existing Unitholder)
	Scheme			Option Growth Dividend Reinvestment Dividend Payout
	Each SIP Amount (Rs.)			Frequency Monthly Quarterly (Jan, April, July, Oct)
	SIP Date [for ECS (Debit Clearing)]	3rd 1oth		(*Default Option)
	SIP Period [for ECS (Debit Clearing)		M Y Y Y Y End on	M M Y Y Y Y No. of Installments
2.	Demat Account Details (Please(✓) NSDL CDSL
	DPID#	Beneficiary Acc	ount No.	DP Name
	(# Not applicable in case of CDSL)	(Applicable only to exis	sting investors for fresh SIP enrolment. Please see instruction No. 12 on Page 18)
2	First SIP Transaction	-).	(Applicable only to exis	thing investors for incares in the instruction (vo. 12 on rage 10)
3.	Cheque No.		Cheque Dated	Amount (Rs.)
	·		Cheque Dated	
	ECS (Debit Clearing)/Direct Debit f	or collection of SIP payment		Bank City
4.	Particulars of Bank Accor	unt		
	Bank Name			
	Bank Branch			Bank City
	Account Number Preferred messaging medium	SMS:	Account E-mail: Note: Please (✔) fo	Type Savings Current NRE NRO FCNR bryour preferred medium of messaging
	9 Digit MICR Code	SIVIS.		nter the 9 digit number that appears after the cheque number)
	Account Holder Name as in Bank A	ccount		
	I/We hereby declare that the particorrect and express my/our willing referred above though participation	ticulars given above are gness to make payments n in ECS (Debit Clearing).	First Account Holder Signature (As in Bank Records)	Z.
	If the transaction is delayed or not e of incomplete or incorrect inform hold the user institution responsib Religare Mutual Fund / Religare Asse	nation, I/We would not ble. I/We will also inform bit Management Company	Second Account Holder Signature (As in Bank Records)	L
	Limited, about any changes in my/ ou read and agreed to the terms and cond	r bank account. I/We have	Third Account Holder Signature (As in Bank Records)	£
5.	For Office Use Only (not	to be filled in by the	investor)	
	Recorded on		Sc	heme Code
6.	Recorded by Authorisation of the Ban	•		he Investor)
	Thisistoinformthatl/Wehaveregist ClearingService(Debit Clearing) an my investment in Religare Mutual	d that my payment towards	First Account Holder Signature (As in Bank Records)	£
	my/our below mentioned bank acc authorise the representative carryin Mandate Form to get it verified & exe	ount with your bank. I/We ng this ECS (Debit Clearing)	Second Account Holder Signature (As in Bank Records)	<u>*</u>
			Third Account Holder Signature (As in Bank Records)	· 🗷
	Rank ∆ccount I	Number		

SYSTEMATIC INVESTMENT PLAN

Terms & Conditions for SIP through Post Dated Cheques and ECS Mandate

- SIP is available in Religare Equity Fund, Religare Mid Cap Fund, Religare Contra Fund, Religare Growth Fund, Religare Banking Fund, Religare Tax Plan*, Religare AGILE Fund, Religare Business Leaders Fund, Religare PSU Equity Fund, Religare Infrastructure Fund, Religare Mid N Small CapFund,
 - The list is subject to change from time to time. Please contact nearest Investor Service Centre (ISC) of Religare Mutual Fund for updated list.
- Features of SIP

Frequency	Monthly/Quarterly (Jan, April, July, October)					
SIP dates offered	3rd or 10th or 15th or 20th or 25th of month/quarter (Jan	, April, July, October)				
Default Frequency/Date	Frequency: Monthly Date: 15th of month/quarter If end date is specified, the fund will continue SIP till it receives termination notice from the investor or all the post dated cheques are utilized (See Note 10 below)					
Minimum amount per installment	Religare Tax Plan* Religare Equity Fund, Religare Mid Cap Fund, Religare Contra Fund, Religare Growth Fund, Religare Banking Fund, Religare AGILE Fund, Religare Business Leaders Fund, Religare PSU Equity Fund, Religare Infrastructure Fund and Religare Mid N Small Cap Fund.					
	Rs. 500/- per month and in multiples of Rs. 500/- thereafter for monthly and quarterly frequency Rs. 1500/- per quarter and in multiples of Re. 1/- thereafter for monthly frequency.					
Minimum number of installments	 12: Where each SIP installment is Rs.500/- per month but less than Rs.1,000/- per month 6: Where each SIP installment is Rs.1,000/- or more per month 4: for quarterly frequency (including first installment) 					
Installments	All installments should be of same amount. No upper limit for single cheque or aggregate. The first cheque and subsequent cheques should not fall in the same month/quarter. First cheque should be of current date (no post-dated cheque will be accepted). In case of SIP through post-dated cheques, all post-dated cheques should be of same date and same amount.					
Load Structure	Entry Load	Exit Load				
	Nil	1% (if redeemed/switched-out on or before 1 year from the date of allotment)				
	Nil (if redeemed/switched-out after 1 year from the date of allotment)					
	Load Structure prevailing at the time of submission of SIP application form (whether for fresh enrollment or extension) will be applicable for all the SIP installments specified in such application.					

- Please draw cheque in the name of the Scheme or its abbreviation and cross "A/c Pavee" eg "Religare Equity Fund" or "REF". Also write SIP enrollment Form or folio number on the reverse of cheque 3.
- In case SIP date specified is a non-business day or falls during a book closure period, the transaction will be effected on the next business day.
- The first installment will be processed at Applicable NAV based on time stamping. The second installment will be processed latest for the available SIP date (currently 3rd, 10th, 15th, 20th or 25th of each month/quarter) indicated by the investor, but only after the expiry of 30 (thirty) Calendar Days from the date of first installment.
- 6. Unit holder has a right to discontinue the SIP facility at any time by sending written request to any Official Points of Acceptance, at least 10 Business Days prior to the next cheque date/ECS debit/Direct
- debit. On receipt of such request, the SIP enrollment will be terminated and balance postdated cheque(s), if any, will be returned to the Unit holder.

 In case any cheque submitted by the investor for SIP installment or any payment instruction for SIP installment is dishonored by the Bankers for the reason of account of investor is closed, the AMC would discontinue the SIP immediately and reserves the right to redeem the outstanding units if total investment is below Rs. 5,000/-.
- The AMC reserves the right to discontinue the SIP enrolment in case cheque/payment instruction submitted by Unit holder is not honored by Banker on 2 (two) consecutive occasions for either insufficiency of the AMC reserves the right to discontinue the SIP enrolment in case cheque/payment instruction submitted by Unit holder is not honored by Banker on 2 (two) consecutive occasions for either insufficiency of the AMC reserves the right to discontinue the SIP enrolment in case cheque/payment instruction submitted by Unit holder is not honored by Banker on 2 (two) consecutive occasions for either insufficiency of the AMC reserves the right to discontinue the SIP enrolment in case cheque (payment in struction submitted by Unit holder is not honored by Banker on 2 (two) consecutive occasions for either insufficiency of the SIP enrolment in case cheque (payment in struction submitted by Unit holder is not honored by Banker on 2 (two) consecutive occasions for either insufficiency of the SIP enrolment in case cheque (payment in struction submitted by Unit holder is not honored by Banker on 2 (two) consecutive occasions for either insufficiency of the SIP enrolment in case cheque (payment in struction submitted by Unit holder is not because the submitted by Unit holder is not becauseof funds or as a result of a stop payment instruction issued by the Unit holder and reserves the right to redeem the outstanding units if total investment is below Rs. 5,000/s
- The facility will be automatically terminated upon receipt of intimation of death of the Unit holder. 9.
- An equity linked savings scheme with a lock in period of a years. Units cannot be assigned/transferred/pledged/redeemed/switched-out until the completion of a years from the date of allotment.
- SIP in a folio of minor will be registered only up to the date of minor attaining majority though the instruction may be for the period beyond that date.

Terms & Conditions - specific to SIP through Post Dated Cheques (PDC)

a. Offered to Investors	Residing at any of the Official Points of Acceptance
b. Receipt of PDCs	For fresh investors the first SIP cheque to be dated current day. There should be a minimum lead time of 10 working days between the first current day SIP and subsequent installment.
	For existing investors the first SIP cheque may or may not be dated current day. There should be a minimum lead time of 10 working days between the date of submission and the installment date if the first SIP cheque is post dated.

- The cheques should be drawn favouring Religare Tax Plan/Religare Contra Fund/Religare Growth Fund/Religare Equity Fund/Religare Mid Cap Fund/Religare AGILE Fund/Religare Banking Fund/Religare Business Leaders Fund/Religare PSU Equity Fund / Religare Infrastructure Fund / Religare Mid N Small Cap Fund as the case may be, and crossed "Account Payee only".
- Payment may be made by cheques drawn on any bank which is situated and is a member of the Banker's Clearing House located at the place where SIP application is submitted.

Terms & Conditions - specific to SIP through ECS Mandate SIP Payment through Electronic Clearing Service of the Reserve Bank of India (RBI)

- SIP Auto Debit Facility via ECS is offered only in the following locations
 - Agra■Ahmedabad■Allahabad■Amritsar■Asansol■Aurangabad■Bangalore■Bardhaman■Baroda■Belgaum■Bhilwara■Bhopal■Bhubaneshwar■Bijapur■Bikaner■Calicut■Chandigarh
 Chennai Cochin Coimbatore Cuttack Davangere Dehradun Delhi■ Dhanbad■ Durgapur Erode Gadag Gangtok Gorakhpur Gulbarga Guwahati Gwalior Haldia
 - Hubli Hyderabad Indore Jabalpur Jaipur Jaipur Jammagar Jammagar Jamshedpur Jodhpur Kakinada Kanpur Kolkata Lucknow Ludhiana Mandya
 - Madurai Mangalore Mumbai Mysore Nagpur Nasik Nellore Panjim Patna Pondicherry Pune Raipur Raichur Rajkot Ranchi Salem Shimla Shimoga Sholapur
- ■Siliguri Surat Tirupur Tirupur Trichur Trich This facility is offered only to the investors having bank accounts in select cities mentioned above. The cities in the list may be modified/updated/changed/removed at any time in future entirely at the
- discretion of Religare Mutual Fund / Religare Asset Management Company Limited, without assigning any reason or prior notice. If any city is removed, SIP instructions of investors for such cities via ECS route will be discontinued without prior notice.
- The bank provided for ECS should participate in local MICR clearing. 3.
- The investor agrees to abide by the terms and conditions of ECS facility of RBI.
- $Investors will not hold Religare \, Mutual Fund/Religare \, Asset \, Management \, Company \, Limited, it's \, Registrar and other service providers responsible, if the transaction is delayed or not affected or the investor's bank account is debited in advance or after the specific SIP date due to various clearing cycles of ECS.$ 5.
- 6 New investors who wish to enroll for SIP through ECS should fill the SIP Application Form and the Registration cum Mandate Form for ECS.
- Investors should mandatorily give a cheque for the first transaction.
 - First SIP Cheque may be dated current day. All subsequent Installments through ECS to be either 3rd or 10th or 15th or 20th or 25th of the month.
 - The Registration cum Mandate Form for ECS should be submitted at least 30 Business days before the date of the first debit through ECS.
- 8. The first cheque should be drawn on the same bank account which is to be registered for ECS. Alternatively, the cheque may be drawn on any bank, but provide a photocopy of the cheque of the bank / branch for which ECS is registered.
- First SIP Cheque and subsequent SIP Installments via ECS should be of the same amount. 9.
- $Religare\ Mutual\ Fund/Religare\ Asset\ Management\ Company\ Limited, it's\ Registrar\ and\ other\ service\ providers\ shall\ not\ be\ responsible\ and\ liable\ for\ any\ damages/compensation\ for\ any\ loss,\ damage\ etc.,\ incurred\ by\ the\ investor.\ The\ investor\ assumes\ the\ entire\ risk\ of\ using\ this\ facility\ and\ takes\ full\ responsibility.$ 10.
- You can choose to change your bank account or discontinue this facility by giving 10 days written notice to any of our Investor Service Centers. 11.

Terms & Conditions - specific to SIP through Auto Debit

The Auto Debit Facility is available as under

Direct Debit: The Direct Debit Facility is available only with the banks with which Religare AMC or its service provider has tie up for Direct Debit as mentioned below:List of banks/branches for SIP Direct Debit Facility

Banks	Branches
Axis Bank, IDBI Bank, Kotak Mahindra Bank, IndusInd Bank, Bank of India and Punjab National Bank	All Disease de se
Bank of Baroda, Union Bank of India and State Bank Of India	All Branches

^{*}Please contact Religare Mutual Fund Investor Service Center for updated list of banks/branches eligible for Direct Debit Facility.



SYSTEMATIC INVESTMENT PLAN (SIP) REGISTRATION CUM MANDATE FORM FOR ECS

First time investors subscribing to the Scheme through SIP-ECS to complete this form compulsorily along with Application Form. (Please read terms and conditions overleaf)

Form No: E

Key Partner / Agent Information

Bank Account Number

Distributor / Broker ARN Sub-Broker Code ARN

For Office Use Only

Up front commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributors.For details on trasaction charges payble to distributors, plese refer to KIM. *Default Transaction Charges (Please tick any one of the below. For details refer Page No.12) lam a first time investor in Mutual Funds I am an existing investor in Mutual Funds* OR (Rs. 150/- will be deducted as transaction charges for subscription of Rs. 10,000/- and above) (Rs. 100/- will be deducted as transaction charges for subscription of Rs. 10,000/- and above) First Investment with Application to be submitted at least 30 days before New Application Change in Bank Account* Cancellation the commencement of SIP through ECS Current Date Cheque (*Please provide a cancelled cheque) The Trustees. Religare Mutual Fund I/We have read and understood the contents of the Statement of Additional Information/Scheme Information Document of the respective Scheme and the terms and conditions are the statement of the respective Scheme and the terms and conditions are the statement of the respective Scheme and the terms and conditions are the statement of the statemeof SIP enrollment and ECS Debit Clearing 1. Investment and SIP Details FIRST/SOLE INVESTOR Mr./Ms./M/s. Name Folio No.(Existing Unitholder) Application No Scheme Growth Dividend Reinvestment Dividend Payout Fach SIP Amount (Rs.) Frequency Monthly Quarterly (Jan, April, July, Oct) SIP Date [for ECS (Debit Clearing)] 10th 15th* 20th 25th (*Default Option) 3rd SIP Period [for ECS (Debit Clearing)] Start From Fnd on No. of Installments 2. Demat Account Details (Optional) NSDL Please (✓) CDSL DPID# DP Name Beneficiary Account No. I N (# Not applicable in case of CDSL) (Applicable only to existing investors for fresh SIP enrolment. Please see instruction No. 12 on Page 18) 3. First SIP Transaction Cheque No. Cheque Dated Amount (Rs.) Bank City I/We here by authorise Religare Mutual Fund/Religare Asset Management Company Limited and their authorised service providers, to debit my/our following bank account by the following baECS (Debit Clearing) / Direct Debit for collection of SIP payments. 4. Particulars of Bank Account Bank Name Bank Branch Bank City Account Number Current NRE Account Type Savings Preferred messaging medium SMS: E-mail: Note: Please (✓) for your preferred medium of messaging 9 Digit MICR Code (Please enter the 9 digit number that appears after the cheque number) Account Holder Name as in Bank Account I/We hereby declare that the particulars given above are correct and express my/our willingness to make payments referred above though participation in ECS (Debit Clearing). First Account Holder Signature Ø (As in Bank Records) If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not Second Account Holder Signature Ø hold the user institution responsible. J/We will also inform Religare Mutual Fund / Religare Asset Management Company (As in Bank Records) Limited, about any changes in my/ our bank account. I/We have Third Account Holder Signature read and agreed to the terms and conditions mentioned overleaf. Ø (As in Bank Records) 5. For Office Use Only (not to be filled in by the investor) Recorded on Scheme Code Recorded by Credit Account No. 6. Authorisation of the Bank Account Holder (to be filled and signed by the Investor) Thisistoinformthatl/WehaveregisteredfortheRBI's Electronic First Account Holder Signature Clearing Service (Debit Clearing) and that my payment towards (As in Bank Records) my investment in Religare Mutual Fund shall be made from my/our below mentioned bank account with your bank. I/We Second Account Holder Signature authorise the representative carrying this ECS (Debit Clearing) (As in Bank Records) Mandate Form to get it verified & executed. Third Account Holder Signature Z (As in Bank Records)

SYSTEMATIC INVESTMENT PLAN

Terms & Conditions for SIP through Post Dated Cheques and ECS Mandate

- SIP is available in Religare Equity Fund, Religare Mid Cap Fund, Religare Contra Fund, Religare Growth Fund, Religare Banking Fund, Religare Tax Plan*, Religare AGILE Fund, Religare Business Leaders Fund, Religare PSU Equity Fund, Religare Infrastructure Fund, Religare Mid N Small CapFund,
 - The list is subject to change from time to time. Please contact nearest Investor Service Centre (ISC) of Religare Mutual Fund for updated list.
- Features of SIP:

Frequency	Monthly/Quarterly (Jan, April, July, October)					
SIP dates offered	3rd or 10th or 15th or 20th or 25th of month/quarter (Jan	, April, July, October)				
Default Frequency/Date	Frequency: Monthly Date: 15th of month/quarter If end date is specified, the fund will continue SIP till it receives termination notice from the investor or all the post dated cheques are utilized (See Note 10 below)					
Minimum amount per installment	Religare Tax Plan* Religare Equity Fund, Religare Mid Cap Fund, Religare Contra Fund, Religare Growth Fund, Religare Banking Fund, Religare AGILE Fund, Religare Business Leaders Fund, Religare PSU Equity Fund, Religare Infrastructure Fund and Religare Mid N Small Cap Fund.					
	Rs. 500/- per month and in multiples of Rs. 500/- thereafter for monthly and quarterly frequency. Rs. 500/- per month and in multiples of Re. 1/- thereafter for monthly frequency. Rs. 1500/- per quarter and in multiples of Re. 1/- thereafter for monthly frequency.					
Minimum number of installments	 12: Where each SIP installment is Rs.500/- per month but less than Rs.1,000/- per month 6: Where each SIP installment is Rs.1,000/- or more per month 4: for quarterly frequency (including first installment) 					
Installments	All installments should be of same amount. No upper limit for single cheque or aggregate. The first cheque and subsequent cheques should not fall in the same month/quarter. First cheque should be of current date (no post-dated cheque will be accepted). In case of SIP through post-dated cheques, all post-dated cheques should be of same date and same amount.					
Load Structure	Entry Load	Exit Load				
	Nil	1% (if redeemed/switched-out on or before 1 year from the date of allotment)				
		Nil (if redeemed/switched-out after 1 year from the date of allotment)				
	Load Structure prevailing at the time of submission of SIP application form (whether for fresh enrollment or extension) will be applicable for all the SIP installments specified in such application.					

- Please draw cheque in the name of the Scheme or its abbreviation and cross "A/c Payee" e.g. "Religare Equity Fund" or "REF". Also write SIP enrollment Form or folio number on the reverse of cheque accompanying SIP enrollment form.
- In case SIP date specified is a non-business day or falls during a book closure period, the transaction will be effected on the next business day.
- The first installment will be processed at Applicable NAV based on time stamping. The second installment will be processed latest for the available SIP date (currently 3rd, 10th, 15th, 20th or 25th of each month/quarter) indicated by the investor, but only after the expiry of 30 (thirty) Calendar Days from the date of first installment.
- 6. Unit holder has a right to discontinue the SIP facility at any time by sending written request to any Official Points of Acceptance, at least 10 Business Days prior to the next cheque date/ECS debit/Direct debit. On receipt of such request, the SIP enrollment will be terminated and balance postdated cheque(s), if any, will be returned to the Unit holder.
- In case any cheque submitted by the investor for SIP installment or any payment instruction for SIP installment is dishonored by the Bankers for the reason of account of investor is closed, the AMC would discontinue the SIP immediately and reserves the right to redeem the outstanding units if total investment is below Rs. 5,000/. The AMC reserves the right to discontinue the SIP enrolment in case cheque/payment instruction submitted by Unit holder is not honored by Banker on 2 (two) consecutive occasions for either insufficiency
- of funds or as a result of a stop payment instruction issued by the Unit holder and reserves the right to redeem the outstanding units if total investment is below Rs. 5,000/-
- The facility will be automatically terminated upon receipt of intimation of death of the Unit holder.
- * An equity linked savings scheme with a lock in period of 3 years. Units cannot be assigned/transferred/pledged/redeemed/switched-out until the completion of 3 years from the date of allotment.
- SIP in a folio of minor will be registered only upto the date of minor attaining majority though the instruction may be for the period beyond that date. 10.

Terms & Conditions - specific to SIP through Post Dated Cheques (PDC)

a. Offered to Investors	Residing at any of the Official Points of Acceptance
b. Receipt of PDCs	For fresh investors the first SIP cheque to be dated current day. There should be a minimum lead time of 10 working days between the first current day SIP and subsequent installment.
	For existing investors the first SIP cheque may or may not be dated current day. There should be a minimum lead time of 10 working days between the date of submission and the installment date if the first SIP cheque is post dated.

- The cheques should be drawn favouring Religare Tax Plan/Religare Contra Fund/Religare Growth Fund/Religare Equity Fund/Religare Mid Cap Fund/Religare AGILE Fund/Religare Banking Fund/Religare Business Leaders Fund/Religare PSU Equity Fund/Religare Infrastructure Fund/Religare Mid N Small Cap Fund as the case may be, and crossed "Account Payee only"
- Payment may be made by cheques drawn on any bank which is situated and is a member of the Banker's Clearing House located at the place where SIP application is submitted.

Terms & Conditions - specific to SIP through ECS Mandate SIP Payment through Electronic Clearing Service of the Reserve Bank of India (RBI)

- SIP Auto Debit Facility via ECS is offered only in the following locations
 - Agra Ahmedabad Allahabad Amritsar Asansol Aurangabad Bangalore Bardhaman Baroda Belgaum Bhilwara Bhopal Bhubaneshwar Bijapur Bikaner Calicut Chandigarh Chennai Cochin Coimbatore Cuttack Davangere Dehradun Delhi Dhanbad Durgapur Erode Gadag Gangtok Gorakhpur Gulbarga Guwahati Gwalior Haldia

 - Hubli Hyderabad Indore Jabalpur Jaipur Jaipur Jaimnagar Jammagar Jamshedpur Jodhpur Kakinada Kanpur Kolhapur Kolkata Lucknow Ludhiana Mandya
 - Madurai Mangalore Mumbai Mysore Nagpur Nasik Nellore Panjim Patna Pondicherry Pune Raipur Raichur ■Siliguri ■Surat ■Tirupur ■Tirupati ■Trichur ■Trichy ■Trivandrum ■Tumkur ■Udaipur ■Udipi ■Varanasi ■Vijayawada ■Vizag ■Darjeeling ■Anand ■Bhavnagar ■Kota ■Imphal ■Shillong
- This facility is offered only to the investors having bank accounts in select cities mentioned above. The cities in the list may be modified/updated/changed/removed at any time in future entirely at the discretion of Religare Mutual Fund/Religare Asset Management Company Limited, without assigning any reason or prior notice. If any city is removed, SIP instructions of investors for such cities via ECS route will be discontinued without prior notice.
- The bank provided for ECS should participate in local MICR clearing. 3.
- The investor agrees to abide by the terms and conditions of ECS facility of RBI.
- $Investors will not hold Religare \, Mutual Fund/Religare \, Asset \, Management \, Company \, Limited, it's \, Registrar and other service providers responsible, if the transaction is delayed or not affected or the investor's bank account is debited in advance or after the specific SIP date due to various clearing cycles of ECS.$
- New investors who wish to enroll for SIP through ECS should fill the SIP Application Form and the Registration cum Mandate Form for ECS.6.
- Investors should mandatorily give a cheque for the first transaction.
 - $First SIP \ Cheque \ may \ be \ dated \ current \ day. \ All \ subsequent \ Installments \ through \ ECS \ to \ be \ either \ 3rd \ or \ 10th \ or \ 15th \ or \ 25th \ of \ the \ month.$
 - The Registration cum Mandate Form for ECS should be submitted at least 30 Business days before the date of the first debit through ECS.
- 8. The first cheque should be drawn on the same bank account which is to be registered for ECS. Alternatively, the cheque may be drawn on any bank, but provide a photocopy of the cheque of the bank/ branch for which ECS is registered.
- First SIP Cheque and subsequent SIP Installments via ECS should be of the same amount.
- $Religare \ Mutual Fund/Religare \ Asset \ Management \ Company \ Limited, it's \ Registrar \ and \ other service \ providers \ shall not \ be \ responsible \ and \ liable \ for \ any \ damages/compensation \ for \ any \ loss, \ damage \ etc., \ incurred \ by the \ investor. The \ investor \ assumes \ the \ entire \ risk \ of \ using \ this \ facility \ and \ takes \ full \ responsibility.$
- You can choose to change your bank account or discontinue this facility by giving 10 days written notice to any of our Investor Service Centers. 11.

Terms & Conditions - specific to SIP through Auto Debit

The Auto Debit Facility is available as under

Direct Debit: The Direct Debit Facility is available only with the banks with which Religare AMC or its service provider has tie up for Direct Debit as mentioned below:List of banks/branches for SIP Direct Debit Facility

Banks	Branches
Axis Bank, IDBI Bank, Kotak Mahindra Bank, IndusInd Bank, Bank of India and Punjab National Bank	All Discrete
Bank of Baroda, Union Bank of India and State Bank Of India	All Branches

^{*}Please contact Religare Mutual Fund Investor Service Center for updated list of banks/branches eligible for Direct Debit Facility.



SYSTEMATIC TRANSFER PLAN (STP)/ SYSTEMATIC WITHDRAWAL PLAN (SWP) FORM Please read instructions overleaf before filling the Form

I/We here by apply to the Trustees of Religare Mutual Fund for Systematic Transfer Plan (STP)/Systematic Withdrawal Plan (SWP) enrollment under the following scheme and we represent the following scheme and we will be a formal for the following scheme and we represent the following scheme and we represent the following scheme and the following scheme are scheme as the following scheme and the following scheme and the following scheme are scheme as the following scheme and the following scheme are scheme as the following scheme and the following scheme are scheme as the following scheme and the following scheme are scheme as the following scheme and the following scheme are scheme as the following scheme and the following scheme are scheme as thagree to abide by the terms and conditions of the Plan Form No: T

Key Partner / Ag	gent Inforn	nation									For	rm No): I					
Distributo	r / Broker AR	N		Sı	ub-Brok	cer Co	ode		For C	Office	Use Onl	у						
ARN -																		
Upfront commission shall	l be paid directly b	y the investor	to the AMF	Tregister	ed Distribu	utors b	ased on th	ne investors	s'assessm	ent of var	iousfactorsii	ncluding	theserv	vice render	edbyt	he distri	butor.	
Existing Folio Numbe	er:							Ар	plication	Numbe	er:							
1. Applicant's P	ersonal De	etails																
FIRST/SOLE A	PPLICANT									Date	of Birth	D	D	M M	Υ	ΥΥ	Y	
Name	Mr./Ms./M/	/s.																
SECOND APPL	ICANT									Date	of Birth	D	D	M M	Y	YY	/ Y	
Name	Mr./Ms./M/	lc								Dute	OI BII CII							
-		J.																
THIRD APPLICA	ANT									Date	of Birth	D	D	M M	Y	Y	Y Y	
Name	Mr./Ms./M/	'S.																
Eligible Schemes Religare Liquid Func Religare Active Inco Religare Monthly Inc Religare Medium Te From Scheme (from where you	d/Religare Ultra S me Fund/Religan come Plan (MIP) F erm Bond Fund	hort Term Fur e Monthly Inco Plus/Religare C	nd/Religare ome Plan/		,	F F	Religare Co Religare A Religare PS	ontra Fund, GILE Fund SU Equity Fu	/Religare (/ Religare nd/Religar	Growth Fu Equity eInfrastr	an transfer ind/ReligareTa Fund / Religa ucture Fund/F) Plus/Religara	ax Plan/R re Mid C Religare M e Gold Fu	ap Fun IidNSm	d / Religar Iall Cap Fun	e Busi	ness Le	aders	Fund
wish to transfer) To Scheme (to where you wisto transfer)	sh Scheme	e						Optio	on									
Frequency (Please ✓)	(1st busin	ekly ness day of ead	ch week)		Monthly*			Quarte	rly S -	ΓP Date ((∕)	10	oth	15th*		20th (*Def	ault Op	25th otion)
Period of Enrollm	ent From (1s	st Installment)	M	М Ү	Y Y Y	,		To (Last	Installmer	nt)	M M Y	YYY	Y					
Transfer Amount	Rs.						Rs. (ir	nwords)										
No. of Installmen	its		Total	Transfe	r (Rs.)													
3. Systematic V Eligible Schemes Religare Monthlyl a period of 3 years Business Leaders Scheme Frequency (Please ✓)	for SWP : Reli, Income Plan (M s from the date Fund/Religare P	igare Liquid F IIP) Plus/Reli of allotment	Fund/Relig igare Cred t)/Religar und/Religa	gare Ult lit Oppo e Growt are Infra	ra Short ortunities th Fund/I	Fund, Religa	/Religare re Bankir	e Medium ng Fund / F re Mid N S	Term Bo Religare / mall Cap	nd Fund AGILE Fu	I /Religare C und / Religare eligare Gold	Contra F e Equity Fund.	und/R	eligare Ta Religare	ax Plan	(Appli ap Fun 20th	cable	after igare
Period of Enrollme		st Installment)		MV	Y Y Y	,		To (Last I	nstallmen	t)	M M Y	V V V	/			("Del	auit Of)tion)
Withdrawal Amou	unt to Rs		171				Rs. (in	words)		7	/vi 1	- '	-					
be (Per Installme	nt)		Total	\\/i+h.dra	wal (Ds.)		(.											
No. of Installmen			iotal	vviuiura	wal (Rs.)													
4. Applicant's S										1								
The Trustees, Religare M Having read and underst hereby apply to the Trus rules and regulations of I gifts, directly or indirectl in aggregate investment (in the form of trail com scheme is being recomn investmentto my/our b me/us.]/We hereby declinformation,/We would or representatives respodeclare that the amount the purpose of contrave any governmental or stat "JWe confirm that I am/or from my/our NRE/NI	ood the contents of the tees of Religare Mutual the Scheme. I/We have kin making this investm sexeeding Rs. 5-0,000/mission or any other mended to me/us. I/We anak(s)/Religare Mutual are that the particulars prothold Religare Asset nsible. I/We will also in being invested by me/untion of any Act, Rules, it utory authority from the conditions are the conditions of the co	I Fund for units of t e understood the d ent. I/We do not ha f- in a year (applicab ode), payable to hi hereby authorise IF Fund's Bank(s) and given above are con Management Com fform Religare Assi sin the Scheme of Regulations or any: ime to time.	the Scheme / Pla letails of the Sch ave any existing lole to Micro SiP m for the diffen Religare Mutual d / or Distributor rrect. If the trans. Ipany Ltd. (Inves et Managemen Religare Mutua statute or legisl	an/Option a heme and I/ Micro SIPs w investors or ent compet IFund, its Inv r/Broker/Inv action is dela stment Mana t Company I Il Fund is der lation or any at the funds ed by me/us	as indicated al (We have not which togethe hly). The Distri ing Schemes of westment Man westment Advi ayed or not eff ager to Religar Ltd., about an rived through other applica are remitted la are true and	bove and received areceived areceived are with the sibutor has of various mager and isor and the fected at a re Mutual by change legitimate table laws of the form abrocorrect.	agree to abic nor have bee current Mics s disclosed to s Mutual Func lits Agents to to overify my/c all for reasons (Fund), their a source sin my/our be sources and or any Notific oad through a	de by the terms and miduced by a rro SIP applicati of me/us all the c ds from among of disclose detail our bank details os of incomplete appointed servi oank account. I d is not held or rations, Directic	s, conditions, any rebate or on will result commissions set which the list of my/our provided by corincorrect ice providers / We hereby designed for ons issued by ing channels	Signature(s)	Sole/Firs Applicant Guardian Second Applicant	:/ /POA	&					
*Applicable to NRI's Date D D	M M Y	YYY	ſ	Place							Third Applicant	:/POA	Ø					

Common Instructions

- New Investors who wish to enroll for STP/SWP should fill this enrollment form in addition to the application form.
- 2. Existing investors need to provide the Folio Number and SWP details only.
- 3. Unitholders are advised to consult their tax consultant with regard to the treatment of the transfer of units from the tax point of view.
- 4. Investors are advised to read the Scheme Information Document of the Target scheme carefully before investing. The Scheme Information Document and the Key Information Memorandum of the respective schemes are available with the Investor Service Centers of Religare Mutual Fund and are also displayed on the website: www.religaremf.com

Features and Terms & Conditions of Systematic Transfer Plan (STP)

- 1. Eligible Source (Transferor) Schemes: Religare Liquid Fund, Religare Ultra Short Term Fund, Religare Short Term Plan, Religare Active Income Fund, Religare Monthly Income Plan (MIP) Plus, Religare Credit Opportunities Fund and Religare Medium Term Bond Fund.
- 2. **Eligible Target (Transferee) Schemes:** Religare Equity Fund, Religare Mid Cap Fund, Religare Contra Fund, Religare Growth Fund, Religare Banking Fund, Religare Tax Plan, Religare AGILE Fund, Religare Arbitrage Fund, Religare Business Leaders Fund, Religare PSU Equity Fund, Religare Infrastructure Fund, Religare Mid N Small Cap Fund, Religare Monthly Income Plan (MIP) Plus and Religare Gold Fund.

The above list of Source and Target schemes is subject to change from time to time. Please contact the nearest Investor Service Centre (ISC) of Religare Mutual Fund for updated list.

Particulars	Weekly	Monthly	Quarterly		
			(April/July/Oct/Jan)		
Minimum balance in the source scheme at the time of enrolment	Rs. 25,000/-	Rs. 25,000/-	Rs. 25,000/-		
STP Dates Offered	1st business day of each week	3rd or 10th or 15th or 20th or 25th of	3rd or 10th or 15th or 20th or 25th of		
		every month	every quarter		
Minimum amount for STP installment (Rs. 500/- for Religare Tax Plan)	Rs. 1,000/- & in multiples of	Rs. 1,000/- & in multiples of	Rs. 1,500/- & in multiples of Re. 1/-		
	Re. 1/- thereafter	Re. 1/- thereafter	thereafter		
Minimum Number of Installments	6	6	4		

- 4. In case the frequency is not specified, it will be considered as application for monthly frequency and will be processed accordingly. In case the STP date is not specified or in case of ambiguity, the STP transaction will be processed on 15th of month/quarter. In case the end date is not specified, the Fund would continue the STP till it receives termination notice from the investor. STP in a folio of minor will be registered only upto the date of minor attaining majority though the instruction may be for the period beyond that date.
- 5. In case the date specified is not a Business Day or falls during a book closure period, the transaction will be effected on the next Business Day.
- 5. Load Structure

Schemes	Entry Load	Exit Load
Religare Contra Fund/Religare Growth Fund/Religare AGILE Fund/Religare Banking Fund / Religare Equity Fund / Religare Mid Cap Fund / Religare Business Leaders Fund/Religare PSU Equity Fund/Religare Infrastructure Fund/Religare Mid NSmall Cap Fund/Religare Monthly Income Plan/Religare Monthly Income Plan (MIP) Plus		1.00% (if redeemed/switched out on or before 1 year from the date of allotment); Nil (if redeemed/switched out after 1 year from the date of allotment)
Religare Arbitrage Fund/Religare Tax Plan*	Nil	Nil
Religare Gold Fund	Nil	2.00% (if redeemed/switched out on or before 6 months from the date of allotment); 1.00% (if redeemed/switched out after 6 months but on or before 1 year from the date of allotment); Nil (if redeemed/switched out after 1 year from the date of allotment)

- 7. Load Structure in the Transferee Scheme (target scheme) prevailing at the time of submission of STP application (whether for fresh enrolment or extension) will be applicable for all the investments through STP specified in the application.
- 8. In case the investor purchases additional Units in the source (transferor) scheme, the STP facility would be extended to such additional units also,
- Units marked under lien or pledge in the source scheme will not be eligible for STP.
- 10. The unit holder who has opted for STP under a specific scheme can also redeem or switch his units to any other eligible scheme provided he has sufficient balance in his account on the date of such a request.
- 11. STP (in) and SWP cannot be simultaneously registered for a folio for the same scheme.
- 12. In case the unit balance in the source (transferor) scheme is lesser than amount specified by the Unit holders for STP, the AMC will transfer remaining unit balance to target (transferee) scheme.
- $13. \quad \text{The facility will be automatically terminated if the units under the source (transferor) scheme are pledged or upon receipt of intimation of death of the Unit holder.}$
- $14. \quad \text{The transaction through STP will be subject to applicable exit load in the source (transferor) scheme.}$
- 15. The application for start of STP should be submitted to Official Point(s) of Acceptance at least 7 days before the date of commencement/start date of STP. Unit holder may change the amount (but not below the minimum specified)/frequency by giving written notice to any of the Official Point(s) of Acceptance at least 7 days prior to next transfer/STP execution date.
- 16. Unit holder can discontinue STP facility at any time by sending a written notice to any of the Official Point (s) of Acceptance, at least 7 days prior to next transfer/STP execution date.
- 17. Unit holders details and mode of holding in the target (transferee) scheme will be as per the existing folio in the source (transferor) scheme. Units in the transferee scheme will be allotted in the same folio.

*An Equity linked savings scheme with a lock-in-period of 3 years. Units can not be assigned/transferred/redeemed/switched-out until the completion of 3 years form the date of allotment.

Features and Terms & Conditions of Systematic Withdrawal Plan (SWP)

- The amount withdrawn under SWP by redemption will be converted into Units at the NAV based prices and the number of Units so arrived will be deducted from the Unit balance to the credit of that Unit holder.
- 2. Eligible Schemes for SWP: Religare Equity Fund, Religare Mid Cap Fund, Religare Contra Fund, Religare Growth Fund, Religare Banking Fund, Religare Tax Plan (an equity linked savings scheme with a lock-in period of 3 years), Religare AGILE Fund, Religare Business Leaders Fund, Religare PSU Equity Fund, Religare Infrastructure Fund, Religare Mid NSmall Cap Fund, Religare Short Term Plan, Religare Active Income Fund, Religare Monthly Income Plan, Religare Monthly Income Plan, Religare Ultra Short Term Fund, Religare Liquid Fund and Religare Credit Opportunities Fund, Religare Medium Term Bond Fund and Religare Gold Fund.
 - The above list is subject to change from time to time. Please contact the nearest Investor Service Centre (ISC) of Religare Mutual Fund for updated list.
- 3. This facility offers two options to the Unit holders:
 - a. Fixed option: Under this option, the Unit holder can withdraw a fixed amount on weekly/monthly/quarterly (April/July/Oct/Jan) basis by redemption of units in the Unit holders' account.
 - b. Appreciation option: Under this option, the unit holder can withdraw a fixed amount on weekly/monthly/quarterly (April/July/Oct/Jan) basis by redemption of appreciation, if any, in the value of Units.

Particulars	Weekly	Monthly	Quarterly (April/July/Oct/Jan)
Minimum balance in the source scheme at the time of enrolment	Rs. 25,000/-	Rs. 25,000/-	Rs. 25,000/-
SWP Dates Offered	1st business day of each week	3rd or 10th or 15th or 20th or 25th of every month	3rd or 10th or 15th or 20th or 25th of every quarter
Minimum amount for SWP installment (Rs. 500/- for Religare Tax Plan)	Rs. 1,000/- & in multiples of Re. 1/- thereafter	Rs. 1,000/- & in multiples of Re. 1/- thereafter	Rs. 1,500/- & in multiples of Re. 1/- thereafter
Minimum Number of Installments	6	6	4

- 5. In case the frequency is not specified, it will be considered as application for monthly frequency and will be processed accordingly. In case the SWP date is not specified or in case of ambiguity, the SWP transaction will be processed on 15th of month / quarter. In case the end date is not specified, the Fund would continue the SWP till it receives termination notice from the investor. SWP in a folio of minor will be registered only upto the date of minor attaining majority though the instruction may be for the period beyond that date.
- 6. In case of appreciation option, if, on the date of withdrawal, there is no appreciation or appreciation is less than the amount specified by the Unit holder, the redemption / withdrawal under this option will not be made.
- 7. In case the investor purchases additional Units in the Scheme under the same folio, the SWP facility would be extended to such units also.
- $8. \quad \text{The facility will be automatically terminated if the units in the Scheme are pledged or upon receipt of intimation of death of the Unit holder.}$
- 9. The redemption under SWP will be subject to applicable Exit Load.
- 10. SIP and SWP cannot be simultaneously registered for a folio for the same scheme.
- 11. SWP and STP (in) cannot be simultaneously registered for a folio for the same scheme.
- 12. The investors hould indicate in his request, the commencement/start date from which the appreciation in investment value should be computed. The withdrawal will commence after one month from the commencement/start date.
- 13. The application for start of SWP should be submitted to Official Point(s) of Acceptance at least 7 days before the date of commencement/start date of SWP. Unit holder may change the amount (but not below the minimum specified)/frequency by giving written notice to any of the Official Point(s) of Acceptance at least 7 days prior to next SWP execution date.
- 14. Unit holder can discontinue SWP facility at any time by sending a written notice to any of the Official Point(s) of Acceptance, at least 7 days prior to next SWP execution date.
- 15. If the balance under scheme falls below Rs. 5,000/-, then AMC reserves the right to redeem the balance units.



Official Points of Acceptance of Transaction (For Ongoing Basis) RELIGARE ASSET MANAGEMENT COMPANY LIMITED

For All Schemes except Religare Gold ETF

■ Ahmedabad: 1st Floor, Shital Varsha Building, Near Vijay Cross Road, Opp. Manan Auto Link, Drive-in Road, Navrangpura, Ahmedabad - 380006.. Tel. No.: 079 40300304. ■ Bengaluru: 411, 4th Floor, Prestige Meridian 1, 29, MG Road, Bengaluru - 560001. Tel No.: 080 - 42941000. ■ Chandigarh: SCO No.28, Second Floor, Sector 20-D, Chandigarh-160020. Tel. No.: 0172 6451315. ■ Chennai : "Challa Mall", 11 & 11A, 3rd Floor, Sir Thegaraya Road, T. Nagar, Chennai - 600017. Tel. No. 044-64502422. ■ Delhi: 10A, Vanadana Building, 10th Floor, 11 Leo Tolstoy Marg, Connaught Place, New Delhi-100001. Tel. No.: 011 43789000. ■ Hyderabad: Ozone Complex, Municipal No. 6-3-669, 6-3-669/1,/A/B/C - 101, 1st Floor, Panjagutta, Hyderabad - 500082. Tel. No.: 040 66468863. ■ Kanpur: 1st Floor, KAN Chambers, 14/113 Civil Lines, Kanpur-208001. Tel. No.: 0512 6541658. ■ Kolkata: 311, 3rd Floor, Ideal Plaza, 11/1 Sarat Bose Road, Kolkata-700 020. Tel. No.:

LIST OF INVESTOR SERVICE CENTRES OF KARVY COMPUTERSHARE PVT. LTD. (KARVY), REGISTRAR & TRANSFER AGENTS OF RELIGARE MUTUAL FUND (ON ONGOING BASIS) THESE WILL BE IN ADDITION TO THE EXISTING OFFICIAL POINTS OF ACCEPTANCE OF RELIGARE AMC.

A. For All Schemes except Religare Gold ETF

■ Agra: Deepak Wasan Plaza, Behind Holiday Inn, Opp Megdoot Furnitures, Sanjay Place, Agra -282002 (U.P). Tel no. 0562-4000601. ■ Ahmedabad: 201, Shail Building, Opp: Madhusudhan House, Nr. Navrangpura Telephone Exchange, Navrangpura, Ahmedabad - 380 006. Tel no. 079-26402967/079-32997508. Amritsar: 72-A, Taylor'S Road, Aga Heritage Gandhi Ground, Amritsar - 143 001. Tel no. 0183-5053804, 0183-5053802. ■ Bangalore: No. 51/25, 1 St Floor, Surya Building, Ratna Avenue, Richmond Road, Bangalore - 560 025. Tel no. 080 - 32008452. ■ Bhubaneswar: Plot No. -104/105(P), Jaydev Vihar, Besides Hotel Pal Heights, Bhubaneswar - 751013. Tel no. 0674-2547531/32. ■ Chandigarh: Sco-371-372, First Floor, Above HDFC Bank, Sector35B, Chandigarh-160022. Telno. 0172-5071725. ■ Chennai: Flat NoF11, First Floor, Akshya Plaza, (Erstwhile Harris Road), Opp Chief City Metropolitan Court, # 108, Adhithanar Salai, Egmore, Chennai - 600002. Tel no. 044 42028512. ■ Cochin: Building Nos.39 Ali Arcade, 1st floor Near Atlantis Junction Kizhvana Road, Panampili Nagar, Cochin-682036 Coimbatore 29/1, I 'St Floor, Chinthamani Nagar, Opp To Indian Overseas Bank, Nsr Road, Saibaba Colony, Coimbatore- 641011. Tel no. 9600930515, 0422-4384770. ■ Dehradun: Kaulagarh Road, Near Sirmaur Marg, Above Reliance Webworld, Dehradun - 248 001. tel no. 0135 - 3205130. ■ Durgapur: MWAV-16, Bengal Ambuja Complex, 2nd Floor, City Centre, Durgapur - 713 216. Tel: 0343-6512111. Hyderabad:8-2-596KarvyPlaza,Avenue4,StreetNo.1,BanjaraHills,Hyderabad -500 034. Tel no. 040 - 23312454 Ext. 124. ■ Indore: G - 7, Royal Ratan Building, M.G. Road, Opp. Kotak Mahindra Bank, Indore-452001. Tel No.: (0731)-4266828. ■ Jaipur: S-16 A, 3Rd Floor, Land Mark, Opposite Jaipur Club, Mahavir Marg, C-Scheme, Jaipur - 302 001. ■ Jalandhar: Lower Ground Floor, Office No. 3, Arora Prime Tower, Plot No. 28, G T Road, Jalandhar - 144 004. Tel no. 0181-4634410. ■ Jodhpur: 203, Modi Arcade, Chupasni Road, Jodhpur - 342 001. Tel no. 0291-5103026, 0291-5103046. Kanpur: 15/46, Opp. Muir Mills, Civil Lines, Kanpur - 208001. Tel no. 0512-3209782, 0512-3246390. ■ Kolkata: 166A,Rash behari Avenue, Kolkata - 700 029.Tel no. 033 - 64444177 . ■ Lucknow: Usha Sadan, 24, Prem Nagar, Ashok Marg, Lucknow - 226 001.Tel no. 0522-3213115. Ludhiana: SCO - 136, First Floor Above Airtel Show Room Feroze Gandhi Market , Ludhiana - 141 001 Tel : 0161 4648747 , Feroze Gandhi Market, Ludhiana - 141001.Tel no. 0161-4648747 🔳 Madurai: Rakesh Towers, 30-C, Bye Pass Road, Ist Floor, Opp Nagappa Motors, Madurai - 625010. ■ Mangalore: Ground Floor, Mahendra Arcade, Kodial Bail, Mangalore - 575 003.Tel no. 0824 - 2494110. ■ Moradabad: Om Arcade, Parker Road, Above Syndicate Bank, Tari Khana Chowk, Moradabad - 244 001.Tel no. 0591-3201272. ■ Mumbai: Office No: 01/04, 24/B, Raja Bahadur Compound, Ambalal Doshi Marg, Behind Bombay Stock Exchange Fort, Mumbai-400 023 Telno 022-66235353/5454 ■ Nagpur: Plot No.2/1, House No.102/1, Mangaldeep Apartment, Mata Mandir Road, Opp. Khandelwal Jewellers, Dharampeth,,Nagpur-440010.Telno,0712-6619382,0712-6610513.■NewDelhi:305,3rdFloor, New Delhi House, Barakhamba Road, Connaught Place, New Delhi-110001. Tel: 011-43681700.■ Panipat: 1St Floor, Krishna Tower, Near HDFC Bank, Opp. Railway Road, G T Road, Panipat -132103.Tel no. 0180-3200136, 0180-3296960. ■ Panjim: No.7 & 8, El. Dorado Plaza, Heliodoro Salgado Road, Panjim - 403 001. ■ Patna: 3A, 3rd floor, Anand tower, Beside chankya cinema hall Exhibition road Patna - 800001Tel no. 0612-6453098 Pune: Shop No. 16, 17 & 18 Ground Floor, Shreenath Plaza, Dyaneshwar Paduka Chowk, F.C. Road, Pune - 411 004. Tel no 020 - 255 33795/255 32783/255 33592 Fax no. 020 - 25533742. ■ Rajkot: 102-103, Siddhi Vinayak Complex, Dr Yagnik Road, Opp Ramkrishna Ashram, Rajkot - 360 001. Tel no. 09601288416. ■ Surat: G-16 Empire State Building, Nr Udhna Darwaja, Ring Road, Surat-395002. ■ Trivandrum: 2nd Floor, Akshaya Towers, Above Jetairways, Sasthamangalam, Trivandrum-695010.Telno.0471-2725728. Udaipur:201-202, Madhav Chambers, Opp. G.P.O, Chetak Circle, Madhuban, Udaipur-313001Telno.0294-2429370. Vadodara: SB-4&5, Mangal Deep Complex, OppositeMasonicHall,ProductivityRoad,Alkapuri,Vadodara-390007.Tel:0265-6640870/71. ■ Varanasi: D-64/132,KA 1st Floor, Anant Complex, Sigra, Varanasi - 221 010 Tel no. 0542-3204893, 0542-2223814, 0542-2225365. ■ Vijayawada: 39-10-7 Opp. Municipal Water Tank, Labbipet, Vijayawada - 520 010Tel no. 0866 2475126. ■ Visakhapatnam: 47-14-5/1 Eswar Paradise, Dwaraka Nagar, Main Road, Visakhapatnam - 530 016. Tel no. 0891-2752917.

B. For All Schemes except Religare Liquid Fund, Religare Overnight Fund and Religare Gold FTF

■ Agartala: Jagannath Bari Road, Bidur Kottar Choumani, Agartala - 799001.Tel no. 0381-2317519. ■ Ajmer: 1-2, II Floor, Ajmer Tower, Kutchary Road, Ajmer - 305 001. Tel no. 0145-2628055, 0145-2628065. ■ Akola: Shop No-30, Ground Floor, Yamuna Tarang Complex, N.H. No.-06, Murtizapur Road, Akola-444004. Tel no. 0724-2451874. ■ Aligarh: 1St Floor, Kumar Plaza, Aligarh - 202001. Tel no. 0571-3200210. ■ Allahabad: RSA Towers, 2nd Floor, Above 033-4403 1012 Lucknow: 2nd Floor, Shagun Palace, 3 Sapru Marg, Lucknow-226001, U.P. Tell No - 0522-3292022 Ludhiana: 301, 3rd Floor, SCO No.18, Feroze Gandhi Market, Opp. Ludhiana Stock Exchange, Ludhiana 141001. Tel. No.: 0161- 6543354. ■ Mumbai (Nariman Point): Office No.17, 1st Floor, Jolly Maker Chambers II, Nariman Point, Mumbai-400021. Tel. No.: 022 43416000 ■ Mumbai (Vile Parle) (H.O.): 3rd Floor, GYS Infinity, Paranjpe "B" Scheme, Subhash Road, Vile Parle (E), Mumbai-400057. Tel. No.: 022 67310000 Panjim: Advani Business Centre, Office No. CU2, Neelkamal Arcade, Atmaram Borkar Road, Above Federal Bank, Paniim - 403001, Tel. No. 0832 6650402 ■ Patna: 306, 3rd Floor, "Grand Plaza" Fraser Road, Patna - 800001. Tel. No.: 0612 6550315 ■ Pune: 7th Floor, Vascon Matrix, Wakdewadi, Shivaji Nagar, Pune - 411005. Tel. No. 020 -

Sony TV Showroom, 57, S P Marg, Civil Lines, Allahabad - 211001. Tel no. 0532-3240012. ■ Alleppy: 2nd Floor, JP Towers, Near West Of zilla Court Bridge, Mullakkal, Alleppy - 688011.Tel no. 0477-3294001. ■ Alwar: 101, Saurabh Towers, Road No # 2, Bhagat Singh Circle, Alwar-301001. Tel no. 0144-3291200/300/ 400. ■ Amravati: Shop No. 13 & 27, First Floor, Gulshan Plaza, Raj Peth, Badnera Road, Amravati-444605.Tel no. 0721-3204656 / 2565617. ■ **Ambala**: 6349, Nicholson Road, Adjacent Kos Hospital, Ambala Cantt, Ambala - 133001. Tel no. 0171-3200223. Anand: F-6, Chitrangana Complex, Opp. Motikaka Chawl, V V Nagar, Anand - 388 001. ■ Anantapur: # 15-149, 1st Floor, S.R.Towers, Opp. Lalithakala Parishat, Subash Road. Anantapur - 515 001.Tel no. 08554 - 244449. ■ Ankleshwar: L/2, Keval Shopping Center, Old National Highway, Ankleshwar - 393001. ■ Asansol: Hotal Askok, 2nd Floor 18, G T Road, Asansol - 713 301. Tel no. 0341-2314624. ■ Aurangabad: Ramkunj, Railway Station Road, Near Osmanpura Circle, Aurangabad - 431 005. Tel no. 09665066552/9604396113. ■ Azamgarh: Below Central Bank of India, Sadawarti Chowk, Azamgarh - 276 001. Tel: 05462 - 247947. Balasore: MS Das Street, Gopalgaon, Balasore - 756001.Tel no. 06782-260503. ■ Bareilly: 1st Floor, 165, Civil Lines, Opp. Hotel Bareilly Palace, Near Rly Station Road, Bareilly - 243 001. Tel no. 0581-3200414, 0581-2476809 Ext: 32. Telno. 0265-6640870, 0265-6640871. Begusarai: Hotel Diamond Surbhi Complex, Near I.O.C Township Gate, Kapasiya Chowk, Begusarai -851117. Tel no. 06243-243696. ■ Belgaum: CTS No 3939/ A2 A1, Above Raymonds Show Room Beside Harsha Appliances Club Road, Belgaum - 590001 Tel: 0831-2402544. ■ Bellary: No.1 KHB Colony, Gandhinagar, Bellary - 583 101. Tel no. 08392 - 254750/254531. ■ Berhampore: THAKUR MARKET COMPLEX, 72, NAYA SARAK ROAD, GORABAZAR, (FRONT OF AJANA SANGHA CLUB) PO. BERHAMPORE, DIST. MURSHIDABAD PIN. 742101 Tel: 03482-254745. Berhampur: Ramlingam Tank Road, Berhampur-760002. Tel no. 0680 - 2208006 / 0680-3205010. Betul: 107, Hotel Utkarsh, Awasthi Complex, J H College Road, Civil Lines, Beetul-460001Tel no. Cont No: 07141-320912/320300/320879. ■ Bhagalpur: 2nd Floor, Chandralok Complex, Ghantaghar, Radha Rani Sinha Road, Bhagalpur - 812001. Tel no. 0641-3200584. ■ Bharuch: 147-148, Aditya Complex, Near Kasak Circle, Bharuch - 392 002 Tel: 02642-225022 Tel no. 02642-2225022. ■ Bhatinda: 2047-A, 2nd Floor, Above Max New York Life Insurance, The Mall Road, Bhatinda - 151001. Tel no. 0164 5006725. ■ Bhavnagar: Surabhi Mall, 301, 3rd Floor, Waghawadi Road, Bhavnagar - 364001. ■ Bhilai: SHOP NO-1, FIRST FLOOR, PLOT NO-1, OLD SADA OFFICE BLOCK, COMMERCIAL COMPLEX, NEAR HDFC ATM, NEHRU NAGAR-EAST, POST - BHILAI PIN - 490020 Tel: 0788-2295329 / 32. ■ Bhilwara: 27-28, 1St Floor, Hira-Panna Complex, Pur Road, Bhilwara-311001.Tel no. 01482-246362 / 64/ 512586 /87. ■ Bhopal: Kay Kay Busniss Centre, 133 Zone IMP Nagar, Bhopal-462021. Tel no. 0755-4092706. ■ Bikaner: 2Nd Floor, Plot No 70 & 71, Panchshati Circle, Sardul Guni Scheme, Panchshati Circle, Sardul Gunj Scheme, Bikaner-334003.Tel no. 0151-2200012/13/14/15. ■ Bilaspur: Shop No 201/202, V.R.Plaza, Link RoadBilaspur-495001. Tel no. 07752-406701 / 236466 / 221931 / 406764 / 07752-322186. ■ Bokaro: B-1, 1St Floor, Near Sona Chandi Jewellers, City Centre, Sector - 4, City Centre, Sector - 4, Bokaro Steel City - 827 004 (Jharkhand).Tel no . 06542 - 233330/32/30. Burdwan: 63 G T Road, Birhata, Halder Complex, 1St Floor, Burdwan - 713101. Tel no. 0342-2550219. Calicut: Sowbhagya Shoping Complex, Areyadathupalam, avoor Road, Calicut -673 004.Tel no. 0495-3042083. ■ Chandrapur: Shop No.5, Office No.2, 1St Floor, Routs Raghuvanshi Complex, Beside Azad Garden, Main Road, Chandrapur-442402. Tel no. 07172- $321001/321122. \blacksquare \textbf{Cuttack}: Dargha \, Bazar, Opp. \, Dargha \, Bazar \, Police \, Station, Buxibazar, Cuttack \, Company \, Compan$ 753001. Tel no. 0671-2613906. ■ Deoria: 1St Floor, Shanti Niketan, Opp. Zila Panchayat, Civil Lines, Deoria-Tel no. 05568-22132, 05568-22133, 05568-320328. ■ Darbhanga: Jaya Complex, 2nd Floor, Above Furniture Planet, Donar Chowk, Darbanga - 846 003. Tel no. 06272 - 326015. ■ Davangere: #15/9, Sobagu Complex, 1St Floor, 2Nd Main Road, PJ Extension, Davangere -577002.Tel no. 08192-320855. ■ **Dewas**: 27 Rmo House. Station Road. Dewas-455001. Tel no. 07272-426011. Dhanbad: 208. New Market, 2Nd Floor, Katras Road, Bank More, Dhanbad-826001. Tel no. 0326 - 6452027, 0326 - 6452026 UTI. ■ **Dhule**: Ashoka Estate, Shop No. 14/A, Upper Ground Floor, Sakri Road, Opp. Santoshi Mata Mandir, Dhule-424002. Tel no. 02562-282824/23. ■ Dindigul: No.9, Old No.4/B, New Agraharam, Palani Road, Dindigul - 624 001. Tel: 0451 - 2436077/0451/6147. ■ Eluru: Dno: 23b-5-93/1, Savithri Complex, Edara Vari Street, Near Dr Prabhavathi Hospital, Eluru - 534002. West Godavari Dist Tel: 08812-227851/52/53 ■ Erode: No. 4.KMY Salai, Veerappan Traders Complex, Opp : Erode Bus Stand, Sathy Road, Erode - 638 003 Tel: 0424 2225615, 2225616 ■ Faridabad: A-2B, 1st Floor, Nehru Ground, Neelam Bata Road, Nit, Faridabad - 121 001. Tel no. 9310448851. ■ Ferozpur: 2nd Floor, Malwal Road, Opp. H.M. School, Ferozpur City -152002. Tel no.- 01632-221814. ■ Gandhidham: Office No. 203, 2nd Floor, Bhagwati Chamber, Plot No. 8, Sector - 1/A, Kutch Kala Road, Gandhidham - 370 201. Tel no. 02836- 228630. ■ Gandhinagar: 27, Suman Tower, 1st Floor, Near Hotel Haveli, Sector No. 11, Gandhinagar - 382 o11. Tel. no. 079 - 32063473. ■ Gaya: 1St Floor Lal Bhawan,Tower Chowk, Near Kiran Cinema, Gava-823001, Tel no. 0631-2220065. ■ Ghaziabad: 1st Floor, C-7. Lohia Nagar, Ghaziabad - 201 001. Tel no. 0120-3100049. ■ Ghazipur: Shubhra Hotel Complex. 2^{nd} Floor, Mahaubagh, Ghazipur - 233 001. Tel no. 0548 - 2222390. ■ Gonda: 1^{st} Floor, Sri Krishna Talkies, Opp. Dukhharan Nath Mandir, Station Road, Gonda - 271 003. Tel: 05262 - 227524.



Gondia: Off No 1, Ground Floor, Roongta Complex, Jaistambh Chowk, Gondia-441601, Tel no. 07182-320848 / 320961. ■ Gorakhpur: Above V.I.P. House, Ajdacent A.D. Girls Inter College, Bank Road, Gorakpur - 273 001. Tel no. 0551-3200444, 0551-3246793, 0551-2346519. Gulbarga: CTS No. 2913, First Floor, Asian Tower, Next to Hotel Aditya, Jagat Station Main Road, Gulbarga - 585 105. Tel. no. 08472 - 310040. ■ Guntur: Door No. 6-10-18, Sai House, Door No. 6-10-18, Sai House, Guntur - 522 002. Tel no. 0863-2339094. ■ Gurgaon: Shop No. 18, Ground Floor, Sector - 14, Opp. AKD Tower, Near Huda Office, Gurgaon - 122001.Tel no. 0124-3210019, 0124-4083854, 0124-4086914.
Guwahati: 54 Sagarika Bhawan, R G Baruah Road, (AIDC Bus Stop), Guwahati 781024.Tel no. 0361 - 2203324. Gwalior: Shindi Ki Chawani, Nadi Gate Pul, MLB Road, Gwalior - 474 001. Tel no. 0751-3201709, ■ Haldwani: Above Kapilaz Sweet House, Opposite LIC Building, Pilikothi, Haldwani - 263 139. Tel: 05946-313464. Haridwar: 8, Govind Puri, Opp. LIC - 2, Above Vijay Bank, Main Road, Ranipur More, Haridwar-249 401. Tel no, 01334-324245. Hassan: St. Anthony's Complex, Ground Floor, HN Pura Road, Hassan - 573201. ■ Hissar: Sco 71, 1st Floor, Red Square Market, Hissar - 125001.Tel no. 01662-225845, 01662-225868, 01662-225836. ■ Hoshiarpur: Ist Floor, The Mall Tower, Opp Kapila Hospital, Opp Kapila Hospital, Opp Kapila Hospital, Hoshiarpur - 146001. Tel no. 01882 503204. ■ Hubli: 22 & 23, 2nd Floor Eurecka Junction TBRoad Hubli -580029 Tel: 0836-2232444.Tel no. 0836-2232773. ■ Jabalpur: 43, Naya Bazar, opposite shyamtalkies, Jabalpur (M.P.) 482 001. Tel no. 0761 - 3204376. ■ Jalgaon: 148 Navi Peth, Opp. Vijaya Bank, 148 Navi Peth, Opp. Vijaya Bank, Jalgaon - 425 001.Tel no. 0257 - 2226761. ■ Jammu: 29 D/C, Near Service Selection Commission Office, Gandhi Nagar, Jammu - 180004.Tel no. 9906296475, 9906296948. ■ Jamnagar: 108 Madhav Plaza, Opp SBI Bank, Near Lal Bangalow, Jamnagar - 361001. Tel no. 0288-2556260, 0288-2556562, ■ Jamshedpur: Kanchan Tower, 3Rd Floor, Chhaganlal Dayalji @ Sons, 3-S B Shop Area, (Near Traffic Signal), Main Road, Bistupur, Jamshedpur - 831 001.Tel no. 0657-2487045, 0657-2487020. ■ Jaunpur: R N Complex, 1-1-9-G (In Front of Pathak Honda), Ummarpur, Jaunpur-222 002 Tel no. 0542-262079, 0542-262066. ■ Jhansi: 371/01, Narayan Plaza, Gwalior Road, Near Jeevan Shah Chauraha, Jhansi - 284 001Tel no. 0510 -2333685. ■ Junagadh: 124/125, Punit Shopping Center, Ranavat Chowk, Junagadh-362001. Junagadh-362001 ■ Kanchipuram: New No. 357, Old No. 230, Gandhi Road, Next To IDBI Bank, Kanchipuram - 631 501. Tel no. 044 - 47203660. ■ Kannur: 2nd Floor, Prabhat Complex, Fort Road, Kannur - 689107.Tel no. 0497-2764190. ■ Karaikudi: Gopi Arcade, 100 Feet Road, Karaikudi - 630 001. Tel: 04565 - 237192. ■ Karimnagar: H.No.4-2-130/131, Above Union Bank, Jafri Road, Rajeev Chowk, Karimnagar-505001. Tel no. 0878-2244773/75/79. ■ Karnal: Sco 26, Kunjpura Road, Nehru Place, Karnal-132001.Tel no. 0184-2251527/525/526. ■ Karur: No.6, Old No.1304, Thiru-Vi-Ka Road, Near G.R.Kalyan Mahal, Karur - 639 001. ■ Kharagpur: Malancha Road, Beside Uti Bank, Kharagpur-721304. Tel no. 03222-242512/03222 253380. ■ Kolhapur: 610 K Vardhaman Chambers, 2nd Lane Shahupuri, Kolhapur - 416001.Tel no. 0231-2653656. ■ Kollam: Ground floor, Vigneshwara Bhavan, Below Reliance Web World, Kadapakkada, Kollam - 691008, ■ Kota: H.No. 29, First Floor, Near Lala Lajpat Rai Circle, Shopping Centre, Kota -324007 Tel no. 0744-2366145. ■ Kottayam: 1st Floor, Csi Ascension Church Complex, Kottayam - 686 oo1 Tel no. 0481-2300868. ■ Korba: 1st Floor, 35 Indira Complex, T P nagar, Korba (C.G.) - 495677.Tel no. 07759 - 245089, 07759-245354, 07759-320039. ■ Kurnool: Shop No.43, 1St Floor, S V Complex, Railway Station Road, Kurnool-518 004.Tel no. 08518 228550, 08518-228850, 228950. ■ Malda: Sahistuli Under Ward, No-6, English Bazar Municipality, No-1 Govt Colony, Malda - 732101Tel no. 03512-223190, 03512-223193. ■ Margao: 2nd Floor, Dalal Commercial Complex, Opp: Hari Mandir, Pajifond, Margao-Goa-403601Tel no. 0832-2734656. ■ Mathura: 3538-3540, Infront of BSA College, Gaushala Road, Mathura - 281004. Tel no. 0565-3202615. Meerut: 1st Floor, Medi Centre Complex, Opp. ICICI Bank, Hapur Road, Meerut -250 002Tel no. 0121-3202163, 0121-3252943, ■ Mehsana: Opp. HDFC Bank, Below Dr. P R Patel's Clinic, Highway Road, Mehsana-384002. Tel no. 02762322559. ■ Mirzapur: Girja Sadan, Dankin Gunj, Opp. Tneb, Mirzapur - 231 001. Tel no. 0544 - 2346467 / 2324235 ■ Moga: Near Dharamshala Brat Ghar, Civil Line, Dutt Road, Moga-142001. Tel no. 01636-230792. ■ Mumbai (Thane): Yashwant tower,101, 1st Floor, Opposite Puja Hotel, Ram Maruti Road, Navpada, Thane (West)- 400 001. Tel no. 022-2542 8476. ■ Muzaffarpur: 1St Floor, Uma Market, Near Thana Gumti, Motijheel, Muzaffarpur, -842001 Telno. 0621-3200474 0621-2241733. Mysore: L - 350 , Silver Tower , Clock Tower, Ashoka Road, Mysore - 570 001.Tel no. 0821 - 2438006. ■ Nadiad: 105 Gf City Point, Near Paras Cinema, Nadiad - 387001. ■ Nagarkoil: 3A, SOUTH CAR STREET, Parfan Complex, Nr The Laxmi Villas Bank., NAGARCOIL-629001. ■ Namakkal: 105/2, Arun Towers, Paramathi Street, Namakkal - 637 001. ■ Nanded: Shop No. 1,2,3 & 4, First Floor, Opp. Bank of India, Santkrupa Market, Gurudwara Road Nanded-431602. Tel no. 02462-237885, 9890713616. ■ Nasik: S-12, Second Floor, Suyojit Sankul, Sharanpur Road, Nasik - 422 002.Tel no. 0253-6611395. Navsari: 1St Floor, Chinmay Arcade, Opp. Sattapir, Tower Road, Navsari 396 445Tel no. 02637-280367. ■ Nellore: 16/112,Pogathota, Nellore - 524001,Tel no. 9704050333. 🔳 Nizamabad: H No. 4-9-55, 1st Floor, Uppala Rameshwara Complex, Jawahar Road, Nizambad-503 001.Tel no. 08462-224366 ■ Noida: 307 Jaipuria Plaza, D 68 A, 2nd Floor,

Opp Delhi Public School, Sector 26, Noida - 201301Tel no. 0120-3100214. ■ Palghat: 12/310, (No. 20 & 21), Metro Complex, Head Post Office Road, Sultanpet, Palghat - 678 001. Tel No. 0491 - 2547373. Patiala: Sco 27 D, Chhoti Baradari, Patiala - 147 001. Tel no. 0175-5004349. Pathankot: IFloor, 9A, Improvement Trust Building, Near HDFC Bank, Patel Chowk, Pathankot - 145001.Tel no. 0186 - 5080377, 0186 - 5080188. ■ Pollachi: S S Complex, New Scheme Road, Pollachi 642002. Pondicherry: First Floor, No.7, Thiayagaraja Street, Pondicherry - 605 001.Tel no. 0413 - 4210640. ■ Pudukottai: Sundaram Masilamani Towers. Ts No. 5476 - 5479. Pm Road, Old Tirumayam Salai, Near Anna Statue, Jublie Arts, Pudukottai - 622 001. ■ Raipur: Raipur-Room No.12 & 13, Ground Floor, Millennium Plaza, Behind Indian Coffee House, G E Road, Raipur - 492 001.Tel no. 0771-2236696. ■ Rajahmundry: Dr.No; 6-1-4 ,first floor, Rangachary street,Tnagar, Rajahmundry-533101,Tel no. 0883-2432076. ■ Rajapalayam: Professional Couriers Building, 40/C (1), Hospital Road, Rajapalayam 626 117. ■ Ranchi: Commerce Towers, 3rd Floor, Room No. 307, Beside Mahabir Towers, Main Road, Ranchi - 834 001Tel no. 0651-2331320. ■ Ratlam: 1 Nagpal Bhavan, Freeganj Road, Tobatti, Ratlam-457001 Tel no. 07412-402007. ■ Rewa: Ist Floor, Angoori Building, Besides Allahabad Bank, Trans University Road, Civil Lines, Rewa-485 001Tel no. 07662-320715, 07662-408522. ■ Rohtak: 1st Floor, Ashoka Plaza, Delhi Road, Rohtak - 124001Tel no. 01262-318564, 01262-253597. Roorkee: Shree Ashadeep Complex, 16 Civil Lines, Near Income Tax Office, Roorkee - 247 667. Tel no. 01332-310056. ■ Rourkela: 1st Floor, Sandhu Complex, Kanchery Road, Udit Nagar, Rourkela - 769 012.Tel no. 0661-2510770. ■ Sagar: Above Poshak garments, 5 Civil Lines, Opposite Income Tax Office, Sagar-470002. Tel no. 07582-402404. ■ Saharanpur: 18 Mission Market, Court Road, Saharanpur - 247001.Tel no. 0132-3200125, 0132-3297451. ■ Salem: Old No.17, New No.49, Fortmain road, First Floor Shevapet, Salem-636 oo 2. Sambalpur: Quality Massion, 1st Floor, Above Bata Shoe Shop/Preeti Auto Combine, Nayapara, Sambalpur-768 001Tel no. 0663-2522105, 0663-3291038. ■ Satna: 1st Floor, K.B. Complex, Beside bank of Maharashtra, Rewa Road, Satna-485 001Tel no. 07672 - 313008, 07672-503791 ■ Shivpuri: 1st Floor, M.P.R.P. Building, Near Bank of India, Shivpuri-473551. Tel no. 0749-403061/62/63. 0749-309571. ■ Shillong: Mani Bhawan, Thana Road, Lower Police Bazar, Shillong - 739 001Tel no. 0364-2224186. ■ Shimla: Triveni Building, By Pas Chowk, Khallini, Shimla-171 002Tel no. 0177-3206519, 0177-2624453. Shimoga: Uday Ravi Complex, LLR Road, Durgi Gudi, Shimoga 577201Tel no. 08182-322577. ■ Sikar: 1st Floor, Super Towers, Behind Ram Mandir, Station Road, Sikar-332001Tel no. 01572-250398. ■ Silchar: 1st Floor, Chowchakra Complex, N N Dutta Road, Premtala, Silchar - 788001Tel no. 03842-261229. ■ Siliguri: Nanak Complex, Near Church Road, Sevoke Road, Siliguri - 734001Tel no. 0353-2526393. ■ Sitapur: 12/12-A Surya Complex, Arya Nagar, Opp. Mal Godam, Sitapur - 261001Tel no. 05862 - 249170, 05862-2491546. Sivakasi: 363, Thiruthangal Road, Opp. Tneb, Sivakasi - 626 123. Tel No. 04562 -228816/17/18. ■ Solan: Sahni Bhawan, Adjacent Anand Cinema Complex, The Mall, Solan-173 212 Tel no. 01792 - 220211, 01792-320962. Solapur: Siddeshwar Secrurities, No 6, Vaman Road, Vijaypur Road, Vaman Nagar, Solapur-413 004 Tel no. 0217 - 2300021, 0217-6451889. Sonepat: 205 R Model Town, Above Central Bank of India, Sonepat-Tel no, 0130-2214725, 0130-3204434. ■ Sri Ganganagar: 04-E-Block, Opp., Sheetla Mata Vatika, Sri Ganga Nagar - 335001 Srikakulam: 4-1-28/1. Venkateshwara, Colony Day & Night Junction, Srikakulam-532001Tel no. 08942-225384 / 362. ■ Sultanpur: Rama Shankar Complex, Civil Lines, Faizabad Road, Sultanpur-228 001Tel no. 05362-226858, 05362-21902 ■ Thanjavur: Nalliah Complex, No.70, Srinivasam Pillai Road, Thanjavur - 613001. ■ Theni: SIVA TOWER, 265, SUBBAN CHETTY STREET, CUMBUM ROAD, THENI - 625 531 Tel: 04546 - 261108. ■ Thodupuzha: First Floor, Pulimoottil Pioneer, Pala Road, Thodupuzha - 685584Tel no. 0486-2211209. ■ Tirunelveli: Jeney Building, 55/18. S N Road, Near Arvind Eve Hospital, Tirunelyeli - 627 001. ■ Tirupur: First Floor, 224 A. Selvakumar Departmental Stores, 1st Floor, Kamarai Road, Opp To Cotton Market Complex, Tirupur-641604 ■ Tirupathi: #330, Tilak Road, Near Four Piller Mandapam, Tirupati - 517501Tel no. 0877 2252426. ■ Tiruvalla: 2nd Floor, Erinjery Complex, Near Kotak Securites, Ramanchira, Tiruvalla - 689107Tel no. 0469-3205676. ■ Trichur: 2nd Floor, Brother'S Complex, Near Dhana Laxmi Bank Head Office, Naikkanal Junction, Trichur - 680 001Tel no. 0487 - 3246231. ■ Trichy: Sri krishna Arcade, 1St Floor, 60 Thennur High Road, Trichy-621017Tel no. 0431-4020227. ■ Tuticorin: 4B, A34, A37, Mangalmal, Mani Nagar, Opp: Raiaii Park, Palavamkottai Road, Tuticorin - 628003Tel no. 0461 - 2334602. ■ Uiiain: 101, Aastha $Tower, 13/1, Dhanwantri\,Marg, Free\,Gunj, Ujjain-456010\,Tel\,no.\,o734-4250009, o734-4250010.$ ■ Valsad: Shop No 2, Phiroza Corner, Opp Next Showroom, Tithal Road, Valsad - 396001Tel. no. 02632-258481. ■ Vapi: Shop No 5, Phikhaji Residency, Opp Dcb Bank, Vapi Silvassa Road, Vapi - 396195 Tel no. 0260-3206404. ■ Vellore: No.1, M.N.R. Arcade, Officer'S Line, Krishna Nagar, Vellore - 632001. ■ Vizianagaram: "Soubhagya", 19-6-13 / 1, 2nd Floor, Near SBI Fort Branch, Vizianagaram - 535 002. Tel no. 08922 - 236962/63/64. ■ Warangal: 5-6-95, 1st floor, Opp: B.Ed collage, Lashkar Bazar, Chandra Complex, Hanmakonda, Warangal - 500601Tel no. 0870-2553884. ■ Yamuna nagar: Jagdhari Road, Above Uco Bank, Near D.A.V. Grils College, Yamuna Nagar - 135 001 Tel no. 01732 - 262911/912/913.

Mutual Fund investments are subject to market risks, read all scheme related documents carefully. **GET IN TOUCH** Religare Mutual Fund 3rd Floor, GYS Infinity, Paranjpe 'B' Scheme, Subhash Road, Vile Parle (East), Mumbai - 400 057. T +91 22 67310000 F +91 22 28371565

call:1800-209-0007 > sms 'Invest' to 56677 > Invest Online www.religaremf.com



Look no further Build your **Investment Portfolio**with Religare Mutual Fund

DEBT SCHEMES

Religare Liquid Fund

Religare Ultra Short Term Fund

Religare Short Term Plan

Religare Credit Opportunities Fund

Religare Active Income Fund

Religare Gilt Fund

Religare Overnight Fund

Religare Monthly Income Plan

Religare Monthly Income Plan(MIP) Plus

Religare Medium Term Bond Fund

Religare Gold Fund

Ongoing Offer: Issue of units at applicable NAV

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the Scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations, associate transactions etc., investors should, before investment, refer to the Statement of Additional Information(SAI) / Scheme Information Document (SID) available free of cost at any of the investor Service Centres or distributors or from the website www.religaremf.com. The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended till date and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM. This KIM is dated May 30, 2012

SPONSOR

Religare Securities Limited D3, P3 B, District Centre, Saket, New Delhi - 110 017

INVESTMENT MANAGER

Vile Parle (E), Mumbai - 400057

Religare Asset Management Company Ltd. 3rd Floor, GYS Infinity, Paranjpe 'B' Scheme, Subhash Road,

TRUSTEE

Religare Trustee Company Limited 3rd Floor, GYS Infinity, Paranjpe 'B' Scheme, Subhash Road, Vile Parle (E), Mumbai - 400057

MUTUAL FUND

Religare Mutual Fund 3rd Floor, GYS Infinity, Paranjpe 'B' Scheme, Subhash Road, Vile Parle (E), Mumbai - 400057

Schemes Offered

Debt Schemes

Religare Liquid Fund

(An open ended liquid scheme)

Religare Ultra Short Term Fund

(An open ended debt scheme)

Religare Short Term Plan

(An open ended income scheme)

Religare Active Income Fund

(An open ended income scheme)

Religare Overnight Fund (An open ended liquid scheme)

 $Religare\,Credit\,Opportunities\,Fund$

(An open ended income scheme)

Religare Gilt Fund

(An open ended dedicated gilt fund)

Religare Monthly Income Plan

(An open ended income scheme. Monthly income is not assured and is subject to availability of distributable surplus)

Religare Monthly Income Plan (MIP) Plus

(An open ended income scheme. Monthly income is not assured and is subject to availability of distributable surplus. The term 'Plus' has been used in terms of the asset allocation and not in terms of returns/yield)

Religare Medium Term Bond Fund (An open ended Income scheme)

Religare Gold Fund

(An open ended Fund of Funds scheme)

Table of Contents

	Page No.
Religare Liquid Fund	3
Religare Ultra Short Term Fund	3
Religare Short Term Plan	4
Religare Active Income Fund	4
Religare Overnight Fund	5
Religare Credit Opportunities Fund	5
Religare Gilt Fund	6
Religare Monthly Income Plan	7
Religare Monthly Income Plan (MIP) Plus	7
Religare Medium Term Bond Fund	8
Religare Gold Fund	8
Information Common to all Schemes	9
Schemes at a Glance	14
Instructions	18
Scheme Ready Reckoner	22



Name of Scheme		iquid Func							Religare Ultra Short Term Fund					
Investment Objective		reasonable re gh level of liqui es.	,											
Asset Allocation Pattern	Type of Inst	ruments				l Allocation Net Assets)	Type of Instruments Normal Allocation (% of Net Assets)							
	Money Market Instruments (Including cash and reverse repo and debt instruments with residual maturityless than 183 days). Debt Instruments (including floating rate debt Upto 50%						Money Ma maturity/av	erage matui	rity/inte		s with	0-10		
	instruments* 182 days)	with residual	maturity g	greater than	ן טו	11050%	Debt instru			ty greate	er than	0-50	0%	
	Securitised D	ebt Instrumen debt instrum		obt instrum		to 30%	1year*							
	State göverr are reset per monthly, qua may be muti to SEBI circu 2009, the ScI market secur Debt Instrume Derivatives-Up gross exposur the net assets of	iments, Corpo iodically. The terly, half year Jally agreed b lars No. SEBI/I neme shall mal ties with matu ents - Upto 35% sto50% of then e through debt of the scheme.	prates, PSI periodicity ly, and and etween th MD/CIR N ke investm rity of upto of the net etassets of I and derivati	Us, etc. wi y of interes nually or any ne issuer ar o. 13/150972 ent in / pur o 91 days onl assets of the the Scheme. ve positions	th intere the reset control of the Fund the Fund the Fund the Fund the chase deleased for the fund th	st rates that ould be daily, criodicity that und. Pursuant d January 19, ot and money ents in Foreign the cumulative xceed 100% of								
Risk Profile		Units involve i or scheme sp					of principal. Ple	ase read th	e SID ca	arefullyf	for details	on risk tact	tors before	
Plan & Options	Plan	Op Dividend R	tions		ividend F Wee	requency	Plan		Option	s estment	_	idend Fred //Weekly/l		
	Regular*	Gro	wth**		-		Regular*	Grov	vth **, B	onus		-		
	Institutional		owth			***/ Monthly		Dividend				Discretion		
	Super	Dividend Re Divider	nvestmen d Payout	t*** Daily	//Weekly Mon	***/ Monthly thly	Institutional		dend Pa			leekly/Mo Discretion		
	Institutional		owth	olication the	-		*If no plan is s		wth, Bo he time		cation the	default pla	n is Regular	
	Under Regu *Under Inst	lar Plan the del itutional & Su and Reinvestm	ault option per Institu	n is Growth.			**Under Regu	, ilar Plan the titutional F	default	optionis	s Growth.			
Applicable NAV		le NAV for pur r details please			or switc	hing of units v	will be based o	n the time	of the E	Business	Day on wh	nich the ap	plication is	
Investment Strategy				-			e no. 9 for de							
Minimum Application and Redemption Amount / Number of Units	Plan Regular	Rs.5,000		itional Pur Rs. 1,000/		Redemption Rs. 1,000/-	Plan Regular	Fresh Pur Rs. 5,00			onal Purch ls. 1,000/-		demption 5. 1,000/-	
	Institutional Super	Rs.1crore		Rs. 1 lakh Rs. 25 lakh		or 1 unit or account	Institutional	Rs.1crc	ore	F	Rs. 1 lakh	or	1 unit or ccount	
	Institutional			. 1/- thereaft		balance, whichever is		×IIIIII	uitipies	orke. I/-	thereafter	wh	oalance, ichever is	
Despatch of Repurchase	Within 10 wo					lower	the official p	nints of acc	entan	ce of Re	eligare Mi		lower	
(Redemption) Request				prorune re	- ucinpui				- Ptui					
Benchmark Index Dividend Policy					For		id Fund Index e refer page n	0.12.						
Name of the Fund Manager Name of the Trustee Company		Mr. k	rishna Che	eemalapati		are Trustee	Company Li	mited	Mr	r. Sujoy D	Das			
Performance of the Scheme	Particulars		1 Year*	3 Years*		Since	Particulars						Inception	
(as on 30 th April, 2012)	Religare Liqu		8.60%	6.32%	6.94%	7.01%	Religare Ultra Term Fund -		9.01%	6.639	% 7.29%	6	7.35%	
	Regular - Gro Religare Liqu	id Fund -	9.26%	6.70%	7.29%	7.36%	Growth [^] Religare Ultra		0.700/	7 270	2/ 7040	/	7.019/	
	Institutional - Religare Liqui	dFund-Suner	9.60%	6.97%	7.48%	7.54%	Short Term F	und-	9.79%	7.279	% 7.849	0	7.91%	
	Institutional P		8.59%	6.07%	6.85%	6.94%	Institutional Crisil Liquid F		8.59%	6.079	% 6.859	6 6	5.96%	
		Absolute Retu	ırns for las	st 5 financia	ıl years^						st 5 financial			
	107						15							
	Past performance may or may not be sustained in future. *Returns are compounded annualized returns (CAGR) and inception date is deemed to be the date of allotment. Date of allotment: November 17, 2006						Past performance may or may not be sustained in future. *Returns are compounded annualised returns (CAGR) and inception dat is deemed to be date of allotment. Date of allotment: January 18, 2007				eption date			
	 	- OH D : .	od		ann a la compa	Posterio di	Continuou	s Offer Pe	riod		Entryl ac	4	vit I aad	
•	Continuous	omer Perio		Plans Entry Load Exit Load Regular/Institutional/SuperInstitutional Nil Nil					Plans Entry Load Exit Load Regular/Institutional Nil Nil					
•	Plans				Nil	Nil	Regular/Inst	itutional			1.411		INII	
(i) Load Structure	Plans Regular/Insti Also please r	tutional/Supe efer page no.	rInstitutio 12 for det	nal ails. The Al	Nil MC reser	Nil ves the right	to change/n	nodifythel			fromapr		date.	
(i) Load Structure	Plans Regular/Insti Also please r Average Dai Assets	tutional/Supe refer page no. ly Net	rInstitutio 12 for det First Rs. 100 Crs	nal ails. The Al Next Rs. 300 Crs	Nil MC reser Next Rs. 300 Crs	Nil ves the right Balance	Average Dail - Maximum, as	nodify the l y Net Asset a%of Avera	ts Fir	ructure est Rs. o Crs		Next Rs. 300 Crs	date. Balance	
(i) Load Structure	Plans Regular/Insti Also please r Average Dai Assets Maximum, Average Dail	tutional/Superefer page no. Ily Net as a % of yNet Assets	r Institutio 12 for det First Rs. 100 Crs 2.25%	nal ails. The Al Next Rs. 300 Crs 2.00%	Nil MC reser Next Rs. 300 Crs	Nil rves the right Balance	to change/m Average Dail Maximum, as Daily Net Ass	nodify the l y Net Asset a%of Avera	ts Fir 10	o Crs	Next Rs. 300 Crs	Next Rs. 300 Crs	Balance	
(i) Load Structure (ii) Recurring Expenses	Plans Regular/Insti Also please r Average Dai Assets Maximum, Average Dail	tutional/Supe refer page no. refer page no. refer page no. refer page no.	r Institutio 12 for det First Rs. 100 Crs 2.25%	nal ails. The Al Next Rs. 300 Crs 2.00%	Nil MC reser Next Rs. 300 Crs 1.75% ended M	Nil rves the right Balance 1.50%	Average Dail Maximum, as Daily Net Asso Actual exper (Unaudited)	y Net Asset a% of Avera ets nses for the :0.57%	ts Fir 10	o Crs	Next Rs. 300 Crs	Next Rs. 300 Crs	Balance	
Expenses of the Scheme (i) Load Structure (ii) Recurring Expenses Transaction Charges Waiver of Load for Direct Applications	Plans Regular/Insti Also please r Average Dai Assets Maximum, Average Dail Actual exper	tutional/Supe refer page no. refer page no. refer page no. refer page no.	r Institutio 12 for det First Rs. 100 Crs 2.25%	nal ails. The Al Next Rs. 300 Crs 2.00%	Nil MC reser Next Rs. 300 Crs 1.75% ended M	Nil ves the right Balance 1.50% farch 31, 2012	Average Dail Maximum, as Daily Net Asso	y Net Asset a% of Avera ets nses for the :0.57%	ts Fir 10	o Crs	Next Rs. 300 Crs	Next Rs. 300 Crs	Balance	
(i) Load Structure (ii) Recurring Expenses Transaction Charges Waiver of Load for Direct Applications Tax Treatment for the Investors (Unitholders)	Plans Regular/Insti Also please r Average Dai Assets Maximum, Average Dail Actual exper (Unaudited)	tutional/Superefer page no. ly Net as a % of yNet Assets lises for the processes for the processes advised to reference and to reference and the processes and the processes for the processes	rInstitutio 12 for det First Rs. 100 Crs 2.25% evious fin	nal ails. The Al Next Rs. 300 Crs 2.00% ancial year	Nil MC reser Next Rs. 300 Crs 1.75% ended N	Nil ves the right Balance 1.50% darch 31, 2012 etails pleas: Not Ap of Additional In	Average Dail Average Dail Maximum,as Daily Net Assi Actual exper (Unaudited) e refer page uplicable formationance	y Net Asset a% of Avera ets nses for the : 0.57% no. 12	Fir 10 ge 2.	rst Rs. o Crs .25% ous finar	Next Rs. 300 Crs 2.00%	Next Rs. 300 Crs 1.75% ended Mar	edate. Balance 1.50% 1.50%	
(i) Load Structure (ii) Recurring Expenses	Plans Regular/Insti Also please r Average Dai Assets Maximum, Average Dail Actual exper (Unaudited) Investors are: The NAV will on all Busines religarem.cor	tutional/Superefer page no. ly Net as a % of yNet Assets lises for the processes for the processes advised to reference and to reference and the processes and the processes for the processes	rInstitutio 12 for det First Rs. 100 Crs 2.25% evious fin	nal ails. The Al Next Rs. 300 Crs 2.00% ancial year ailsinthe Sta	Nil MC reser Next Rs. 300 Crs 1.75% ended N For d atement cs and will so be vie	Nil ves the right Balance 1.50% farch 31, 2012 etails pleas Not Ap of Additional In be published wed on www.	Average Dail Average Dail Maximum, as Daily Net Asso (Unaudited) e refer page oplicable	nodify the l y Net Asset a% of Avera ets nses for the : 0.57% no. 12 lalso indepe be declares s. NAV car dia.com.	Fir 10 ge 2.	rst Rs. o Crs .25% ous finar	Next Rs. 300 Crs 2.00%	Next Rs. 300 Crs 1.75% ended Mar	edate. Balance 1.50% rch 31, 2012	



Name of Scheme	_	Short Term				Religare Active Income Fund					
Investment Objective	To seek to investors by and money	generate ste investing in marketinstru	eady returns was portfolio of s ments.	vith a mo short-me	oderate risk for dium term debt	To generate active manage market instruction managed, the investment of the investme	ie Scheme n	nay nave a ni:	maintain byinvesti o of the s gh turnov	ing liq ingind cheme ver in o	uidity through ebtand money will be actively rder to achieve
Asset Allocation Pattern	Type of Ins	truments			mal Allocation of Net Assets)	Type of Instruments Normal Allocati (% of Net Asset					
	Money Market & Debt* instruments with maturity / average maturity upto 18 months**					,				0-90%	
	Debt* instr maturity gr	Money Mark	ket instrum	ents			10-100%				
	upto 50% of -50% of the exposure that the net assets ** Including more than c a year. Float securities sy described in	If the net asset onet assets of ough debt and softhe scheme. If loating rate in one year but wing rate debt wapped for floating of the SID of the	s. Investment in the Scheme. Ho derivative position astruments where coupon resecurities will a pating rate return scheme.	n fixed incover, the ons shall no ich may h eset happ so includ rns by usi	ecuritised debt) come derivatives e cumulative gross bt exceed 100% of ave a maturity of ens at least once le fixed rate debt ng derivatives as	Investment i of the Scher debt and de assets of the	debt) upto infixed inco me. Howeve erivative po escheme.	50% of th me derivativ er, the cumu sitions shall	e net as: /es-upto lative gro	sets o 50% o ss exp eed 10	cluding foreign f the Scheme f the net assets osure through o% of the net
Risk Profile	Mutual Fund	Units involve	investment rish	ksincludii isk factor	ngthe possible lo s please refer pa	oss of principa	II. Please rea	dtheSIDcar	efullyfor	details	onriskfactors
Plan & Options	Plan	Options	Sub-option		lend Frequency	Plan	Options	Sub-opt	ion [Divider	nd Frequency
. Turnet o pero iis	T IGH	Dividend	Reinvestmer		kly/Discretionary	11411	Options	Reinvestr	ment I	Month	ly/Quarterly/
	Plan A*		Pay-out	Mont	hly/Discretionary	DI 4.4	Dividend	David			Discretionary erly/Annual/
		Growth**	Reinvestment	*** Da	ily/Weekly***/	Plan A*	Crouth**	Pay-ou	JL	Disc	cretionary
	Plan B	Dividend			Monthly		Growth** Bonus	-			-
	FIGITE	Crouth	Pay-out		Monthly		Dividend	Reinvestm	ent*** N		***/Quarterly/ Annual
	*If no plan is s	Growth pecified at the	ime of application	ault plan is Plan A	Plan B	Dividend	Pay-ou	ut		erly/Annual	
			otion is Growth.		Growth Bonus	-			-		
	Under Plar	i is the derault c	ption is Weekly I		pecified at th			e defau	lt plan is Plan A		
						***Under Plan P				Reinvest	ment.
Applicable NAV					or switching of	units will be	based on t	ne time of t	he Busine	ess Day	on which the
Investment Strategy	application is accepted. For details please refer Page. No. 9 Please refer page 1					no.9&10 for 0	details				
Minimum Application and Redemption Amount / Number of Units	Plan				Redemption	Plan		hase Addit			Redemption
redemption Amount, Number of Ones	Plan A Rs. 5,000/- Rs. 1,000/- Plan B Rs. 25,000/- Rs. 1,000/- & in multiples of Re. 1/- thereaft			000/-	Rs.1,000/- or100 units oraccount balance, whichever is	Plan A Plan B	Rs. 5,00 Rs. 25,00 & in mu		Rs. 1,000/- Rs. 1,000/- /- thereaft	-	Rs. 1,000/- or 100 units or account balance, whichever is
Despatch of Repurchase (Redemption) Request	Within 10 w	rking days of	the receipt of t	he redem	lower nption request at	the official po	oints of acce	eptance of R	teligare M	utual F	lower und.
Benchmark Index		CRISIL Sho	ort Term Bond F					omposite B	ond Fund	Index	
Dividend Policy Name of the Fund Manager					For details pleas Mr. Su	joy Das					
Name of the Trustee Company					eligare Trustee	Company Lir	mited				
Performance of the Scheme (as on 30 th April, 2012)	Particulars Religare Short	Term Plan -	1 Year* 3 Years'	5 Years* 7.72%	Since Inception*	Particulars Religare Active	e Income Fun	1 Yea 9.88		_	ince Inception* 5.40%
(a3 011 3 0 April, 2012)	Plan A- Growth		- 11.02% 6.99%	7.81%	7.90%	- Plan A - Grow Crisil Composite	vth^				6.44%
	PlanB-Growth		Loss Absolute Returns for last 5 financial years								
	12% 10%, 10.2%, 10.5 8%	Absolute Retu	976% 976% 7.68% 7.68% 7.68% 6.39% 6.39% 6.30% 6.				Bond				
	7.50% 5.0% Pan B 6% 48% CRSL Short Term Bond Fund Index 2% -					3% 168% 168% 168 2008 2008 2009 2009 2009 2010 2010 2011 2011 2011					
	*Returns are	rmance may o compounded ed to be date					&inception date				
Expenses of the Scheme	Continuou	s Offer Perio				Continuous					
(i) Load Structure	Plans	En	try Load		Load eemed/switched-	Plans		Entry Load	1% (if n	Exit l	_oad ed/switched-out
	Plan A/ Plan E	3	Nil out o	on or befo ate of allot redeemed/	ore 30 days from	Plan A/Pan B		Nil	on or be date of all Nil (if rede	fore 45 otmen eemed/s	days from the
(ii) Di 5	<u>'</u>	- 1 0	12 for details. T	he AMC r	eserves the right	<u> </u>			efromap	rospe	ctive date.
(ii) Recurring Expenses	Maximum, a		ge Daily Net Ass	ets	2.25%	2.009	%	Next Rs. 300 1.75%			nce Assets 1.50%
	Actual expenses for the previous financial year ended March 31, Actual expenses for the previous financial year ended March 2012 (Unaudited): 1.64%							nded March 31,			
Transaction Charges Waiver of Load for Direct Applications				F	or details please		no. 12				
Waiver of Load for Direct Applications TaxTreatment for the Investors (Unitholders)	Investorsare	advised to refe	erto the details i	n the State	Not Ap ement of Addition	plicable nalInformation	nand also inc	lependently	refertoth	eirtaxa	advisor.
Daily Net Asset Value (NAV) Publication	The NAV wil	l be declared o		ays and w	ill be published ir	n 2 newspaper	s.NAV cana	, ,			
For Investor Grievances please contact Unitholder's Information					For details pleas For details pleas						
					e reter page no. 13						



Name of Scheme	Religare Overnig					Religare Credit Opportunities Fund To generate high level of current income (vis-à-vis treasury bills)						
Investment Objective	To provide liquidity returns.	to the inve	stors while	e mirrorir	ng overnight	To generate consistent v liquidity by in and money m	vith preser vestingprin	vation narily ir	of capital` ninvestment	and ma	intenañce o	
Asset Allocation Pattern	Type of Instrument	s			Allocation let Assets)	Type of Inst	ruments				al Allocation Net Assets)	
	CBLO / reverse repo, debt instrument, including floating rate debt instrument with overnight maturity/daily put/call option				-100%	Debt Securities*and Money Market Instruments with average maturity of less than 1 year						
	Debt & Money Mar residual maturity up	kets instru		0	-30%	Debt Securi morethan 1		/erage	maturity of		0-35%	
	*Debt securities may securitised debt) upto in fixed income derivat However, the cumulati positions shall not exce Pursuant to SEBI circu January 19, 2009, the debt and money marke	o 30% of net lives - upto 30 live gross exp leed 100% of t ulars No. SEB Scheme sha	assets of the ne o% of the ne osure throu the net asset: BI/IMD/CIR N all make inve	ie scheme t assets of gh debt ar s of the sch lo. 13/1509 estment ii	Investment the scheme. and derivative neme. 75/09 dated and purchase	Note: The Sch by a corporat by a credit rati *Investmenti shall not exce not invest info will be restrict cumulative gr not exceed 10	e whose debing agency. nsecuritizedo ed 70% of thoreign securion ted to 50% of the securion securions.	t progr debting e net as tized de f the ne e throu;	amme is rate cludingpassth sets of the So bt. The maxin t assets of the gh debt and d	d as 'inve nroughce cheme. Tl num deri e Scheme erivative	rtificate (PTC rtificate (PTC ne Scheme wil vative position . However, the	
Risk Profile	Mutual Fund Units inv	olve investn	nent risks in	cludingth	ne possible lo	ss of principal	.Pleaseread	theSI	carefullyfo	rdetails	onriskfactors	
Plan & Options	Options	pefore investment. For scheme specific risk factors please Options Facility				Plan	Options	Su	b-option	Divider	nd Frequency	
	Growth*	-1	D -	Nil		Regular*	Dividend	_	vestment*** Payout		y/Monthly Monthly	
	Daily Dividen *If no option is specific is Growth.			investme			Growth** Dividend	Reinv	estment***	Daily Disc	- //Monthly/ cretionary	
						** If no option	Payout Monthly/ Discretiona Growth - Decified at the time of application, the default plan is Rejoin is specified at the time of application, the default of the time of application.				retionary - plan is Regular default option	
Applicable NAV	The applicable NAV	for purchas	e or redem	nption or	switching of	is Growth. ***! units will be b						
	application is accepted. For details please refer Page. No.9 Please refer page r											
Investment Strategy Minimum Application and	Fresh Purchase	Additiona	l Durchase	1	se refer page emption	Plan		hase	Additional D	ırchase	Redemption	
Redemption Amount/Number of Units					o/-or1unit	Regular	Rs. 5,000		Rs. 1,00		Rs. 1,000/- 01	
	multiples of Re. 1/- multiples of Re. 1/- thereafter thereafter			unt balance, ver is lower	Institutional	Rs. 1 croi & in mul		Rs. 1 la of Re. 1/- there		100 units oraccount balance whichever is		
Despatch of Repurchase	Within 10 working day	ys of the rec	eipt of the r	edemptio	on request at	the official po	ints of accep	otance	of Religare N	/utual Fu	lower ınd.	
(Redemption) Request Benchmark Index		CRISIL Liqui	d Fund Inde	2X			CRISIL	Short [*]	Term Bond Ir	ndex		
Dividend Policy		NA: C		For	details pleas	e refer page no		NA. NEL	into Citoronal			
Name of the Fund Manager Name of the Trustee Company		Mr. Suj	ioy Das	Relig	are Trustee	 Company Lim		Mr. Nit	ish Sikand			
Performance of the Scheme	Particulars		1 Year*	3 Years*	Since	Particulars			1 Year	* Sinc	e Inception*	
(as on 30 th April, 2012)	Religare Overnight Fu	ınd-Growth	^ 8.38%	5.13%	Inception* 5.37%	Religare Cred Fund - Regula		nities	9.58%		7.18%	
	Crisil Liquid Fund Inde		8.59%	6.07%	6.84%	Religare Cred Fund -Institu	dit Opportur	nities	10.39%	6	7.70%	
	Absolu	ite Returns for	last 5 financia	al years^		Crisil Short T			ex 8.59%		6.51%	
	Past performance *Returns are compoudate is deemed to be 2008. Date of allotme	may or may inded annua e date of all	not be sus alized return lotment. @	2011-2012 Stained in ns (CAGR 014-09-20) & inception	95 95 95 95 95 95 95 95 95 95 95 95 95 9	mance may o compounde	or may ed annie	not be susta alized retur tment. @28-	ns (CAGF	i ture. 8)&inceptior to31-03-2010	
Expenses of the Scheme	Continuous Offer P					Continuous	_	_				
(i) Load Structure	Entry Load Nil			Exit Load	<u> </u>	Plans Regular/ Institutional	Entry Load Nil	o.25% (if redeemed/switched-out on or before 1 month from the date of allotment.) Nil (if redeemed/switched-out after 1 month				
								from	the date of all	JUHEHL. I		
	Also please refer page	e no. 12 for de	etails. The A	AMC reser	vestheright	to change/mo	 odify the loa				tive date.	
(ii) Recurring Expenses	Average Daily Net As Maximum, as a % of A	ssets verage Daily	Net Assets	Fir	st Rs. 100 Cr 2.25%	s Next Rs.	300 Crs	Next I	cture from a p Rs. 300 Crs 1.75%	prospect	Salance 1.50%	
(ii) Recurring Expenses	Average Daily Net As	ssets verage Daily the previou	Net Assets	Fir	st Rs. 100 Cr 2.25%	s Next Rs.	300 Crs 0% nses for the	Next I	cture from a p Rs. 300 Crs 1.75%	prospect	Salance 1.50%	
Transaction Charges	Average Daily Net As Maximum, as a % of A Actual expenses for	ssets verage Daily the previou	Net Assets	year end	st Rs. 100 Cr 2.25% ed March 31,	Next Rs. 2.00 Actual experimental actual experimental actual experimental actual experimental actual actu	300 Crs 0% nses for the ted): 0.72%	Next I	cture from a p Rs. 300 Crs 1.75%	prospect	Salance 1.50%	
(ii) Recurring Expenses Transaction Charges Waiver of Load for Direct Applications Tax Treatment for the Investors (Unitholders)	Average Daily Net As Maximum, as a % of A Actual expenses for 2012 (Unaudited): 0.14	ssets verage Daily the previou 0%	Net Assets us financial	year end	st Rs. 100 Cr. 2.25% ed March 31, letails please Not Ap	Next Rs. 2.00 Actual exper 2012(Unaudit e refer page n	300 Crs 0% Inses for the ted): 0.72%	Next I	cture from a Rs. 300 Crs 1.75% Dus financial	erospeci E year end	Balance 1.50% ded March 31	
Transaction Charges Waiver of Load for Direct Applications	Average Daily Net As Maximum, as a % of A Actual expenses for	ssets verage Daily the previou 0% Direfer to the lated on all of 2 newspaper	Net Assets is financial details in th calendar day s. NAV can	year end For c e Stateme /s and will also be vie	st Rs. 100 Cr. 2.25% ed March 31, letails please Not Ap nt of Addition be published wed on www.	Next Rs. 2.00 Actual exper 2012(Unaudit e refer page n plicable al Information The NAV will	300 Crs 0% Inses for the sted): 0.72% 10.12 and also inder the declared the declared the step of the	Next I previo	Rs. 300 Crs 1.75% ous financial ntly refer to the output of the output	year end	dalance 1.50% ded March 31 dvisor. be published	



Name of Scheme	Religare Gilt Fund										
Investment Objective	To generate optimal returns by investing in a portfolio of secumay utilize derivatives, as permitted by Regulations, in order to					rities issued and guaranteed by Central and State Government. The Fun Dachieve its objective.					
Asset Allocation Pattern	Type of Instruments				Normal Allocation (% of Net Asset) Long Duration Plan Short Duration Plan						
	Government Securitie	s including T	-Bills			0-100%			100%		
	Investment in derivative shall not exceed 100% of The average portfolior be upto 3 years.	of the net ass maturity dura	ets of the so ation of Lo	cheme. ng Duration Plan	n will no	rmally be more than 3	years and	that of Sho	rt Duration Plan w		
Risk Profile	Mutual Fund Units involve investment risks including the poss before investment. For scheme specific risk factors please ref			uding the possibl tors please refer	elosso pagen	f principal. Please read 0.10	dthe SID ca	refullyford	etails on risk facto		
Plan & Options	Long Duration Plan offe	ers the follow	ving sub-pla	ans/options:							
	Sub Pla	n		Option		Sub-option		F	requency		
	Regular* and Ins	titutional		Dividend	Pay-out		**		/Quarterly/Annua terly/Annual		
		.1 6 11		Growth**		-			-		
	Short Duration Plan off Sub Pla		wingsub-pi			Sub antion			roguency		
	SubPla	11		Option		Sub-option			requency ly/Monthly***		
	Regular* and Ins	titutional		Dividend		Reinvestment* Pay-out			Monthly		
				Growth**		-			-		
	*If no Sub Plan is specifie					0	.4.10				
	For Long Duration Pla *For Long Duration Pl							iividend Reii	nvestment		
Applicable NAV	The applicable NAV for purchase or redemption or switchi										
	application is accepted.	Fordetailsp	lease refer	page no. 9							
nvestment Strategy				Please refer p	age no	. 10 for details					
linimum Application and	Plan Fresh Purchase				Ad	dditional Purchase		Rede	emption		
Redemption Amount / Number of Units	Re.1/-thereafter				Rs. 1,0	00/-andinmultiples Re.1/-thereafter			oo units or accou ichever is lower		
	Institutional Rs. 50 Lakhs and in multiples of Re. 1/- thereafter				Rs.1L	akh and in multiples o Re. 1/- thereafter	of				
Despatch of Repurchase	Within 10 working days				tatthe		ptance of I	Religare Mu	tual Fund.		
Redemption) Request							. 0				
Benchmark Index	Long Duration Plan: I-Sec Li-				EX/Sho	ort Duration Plan : I-S	Sec Si-BEX				
Dividend Policy				For details ple	ease ref	er page no. 12					
Name of the Fund Manager				Mr	.Sujoy E)as					
Name of the Trustee Company				Religare Trust	ee Con	Company Limited					
Performance of the Scheme	Religare Gilt Fund-Lo	ng Duratio	n Plan		Religare Gilt Fund-Short Duration Plan				า		
as on30 th April, 2012)	Particulars 1	Year*	3 Years*	Since Incepti	on*	Particulars	1 Year*	3 Years*	Since Inception		
	Regular-Growth	6.01%	6.72%	4.02%		Regular-Growth [^]	6.90%	3.70%	3.58%		
	I-Sec Li-BEX	6.66%	4.06%	6.85%		I-Sec Si-BEX	8.43%	5.62%	7.66%		
	20% Regular Plan 14% 12.29% 1-5ec.St 12% 12% 12% 12% 12% 12% 12% 12% 12% 12%							ears Regular Plan			
	15% 1355% 741% 573% 635% 309% 573% 635% 573% 635% 573% 635% 573% 635% 573% 635% 573% 635% 573% 635% 573% 635% 573% 635% 573% 635% 573% 635% 573% 635% 573% 635% 573% 635% 573% 573% 573% 573% 573% 573% 573% 5				. 6	% - 434% % - 0.90% -0.33% 2008-20	0.65%	335%	6.63% 739%		
	Past performance may or may not be sustained in future. *Returns are compounded annualized returns (CAGR) & inception date is deemed to be date of allotment. @09-02-2008 to 31-03-2008. Date of allotment: Feb 09, 2008.										
Expenses of the Scheme	Continuous Offer Pe	riod									
i) Load Structure		Entry Lo	oad				Exit Lo	ad			
		Nil					Nil				
	Also please refer page n	o. 12 for deta	ils.The AN			change/modifythelo		· .	ospective date.		
ii) Recurring Expenses	Average Daily Net Asse			First Rs. 100	Crs	Next Rs. 300 Crs	Next Rs.		Balance Assets		
	Maximum, as a % of Ave For Long Duration Pla			2.25% or the previous f	inancia	2.00% I year ended March 3	1.75 31, 2012 (Ur		1.50%		
	For Short Duration Plan: Actual expenses for the previous financial year ended March 31, 2012 (Unaudited): 1.25%										
ransaction Charges				For details ple	ease re	fer page no. 12					
				Not	Applic	able					
Waiver of Load for Direct Applications					ot Applicable ditional Information and also independently refer to their tax advisor.						
• • • • • • • • • • • • • • • • • • • •	Investors are advised to r	Investors are advised to refer to the details in the Statement of Ac The NAV will be declared on all business days and will be publis				formation and also ind	nd in a newspapers. NAV can also be viewed on www.religaremf.com an				
Tax Treatment for the Investors (Unitholders) Daily Net Asset Value (NAV)											
Waiver of Load for Direct Applications Fax Treatment for the Investors (Unitholders) Daily Net Asset Value (NAV) Publication For Investor Grievances please contact	The NAV will be declared			dwill be publishe	ed in 2 ne						



Name of Scheme	Religare Monthl (An open ended i subject to availabi	y Income Plan ncome scheme. Monthly incor lity of distributable surplus)	me is not assured and is	Religare Monthly Income Plan (MIP) Plus (An open ended income scheme. Monthly income is not assured and is subject to availability of distributable surplus. The term 'Plus' has been used in terms of the asset allocation and not in terms of returns/yield)					
Investment Objective	To generate regu quality fixed inco equity related ins	lar income through a portfolic me securities and with a small truments.	of predominantly high exposure to equity and	To generate regu securities, Gold ET	llar income through a port Fsandequity&equityrelated	folio of fixed income instruments.			
Asset Allocation Pattern	Type of Instrur	nents	Normal Allocation (% of Net Assets)	Type of Instrum	ents	Normal Allocation (% of Net Assets)			
	Debt*and Mon	ey Market Instruments	75-100%	Debt*and Money	65-90%				
		ity Related Instruments and/	0-25%	Equity and Equity Units of equity m	O-25%				
		cý mutual fund schemes curitized debt including pass th	 nrough certificate (PTC)	GoldETF	10-35%				
	shall not exceed a not invest in foreig The Scheme may accordance with time. The exposur	curitized debt including pass the jo% of the net assets of the Sc gnsecuritized debt. seek investment opportunity the guidelines stipulated by SEI e to foreign securities (includin es) shall not exceed 50% of the ne	theme. The Scheme will in foreign securities in BI and RBI from time to g mutual fund and other	shall not exceed 50 invest in foreign sec The Scheme may accordance with the	uritized debt including pass th % of the net assets of the Scher curitized debt. seek investment opportunity ne guidelines stipulated by SEE to to foreign securities (Including s) shall not exceed 50% of the net	ne. The Scheme will not in foreign securities in and RBI from time to			
	The Scheme may time to time. The to 50% of the net exposure through 100% of the net as	use derivatives for purposes as maximum gross derivative pc assets of the Scheme. Howevin equity, debt and derivative pc ssets of the scheme.	may be permitted from sition will be restricted er, the cumulative gross ositions shall not exceed	The Scheme may u time to time. The to 50% of the net a exposure through 100% of the net ass	ise derivatives for purposes as maximum gross derivative po assets of the Scheme. Howeve equity, debt and derivative po sets of the scheme.	may be permitted from sition will be restricted er, the cumulative gross sitions shall not exceed			
Risk Profile		involve investment risks includin criskfactors please refer page no		cipal.Pleasereadthe:	SID carefully for details on risk fac	ctors before investment.			
Plan & Options	Options	Facility	Frequency	Options	Facility	Frequency			
	Growth*	Nil	Nil	Growth*	Nil	Nil			
	Dividend	Payout & Reinvestment**	Monthly	Dividend	Payout & Reinvestment**	Monthly the default ention is			
	Growth.	ecified at the time of application		Growth.	ecified at the time of application				
		ecified, the default facility is Divid			cified, the default facility is Divid				
Applicable NAV	The applicable Naccepted. For det	AV for purchase or redemptio ails please refer page no. 9	on or switching of units o	will be based on the	time of the Business Day on v	vhich the application is			
Investment Strategy			Please refer pag	e no. 10 for details					
Minimum Application and Redemption Amount/Number of Units	Fresh Purcha		Redemption	Fresh Purchas		Redemption			
	Growth Opti Rs. 5,000/- an			Rs. 5,000/- and					
	multiples of Re		Rs. 1,000/- or 100 units	multiples of Re.	1/-	Rs. 1,000/- or 100 units			
	thereafter	multiples of Re 1/-	oraccount balance,	thereafter	multiples of Re 1/-	or account balance,			
	Dividend Opt Rs. 25,000/- ar	ion thereafter	whichever is lower	Rs. 25,000/- and	on thereafter	whichever is lower			
	multiples of Re			multiples of Re.					
Despatch of Repurchase (Redemption)	thereafter	gdays of the receipt of the red	emption request at the	thereafter official points of acc	rentance of Religare Mutual Fu	ınd			
Request			<u> </u>	,					
Benchmark Index		CRISIL MIP Blended Fund In			MIP Blended Fund Index and 3	5%-price of gold			
Dividend Policy Name of the Fund Manager	For debt Investm	ents: Mr. Sujoy Das	For details pleas	e refer page no. 12 For debt investmer	nts: Mr. Suiov Das				
Name of the Trustee Company		ments: Mr. Veťri Subramaniam		For debt investments: Mr. Sujoy Das For equity and gold ETF investments: Mr. Vetri Subramaniam Company Limited					
Performance of the Scheme	Particulars	1 Year*	Since Inception*	Particulars	1 Year*	Since Inception*			
(as on 30 th April, 2012)	Religare Monthly	4.14%	5.04%	Religare MIP Plus-		7.79%			
	Income Plan - Gro CRISIL MIP Blende Fund Index		6.11%	Growth^ CRISIL MIP Blend	ed 14.87%	13.26%			
		olute Returns for last 2 fin	ancial voars^	Fund Index (65%) Price of Gold (35%	(%)				
			, I	At	osolute Returns for last 2 finan	cial years^			
	6% 5.09% 5.83	5.24%	thly Income Plan IL MIP Blended Fund Index	20%	16.09%	DI 0.400.01			
	4% - 2% -			12% - 534% 8% -	8.62% 65%-CRI	ncome Plan (MIP) Plus SIL MIP Blended Fund			
	0%	2011-12		4%		- Price of gold			
					10-11 2011-12				
	*Returns are com	nce may or may not be sustai pounded annualized returns ((late of allotment. @01-06-201)	i ned in future. CAGR) & inception date	*Returns are comp	ce may or may not be sustair oounded annualized returns (C ate of allotment. @01-06-2010	n ed in future. [AGR] & inception date			
	allotment: June 1	late of allotment. @01-06-201 , 2010.	o to 31-03-2011. Date of	allotment: June 1,	ate of allotment. @01-06-2010 2010.	o to 31-03-2011. Date of			
Expenses of the Scheme	Continuous Offe	r Period		Continuous Offer	Period				
(i) Load Structure	Entry Load	Exit Loa		Entry Load	Exit Load				
	Nil	1% (If redeemed/switched ou from the date of allotment) Nil (if redeemed/switched-ou date of allotment.)		Nil	1% (If redeemed/switched out from the date of allotment) Nil (if redeemed/switched-ou date of allotment.)				
	Also please refer	page no. 12 for details. The AM	Creserves the right to c		· · · · · · · · · · · · · · · · · · ·	tive date.			
(ii) Recurring Expenses	Average Daily N Maximum, as a %	et Assets of Average Daily Net Assets	First Rs. 100 Crs	Next Rs. 300	Crs Next Rs. 300 Crs 1.75%	Balance 1.50%			
	Actual expenses	for the previous financial yea	r ended March 31, 2012	Actual expenses f	or the previous financial year	ended March 31, 2012			
Transaction Charges	(Unaudited): 2.25	%	For details pleas	(Unaudited): 2.08% e refer page no. 12					
Waiver of Load for Direct Applications				plicable					
Tax Treatment for the Investors (Unitholders		ised to refer to the details in the							
Daily Net Asset Value (NAV) Publication	The NAV will be www.amfiindia.c	declared on all business days om.	'		AV Cari also de viewed on wv	vw.religaremt.com and			
For Investor Grievances please contact			<u> </u>	e refer page no. 13					
Unitholder's Information			Lordotaile place	erefer page no.13					



Name of Scheme	Religare Medium	Term Bond	Fund			Religare Gold Fund					
Investment Objective	To generate regul portfolio of mediu	lar income a ım term deb	nd capital appr t and money ma	eciation by irket instrui	investing in a ments.	To provide retur Religare Gold Exc	ns that closely correspond hange Traded Fund.	ds to returns provided b			
Asset Allocation Pattern	Type of Instrum	ients			Allocation et Assets)	Type of Instrur	Normal Allocation (% of Net Assets)				
	Debt* and Mone	struments witl	1 80	-100%	Units of Religare	95-100%					
	maturity upto 5)	. 4		-20%	Money Market I	0-5%					
	Money Market I				* For the purpos	ne Scheme will not inves					
	Note: Investment i less than one year v *Investment in sec shall not exceed 4c invest inforeign se The Scheme may accordance with I to time. The expo other approved se Scheme.	will be for def curitized deb o% of the net curitized del seek investr the guideling sure to forei ecurities) sha	ensive consider t including pass assets of the Sch br. #For the purp nent opportuni es stipulated by gn securities (in Il not exceed 50	ation only. through ce neme. The S loose of man ty in foreig SEBI and I ncluding mu % of the ne	in securitized del Religare Mutual Fi SEBI which predo	e of managing liquidity. Ti ot. The Fund manager may und or scheme(s) of other Mi minantly invests in money m	invest in liquid scheme u utual Fundsregistered wil arket instruments.				
Risk Profile		nvolve invest crisk factors p	mentrisks includ blease referpage	ingthe poss no.10	ible loss of princ	cipal. Please read the	SID carefully for details on ris	k factors before investmen			
Plan & Options	Options		acility	I	luency	Options	Facility	Frequency			
	Growth*		Nil		Nil	Growth*	Nil	Nil			
	Dividend	Reinve	estment**		thly***/	Dividend	Payout & Reinvestment				
	Quarterly/ Ani Pay-out Monthly***/ Qua / Annual					Growth.	ecified at the time of applic ecified,the default facility is D	·			
	*If no option is sp is Growth. **If no Reinvestment. **Ii	ecified at the facility is so	e time of applic specified, the d ncy is specified,								
Applicable NAV	Monthly. The applicable NA accepted. For deta	V for purchails please re	ase or redempt fer Page. No. 9	ion or switc	hing of units v	vill be based on th	e time of the Business Day o	on which the application			
Investment Strategy				Pl	ease refer page	no. 10 for details					
Minimum Application and Redemption Amount / Number of Units	Fresh Purcha	se Addit	ional Purchase	Rede	emption	Fresh Purcha	ase Additional Purchas	se Redemption			
, , , , , , , , , , , , , , , , , , , ,	Rs. 5,000/-		Rs. 1,000/-	oracco	or 100 units unt balance, ver is lower	Rs. 5,000/-	Rs. 1,000/-	Rs. 1,000/- or 100 unit or account balance, whichever is lower			
	& in multip	les of Re. 1/- tl	hereafter	j		& in multip	oles of Re. 1/- thereafter	j			
Despatch of Repurchase (Redemption)	Within 10 working days of the receipt of the reder		demption r	equest at the c	official points of ac	ceptance of Religare Mutua	l Fund.				
Request Benchmark Index		CRISIL Composite Bond Fund Index					Price of gold				
Dividend Policy				Fo	r details please	e refer page no. 12					
Name of the Fund Manager					Mr. Nitis	h Sikand					
Name of the Trustee Company				Reli	gare Trustee	Company Limited	d				
Performance of the Scheme (as on 30 th April, 2012)	Particulars		1 Year*	Since	nception*	Particulars		Since Inception*			
(a) 01130 April, 2012)	Religare Medium Term Bond Fund - Growth CPICII Composite Pond 8.43%				3.25%	Religare Gold FOI Price of Gold	- Growth^	0.15%			
	CRISIL Composite Bond 8.19% 7.50% Absolute Returns for last 2 financial years Absolute Returns for last 2 financial years Absolute Returns for last 2 financial years Medium TermBond Fund CRISIL Composite Bond Fund Index Past performance may or may not be sustained in future. *Returns are compounded annualized returns (CAGR) & inception is, deemed to be date of allotrnent. @30-12-2010 to 31-03-2011. Description is deemed to be date of allotrnent. @30-12-2010 to 31-03-2011. Description is deemed to be date of allotrnent.			re. nception date -2011, Date of	Absolute Returns for the last financial year Since Inception® 2% 4% Gold FOF Price Of Gold Past performance may or may not be sustained in future. *Returns are Absolute & inception date is deemed to be date of allotment: Dec. 05, 2011.						
Expenses of the Scheme	Continuous Offer	Period				Continuous Offe	r Period				
(i) Load Structure	Entry Load		Exit Lo		ore 6 months	Entry Load	Exit L 2% (If redeemed/switched	out on or before			
	Nil		te of allotment.) ed/switched-outa)	after 6 month	sfrom the date	Nil	6 months from the date of 1% (if redeemed/switched before 1 year from the date NIL (if redeemed/switched	l-out after 6 months bu of allotment.)			
		000000000000000000000000000000000000000	rdetails Tho ^^	AC recenses	therighttoch	ange/modifytho	date of allotment.) load structure from a prosp	ective date			
	Also plasso refers		i uctalis. HIEAN	ne reset ves		1		,			
(ii) Recurring Expenses		1	=		Balance	Maximumasa%d	imumas a % of average daily net assets: 0.75% investor, will bear the recurring expenses of the scheme, in				
(ii) Recurring Expenses	Average Daily Net Assets	First Rs. 100 Crs	Next Rs. 300 Crs	Next Rs. 300 Crs	Assets	The investor will b	pear the recurring expenses	of the scheme, in			
(ii) Recurring Expenses	Average Daily Net Assets Maximum, as a % of Average Daily Net Assets	First Rs. 100 Crs 2.25%	300 Crs 2.00%	300 Crs 1.75%	Assets 1.50%	addition to the ex	penses of underlying schem	ne.			
(ii) Recurring Expenses	Average Daily Net Assets Maximum, as a % of Average Daily Net Assets	First Rs. 100 Crs 2.25%	300 Crs 2.00%	300 Crs 1.75%	Assets 1.50%	addition to the ex	penses of underlying schem	ne.			
Transaction Charges	Average Daily Net Assets Maximum, as a % of Average Daily Net Assets Actual expenses f	First Rs. 100 Crs 2.25%	300 Crs 2.00%	300 Crs 1.75% ear ended M	Assets 1.50% March 31, 2012 details please	Actual expenses (Unaudited): 0.50	penses of under lying schem for the previous financial y %	ne.			
Transaction Charges Waiver of Load for Direct Applications	Average Daily Net Assets Maximum, as a % of Average Daily Net Assets Actual expenses f (Unaudited):1509	First Rs. 100 Crs 2.25%	300 Crs 2.00%	300 Crs 1.75% ear ended M	Assets 1.50% March 31, 2012 details please Not Ap	Actual expenses (Unaudited): 0.50 e refer page no. 12 plicable	penses of underlying schem for the previous financial y % 2	rear ended March 31, 20			
Transaction Charges Waiver of Load for Direct Applications Tax Treatment for the Investors (Unitholders)	Average Daily Net Assets Maximum, as a % of Average Daily Net Assets Actual expenses f (Unaudited):1.505	First Rs. 100 Crs 2.25% for the previous sed to refer the clared on a	300 Crs 2.00% cous financial year	300 Crs 1.75% ear ended M For	Assets 1.50% March 31, 2012 details please Not Ap nt of Addition	Actual expenses (Unaudited): 0.50 e refer page no. 12 plicable	penses of under lying schem for the previous financial y %	rear ended March 31, 20'			
(ii) Recurring Expenses Transaction Charges Waiver of Load for Direct Applications Tax Treatment for the Investors (Unitholders) Daily Net Asset Value (NAV) Publication For Investor Grievances please contact	Average Daily Net Assets Maximum, as a % of Average Daily Net Assets Actual expenses f (Unaudited):1.509	First Rs. 100 Crs 2.25% for the previous sed to refer the clared on a	300 Crs 2.00% cous financial year	300 Crs 1.75% ear ended M For the Statemers and will b	Assets 1.50% March 31, 2012 details please Not Ap nt of Addition e published in	Actual expenses (Unaudited): 0.50 e refer page no. 12 plicable	penses of underlying schem for the previous financial y % 2	rear ended March 31, 201			



INFORMATION COMMON TO ALL SCHEME(S)

Applicable NAV & Cut Off Time

Applicable To

Applicable NAV & Cut Off Time

All schemes except Religare Liquid Fund and Religare Overnight Fund

Purchases/Switches:-

- Valid purchase application received upto 3 p.m. on a Business Day with a local cheque or DD payable at par at the Official Point(s) of Acceptance where it is received, the same day's closing NAV will be applicable.

 Valid purchase application received after 3 p.m. on a Business Day with a local cheque or DD payable at par at the Official Point(s) of Acceptance where it is received, the closing NAV of the next Business Day will be applicable.
- Valid purchase application received along with an outstation cheque or DD not payable at par at the Official Point(s) of Acceptance where it is received, closing NAV of the day on which the cheque or DD is credited will be applicable*
- Valid application for 'switch in' shall be treated as valid application for purchase and the provisions of cut off time and applicable NAV shall be applied accordingly.

*Payments by stockinvest, cash, postal orders and money orders will not be accepted.

Applicable only to Religare Ultra Short Term Fund, Religare Short Term Plan, Religare Active Income Fund, Religare Credit Opportunities Fund, Religare Gilt Fund, Religare Monthly Income Plan, Religare Monthly Income Plan Plus and Religare Medium Term Bond Fund. For amount equal to or more than Rs. 1 Crore:-

- Valid purchase/switch-in application received upto 3 p.m. on a Business Day and funds are available for utilisation by the scheme before the cut off time i.e. funds are credited to the bank account of respective scheme before the cut off time, the same day's closing NAV will be applicable. Valid purchase/switch-in application received after 3 p.m. on a Business Day and funds are available for utilisation by the scheme after the cut off time on the same day i.e. the funds are credited to the bank account of the respective scheme after cut off time on the same day, the closing NAV of the next business day will be applicable.
- Irrespective of the time of receipt of application, where funds are available for utilization before the cut off time of any subsequent Business Day i.e. funds are credited to the bank account of the respective scheme before the cut off time of any subsequent Business Day, the closing NAV of such Business Day on which the funds are available for utilization by the Scheme shall be applicable.

It is clarified that in case where more than one application is received for purchase / subscription / switch-in in above Scheme(s) (irrespective of the plan/option/sub-option) of the Fund for an aggregate investment amount equal to or more than Rs. 1 crore on any business day, then such applications shall be aggregated at Permanent Account Number (PAN) level of the first holder.

Such aggregation shall be done irrespective of the number of folios under which the investor is investing and irrespective of source of funds, mode, location and time of application and payment.

Accordingly, the applicable NAV for such transaction will be of the day on which funds are available for utilization before the cut off time in case of

In the case funds are received on separate days and are available for utilization on different business days before the cut off time, the applicable NAV shall be of the business days on which the cleared funds are available for utilization for the respective application amount.

Redemptions/Switches:-

- Valid redemption application received upto 3 p.m. on a Business Day, the same day's closing NAV will be applicable.
- Valid redemption application received after 3 p.m. on a Business Day, the closing NAV of the next Business Day will be applicable.
- Valid application for 'switch out' shall be treated as application for redemption and the provisions of cut off time and applicable NAV shall be applied accordingly.

Religare Liquid Fund and Religare Overnight Fund

Purchases/Switches:-

- Valid purchase application received upto 2 p.m. on a Business Day and funds are available for utilization by the scheme before the cut off time i.e. funds are credited to the bank account of respective scheme before the cut off time, the closing NAV of the day immediately preceding day of receipt of application will be applicable.

 Valid purchase application received after 2 p.m. on a Business Day and funds are available for utilization by the scheme on the same day i.e. the funds are credited to the bank account of the respective scheme on the same day, the closing NAV of the day immediately preceding the next.
- Business Day will be applicable.

 Irrespective of the time of receipt of application where the funds are not available for utilization before the cut off time i.e. funds are not credited to the bank account of the respective scheme before the cut off time, the closing NAV of the day immediately preceding the day on which the funds are available for utilization will be applicable.

Payments by stockinvest, cash, postal orders and money orders will not be accepted. Redemptions/Switches:-

- Valid redemption application received up to 3 p.m. on a Business Day, the closing NAV of the day immediately preceding the next Business Day will be a property of the day ofbe applicable.

Valid redemption application received after 3 p.m. on a Business Day, the closing NAV of the next Business Day will be applicable.
 Valid application for 'switch out' shall be treated as application for redemption and valid application for 'switch in' shall be treated as valid application for purchase and the provisions of cut off time and applicable NAV shall be applied respectively.

Investment Strategy of Schemes

Religare Liquid Fund

The domestic debt markets are maturing rapidly with liquidity emerging in various debt segments through the introduction of new instruments and investors. The objective will be to allocate the assets of the Scheme between various money market and fixed income securities with the objective of providing liquidity and achieving optimal returns with the surplus funds. The actual percentage of investment in various money market and other fixed income securities will be decided after considering the economic environment including interest rates and inflation, the performance of the corporate sector and general liquidity and other considerations in the economy and markets.

The investment team of the AMC will carry out rigorous in depth credit evaluation of the money market and debt instruments proposed to be invested in. The credit evaluation includes a study of the operating environment of the issuer, the past track record as well as the future prospects of the issuer and the short term/long term financial health of the

ii. Religare Ultra Short Term Fund

The fund management team will allocate the assets of the Scheme between various money market and fixed income securities (predominantly short duration instruments) with the $objective \ of providing \ liquidity \ and \ achieving \ optimal \ returns.$

Since providing liquidity is of paramount importance, the focus will be to ensure adequate liquidity while seeking to maximise the returns. An appropriate mix of money market and debt instruments will be used to achieve this. The fund management team will carry out a rigorous in depth credit analysis of proposed debt/money market instruments on the following parameters,

- Quality of the instruments including the past records as well as financial health of the
- Macro economic condition prevailing in the country.
- Liquidity condition prevailing in the markets and factors affecting the liquidity.
- Interest rates movements.
- Liquidity of the security/instrument

- Maturity of the instrument.
- $Ratings\ provided\ on\ the\ instrument\ by\ rating\ agencies\ approved\ by\ regulators.$
- Any other factors relevant in the opinion of the fund management team.

The fund is likely to have higher maturity than a liquid fund, which means the fund may have higher allocation to 6-12 months instruments (The fund could run a mark to market $component\ slightly\ higher\ than\ a\ liquid\ fund).\ Also,\ the\ fund\ will\ have\ a\ mix\ of\ credits\ with$ a moderately higher credit risk as compared to a liquid fund. The fund will always aim at controlling risk by carrying a rigorous credit evaluation of the instruments proposed to be invested in. The credit evaluation will be carried out on the basis of the parameters mentioned above.

iii. Religare Short Term Plan

 $The fund \, management \, team \, will \, allocate \, the \, assets \, of \, the \, Scheme \, between \, various \, money \, and \, continuous \, money \, allocate \, the \, assets \, of \, the \, Scheme \, between \, various \, money \, and \, continuous \, mon$ market and fixed income securities to generate returns and to provide adequate liquidity to the Scheme. Significant portion of the investments of the Scheme will be in instruments with a maturity profile short to medium, in line with the investment objective.

The fund will be actively managed and the fund management team will take an active view $\,$ of the interest rate movement supported by extensive research, both qualitative and quantitative. The fund management team will carry out a rigorous in depth credit analysis of proposed debt/money market instruments on the following parameters

- Quality of the instruments including the past records as well as financial health of the
- Macro economic condition prevailing in the country.
- Liquidity condition prevailing in the markets and factors affecting the liquidity.
- Interest rates movements.
- Liquidity of the security/instrument.
- Maturity of the instrument.
- Ratings provided on the instrument by rating agencies approved by regulators.
- Any other factors relevant in the opinion of the Fund Management team.

The fund is likely to have higher maturity than a liquid fund, which means the fund may have



higher allocation to 12-18 months instruments. Also, the fund will have a mix of credits with a moderately higher credit risk as compared to a liquid fund.

The scheme can also use derivatives to reduce the volatility and / or to enhance the portfolior eturns.

iv. Religare Active Income Fund

The fund management team will endeavor to meet the investment objective while maintaining a balance between safety, liquidity and profitability aspects of various investments. The Scheme will be actively managed and the fund management team will take an active view of the interest rate movements by keeping a close watch on various parameters of the Indian economy as well as the developments in global markets.

Investment views/decisions will be taken on the basis of the following parameters:

- Prevailing interest rate scenario;
- 2. Quality of the security/instrument (including the financial health of the issuer);
- 3. Maturity profile of the instrument;
- 4. Liquidity of the security;
- 5. Growth prospects of the company/industry;
- 6. Any other factors in the opinion of the fund management team

The Fund will be actively managed rather than being a passive scheme i.e it would decide on the appropriate asset allocation depending on market conditions. The Fund has the discretion to take aggressive interest rate/duration risk calls and allocate assets accordingly. This could mean investing a large portion (up to 90%) of the net assets in long dated Government securities and debt instruments (carrying relatively higher interest rate risk/duration risk), or on defensive considerations, entirely (up to 100%) in money market instruments. Accordingly the interest rate risk/duration risk on the scheme may change substantially depending upon Fund's call. The Scheme may have a high turnover in order to achieve the investment objective.

v. Religare Overnight Fund

The Fund would endeavor to provide high liquidity with safety to the investors. The corpus of the fund would be predominantly deployed in overnight instruments with some allocation to short term (up to 91 day maturity) money market and debt securities. The average portfolio duration shall normally be up to 15 days.

vi. Religare Credit Opportunities Fund

Portfolio construction is conducted on the basis of the desired level of credit exposure, based on top-down economic analysis and assessment of corporate credit risk. The Scheme shall seek opportunities in the rapidly increasing use of debt markets by corporates across the credit spectrum. The Fund focuses on enhancing the portfolio returns by identifying optimum credit opportunities in the market i.e. by investing in instruments that offer superior yield (vis-a-vis treasury bills) at acceptable levels of risk. The key element of this approach is having the ability to analyse and appropriately price credit risk for predominantly short datedsecurities. The Scheme may assume higher credit risk as compared to a scheme investing predominantly in AAA bonds / sovereign securities. The Scheme does not intend to take aggressive interest rate risk and would therefore primarily invest in short term securities. The value addition would be made by focusing on enhancing the portfolio returns by identifying mispriced credit opportunities in the market and selectively investing in them. The Scheme will invest only in debt instruments which are issued by a corporate whose debt programme is rated as 'investment grade' by a credit rating agency. These instruments may also be unrated in nature. The AMC will be guided but not limited by the ratings of Rating Agencies such as CRISIL, CARE, ICRA and Fitch or any other rating agencies that may be registered with SEBI from time to time.

The Scheme shall be actively managed and the Fund Management team shall formulate view of the credit quality, interest rate movement etc. by monitoring various parameters of the Corporates/Indian economy, as well as developments in global markets. Investment views/decisions interalia may be taken on the basis of the following parameters and which will be within the investment guidelines of the scheme.

- 1. Quality of the security/instrument (including the financial health of the issuer)
- 2. Returns offered relative to alternative investment opportunities
- 3. Maturity profile of the instrument
- 4. Prevailing interest rate scenario
- 5. Liquidity of the security
- $6. \hspace{0.5cm} \textbf{Any other factors considered relevant in the opinion of the Fund Management team}.$

vii. Religare Gilt Fund

Primary goal of the fund manager is to seek to generate returns commensurate with minimal credit risk by investing in a portfolio comprising of securities issued and guaranteed by Central and State Government. The achievement of this goal depends mainly on the following factors:

- The magnitude of Government borrowing in a given fiscal year;
- The level of liquidity in the banking system;
- Economic growth; and
- The general outlook for interest rates.

The Fund may utilize derivatives as permitted by regulations in order to achieve its objective.

viii. Religare Monthly Income Plan

Religare Monthly Income Plan seeks to generate regular income, provide adequate liquidity and attractive returns through an actively managed portfolio of debt, equity and money market instruments. The fund manager would invest in various debt instruments such as corporate and PSU bonds, CBLO/ Repo and money market instruments, which have low-to-medium risk profile. The fund manager would look forward to identifying securities, which offer superior yield at lower levels of risks. With a view to control risks, in-depth credit evaluation of the securities proposed to be invested will be carried out by the investment team. In addition, the fund manager will also study the macro economic conditions affecting liquidity and interest rates. To generate slightly higher than market returns, the fund manager would take a small exposure to equity and equity related instruments or units of equity mutual fund schemes, which have high risk profile. The fund manager will adopt the bottom-up approach to select stocks. In addition, the fund manager will also take a top down view to manage investment risk.

ix. Religare Monthly Income Plan (MIP) Plus

Religare Monthly Income Plan (MIP) Plus seeks to generate regular income, provide adequate liquidity and attractive returns through an actively managed portfolio of debt,

money market instruments, equity and gold. The fund manager would invest a minimum of 65 percent of its assets in various debt instruments such as corporate and PSU bonds, CBLO / Repo and money market instruments, which have low-to-medium risk profile. Exposure to debt and money market instruments would be in the range of 65% - 90%). The fund manager would look forward to identifying securities, which offer superior yield at lower levels of risks. With a view to control risks, in-depth credit evaluation of the securities proposed to be invested will be carried out by the investment team. In addition, the fund manager will also study the macro economic conditions affecting liquidity and interest rates. To generate slightly higher than market returns, the fund manager would invest not more than 25 per cent of its assets in equity and equity related instruments and/or units of equity mutual fund schemes, which have high risk profile. The fund manager will adopt the bottom-up approach to select stocks. In addition to equity, the fund manager will also take asmall exposure to gold by investing in Gold ETFs. Exposure to Gold ETFs will be in the range of 10 percent to 25 percent of the net assets of the Scheme.

x. Religare Medium Term Bond Fund

The AMC aims to identify securities, which offer superior levels of yield while maintaining lower levels of risks. The Fund intends to optimize returns by keeping its portfolio duration up to 5 years.

The fund management team will take an active view of the interest rate environment by keeping a close watch on various parameters of the Indian economy, as well as developments in global markets.

Investment views/decisions will be taken on the basis of the following parameters:

- Prevailing interest rate scenario;
- 2. Quality of the security/instrument (including the financial health of the issuer);
- 3. Maturity profile of the instrument;
- 4. Liquidity of the security;
- 5. Growth prospects of the company/industry;
- 6. Any other factors in the opinion of the fund management team.

With the aim of controlling risks, rigorous in depth credit evaluation of the securities proposed to be invested in will be carried out by the investment team of the AMC. The credit evaluation includes a study of the operating environment of the company, the past track record as well as the future prospects of the issuer, the short as well as longer-term financial health of the issuer. The AMC will also be guided by the ratings of Rating Agencies such as CRISIL, FITCH, CARE and ICRA.

x1. Religare Gold Fund

To achieve investment objective, the Scheme will predominantly invest in units of Religare Gold ETF. The investments could be made either directly with the Underlying Scheme or through the secondary market. The Scheme will also invest in money market instruments. The investment strategy would largely be passive in nature.

The AMC shall endeavor that the returns of Religare Gold Fund will replicate the returns generated by Religare Gold ETF and is not expected to deviate more than 2%, on an annualized basis net of recurring expenses of the Scheme. The deviation from the Underlying Scheme as specified above shall mainly be on account of receipt of cash flows which on an average takes 5 (Five) days given the existing operational procedure.

The table below shows the impact that could happen on fund performance as a result of delay in receipt of money over previous six months ending on October 17, 2011.

% difference in prices between 'n' days	2 days	3 days	4 days	5 days	6 days	7 days
Average	0.26%	0.38%	0.51%	0.63%	0.75%	0.87%
Max	7.05%	8.01%	8.23%	11.10%	12.26%	12.32%
Min	-8.02%	-8.11%	-7.65%	-7.93%	-8.45%	-8.16%

The fund would endeavor to maintain the asset allocation as mentioned above. However there could be a variance in the asset allocation on account of receipt of cash flows which on an average takes 5 business days to clear given the existing operational procedure.

3. Risk Profile of Schemes

Risk Factors pertaining to all the Schemes:

A Requirement of minimum investors in the Scheme:

The Scheme(s) shall have a minimum of 20 investors and no single investor shall account for more than 25% of the corpus of the Scheme. The two conditions mentioned above shall be complied with in each calendar quarter, on an average basis, as specified by SEBI. In case of non-fulfillment of the first condition i.e. 20 investors in the Scheme, on an ongoing basis for each calendar quarter as specified by SEBI, the Scheme would be wound up by following the guidelines prescribed by SEBI and Unitholders' investments will be redeemed at the applicable NAV: If there is a breach of 25% limit by any investor overthe quarter, a rebalancing period of one month would be allowed and thereafter the investor who is in breach of the limit shall be given 15 days notice to redeem his exposure over the 25% limit. Failure on the part of the said investor to redeem his exposure over the 25% limit within the aforesaid 15 days would lead to automatic redemption by the Mutual Fund on the applicable Net Asset Value on the 15th day of the notice period.

B Risk Factors associated with investing in Equity & Equity Related Instruments (Applicable to Religare Monthly income Plan & Religare Monthly Income Plan Plus):

Equity and equity related instruments by nature are volatile and prone to price fluctuations on a daily basis due to macro and micro economic factors. The value of Equity and Equity related instruments may fluctuate due to factors affecting the securities markets such as volume and volatility in the capital markets, interest rates, currency exchange rates, changes in law/policies of the Government, taxation laws, political, economic factors, general decline in the Indian markets or other developments, which may have an adverse impact on individual securities, a specific sector or all sectors. Consequently, the NAV of the Units issued under the Scheme(s) may be adversely affected.

Further, Investments in Equity and Equity Related Instruments are risk capital and are subordinate in the right of payment to other securities, including debt securities.



Equity and Equity related instruments listed on the stock exchange carry lower liquidity risk, however the Scheme's ability to sell these investments is limited by the overall trading volume on the stock exchanges. In certain cases, settlement periods may be extended significantly by unforeseen circumstances. The inability of the Scheme(s) to make intended securities purchases due to settlement problems could cause the Scheme(s) to miss certain investment opportunities. Similarly, the inability to sell securities held in the Scheme's portfolio may result, at times, in potential losses to the scheme(s), should there be a subsequent decline in the value of securities held in the Scheme's portfolio. Further, the volatility of medium/small - capitalization stocks may be higher in comparison to liquid large capitalisation stocks.

The securities which are not listed on the stock exchange are inherently illiquid in nature and carry a higher amount of liquidity risk, in comparison to securities that are listed on the stock exchanges or offer other exit options to the investor, including put option. The liquidity and valuation of the Scheme's investments due to its holdings of unlisted securities may be affected if they have to be sold prior to the target date of disinvestment.

${\sf C} \qquad {\sf Risk \, Factors \, associated \, with \, investing \, in \, Fixed \, Income \, Securities:}$

Inaddition to the factors that affect value of securities, the NAV of the Units of the debt schemes will fluctuate with the movement in the broader fixed income, money market and derivatives market and may be influenced by factors influencing such markets in general including but not limited to economic conditions, changes in interest rates, price and volume volatility in fixed income markets, changes in tax laws, currency exchange rates, foreign investments, political, economic or other developments. Further, the investments made by the debt schemes will also be affected by interest rate / price risk, credit risk or default risk, liquidity risk, reinvestment risk, settlement risk, risk associated with investments in derivatives.

D. Risks associated with investing in ADR/GDR and Foreign Securities:

To the extent the assets of the Scheme are invested in overseas financial asset, there may be risk associated with fluctuation in foreign exchange rates, restriction on repatriation of capital and earnings under the exchange control regulations and transaction procedure in overseas market. Investment in foreign securities carries currency risk. The exchange risk associated with a foreign denominated instrument is a key element in foreign investment.

E. Risks associated with investing in Derivatives:

The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments. Other risks include risk of mispricing or improper valuation and the inability of the derivative to correlate perfectly with underlying assets, rates and indices, illiquidity risk whereby the Scheme may not be able to sell or purchase derivative quickly enough at a fair price.

F. Risks associated with Securities Lending (For Debt Instruments):

As with other modes of extensions of credit, there are risks inherent to securities lending, including the risk of failure of the other party, in this case the approved intermediary, to comply with the terms of the agreement entered into between the lender of securities i.e. the Scheme and the approved intermediary. Such failure can result in the possible loss of rights to the collateral put up by the borrower of the securities, the inability of the approved intermediary to return the securities deposited by the lender and the possible loss of any corporate benefits accruing to the lender from the securities deposited with the approved intermediary. The Fund may not be able to sell such lents ecurities and this can lead to temporary illiquidity.

For Equity Instruments: As with other modes of extensions of credit, there are risks inherent to securities lending. During the period the security is lent, the Scheme may not be able to sell such security and in turn can not protect from the falling market price of the said security. Under the current securities lending and borrowing mechanism, the Scheme can call back the securities lent anytime before the maturity date of securities lending contract. However this will be again the function of liquidity in the market and if there are no lenders in the specified security, the Scheme may not be able to call back the security and in the process, the Scheme will be exposed to price volatility. Moreover, the fees paid for calling back the security may be more than the lending fees earned by Scheme at the time of lending the said security and this could result in loss to the Scheme. Also, during the period the security is lent, the Fund will not be able to exercise the voting rights attached to the security as the security will not be registered in the name of the Scheme in the records of the depository/issuer.

G. Risks associated with investing in Securitised Debt involve interest rate risk, prepayment risk, credit or default risks. Further, Asset Backed Security (ABS) has structure risk due to a unique characteristic known as early amortization or early payout risk.

H. Risk Mitigation Measures:

Applicable to all open ended Debt Schemes:

Type of Risk	Risk Mitigation Measures				
Volatility	By controlling class/sector/issuer exposures to debt & money market instruments to control overall portfolio volatility.				
Concentration	By investing in various debt instruments such as corporate and PSU bonds, CBLO/ Repo and money market instruments of various issuers which will be from different industries/sectors.				
Liquidity	Investments will be made in debt & money market instruments having adequate liquidity in the secondary market. Staggered maturity profile in the portfolio to take care of liquidity. Dynamic monitoring of liquidity depending on the interest rate view.				

Scheme Specific Risk Factors / Risk Mitigation Measures: Religare Active Income Fund / Religare Gilt Fund

	As the portfolio of the Scheme(s) will be actively managed, the Scheme may have a high turnover in order to achieve the investment objective.
--	---

Risk Mitigation Measures

The portfolio will be actively managed. Based on the interest rate view, shape of the yield curve and the spread between the corporate bonds and gilt securities, the Duration and asset allocation of the portfolio will be dynamic. This could lead to high turnover in the portfolio to help achieve the investment objective of the scheme.

Religare Monthly Income Plan (Plus)

Risk Factors

will result in changes in NAV of the units of underlying scheme as well as this Scheme. The prices of gold may be affected by several factors such as demand and supply of gold in India and in the global market, change in political, economical environment and government policy, inflation trends, currency exchange rates, interest rates, perceived trends in bullion prices, restrictions on the movement/trade of gold by RBI, GOI, etc. Absence of adequate liquidity of Gold ETFs units on the stock exchange(s) may impact the cost of purchasing and selling the units of Gold ETFs.

Risk Mitigation Measures

Units of Gold ETFs are listed on stock exchange(s) and traded in round lots of 1 unit. In addition to liquidity on the stock exchange(s), units of Gold ETFs can also be subscribed and redeemed directly with mutual fund (in minimum units size) and hence, liquidity risk is low in case of Gold ETFs. Also the Scheme will have a small exposure to equity and equity related instruments of companies across sectors / market capitalization to avoid concentration risk.

Religare Gold Fund

Risk Factors

- The investors of the Scheme will bear dual recurring expenses and possibly dual loads viz. the recurring expenses of the Scheme in addition to recurring expenses of Religare Gold Exchange Traded Fund (Religare Gold ETF/ Underlying Scheme) in which the Scheme invests predominantly. Hence, the returns to the investors may be lower to the extent if they had invested directly in the Underlying Scheme.
- As the Scheme will predominantly invest in Religare Gold ETF, the Scheme will be subject to risk factors associated with investment in Religare Gold ETF. As Religare Gold ETF will invest primarily in physical gold, the NAV of the Underlying Scheme as well as this Scheme will react to the price of gold. The price of gold may vary for several reasons and all such fluctuations will result in changes in NAV of the Units under Religare Gold ETF. The prices of gold may be affected by several factors such as demand and supply of gold in India and in the global market, change in political, economical environment and government, currency exchange rates, interest rates, perceived trends in bullion prices, restrictions on the movement/trade of gold by RBI, GOI or countries that supply/purchase gold to/from India etc.

Some of the key factors affecting gold prices are:

- Demand & Supply of Gold
- Central Bank Actions
- Inflation Trends and Interest Rate Changes
- Currency fluctuation
- Producer mining interest
- Geo-political concerns

Please refer to SID of the Scheme for detailed risk factors associated with investment in Religare Gold ETF.

- The Scheme's performance may depend upon the performance of Religare Gold ETF. The performance of the Scheme could move in accordance with any change in investment policies or fundamental attributes of Underlying Scheme. Further, Religare Gold ETF invests in physical gold. The returns from physical gold may under-perform the general securities markets or different asset classes. Different types of securities/asset class tend to go through cycles of out-performance and under-performance in comparison to the general securities markets.
- There may be a deviation in performance between the Scheme & the Underlying Scheme i.e. Religare Gold ETF due to difference in the cash flow cycle which on an average takes 5 Business Days as per current operational procedure.
- As the Scheme will predominantly invest in Religare Gold Exchange Traded Fund, the assets of the Scheme will be valued at the market price of units of Underlying Scheme on the Principal Exchange. The market price may be at a variance to the NAV of Underlying Scheme (at premium/ discount to NAV) on account of market expectations, demand supply of the units, etc.
- As a normal practice, it is always expected to receive cash on redemptions from the Underlying Scheme. However, under exceptional circumstances, in case the Underlying Scheme is unable to sell for any reason and delivers physical gold, there could be delay in payment of redemptions proceeds pending such realization of physical gold.



The Scheme will subscribe to units of Religare Gold ETF in Creation Unit Size. When subscriptions received are not adequate to invest in Creation Unit Size of Religare Gold ETF, the Scheme may be constrained to deploy subscription in money market instruments which will have a different return profile compared to gold returns profile. Alternatively, the Scheme may acquire Religare Gold ETF units from the Stock Exchange resulting in a higher cost of acquisition due to variance in the price quoted on the Stock Exchange and the underlying NAV. Similarly, where
the Scheme is holding units in less than the Creation Unit Size,
the same can be sold only through the secondary market on the Stock Exchange where these units are listed. The market price on the Stock Exchange may be at discount to NAV of Religare Gold ETF thereby affecting returns of the Scheme.
The Death of the discourse of the Colonia will be live by the agent discourse

- The Portfolio disclosure of the Scheme will be limited to providing particulars of Underlying Scheme where the Scheme has invested and will not include the investments made by Underlying Scheme. However, as the Scheme proposes to invest in Religare Gold ETF, the underlying assets will by and large be physical gold.
- Tracking Error Risk

Tracking Error means the variance between daily returns of underlying benchmark (domestic price of gold in this case) and NAV of the Scheme for any given period. NAV of the Scheme is dependant on closing price of units of Underlying Scheme on the Stock Exchange. Market price of units of Underlying Scheme may be at variance to NAV of Underlying Scheme resulting in Tracking Error. For calculating NAV of Underlying Scheme, the Gold has to be valued as per the formula provided by SEBI $\,$ in its circular no. SEBI/IMD/CIR No. /65348/06 dated April 21, 2006.

Factors such as fees and expenses of Scheme, cash balance, changes to Underlying Scheme and regulatory policies may affect AMC's ability to achieve close correlation with the Benchmark Index. The Scheme's returns may therefore deviate from those of its Benchmark Index (domestic price of gold).

Tracking error could be the result of various factors including but not limited to:

- The Scheme may buy or sell units of Underlying Scheme at different points of time during the day at the then prevailing prices, this may not correspond to closing prices of units of . Underlying Scheme.
- Delay in realisation of sale proceeds.
- Subscription/redemption request in size less than Creation Unit 3. Size thereby holding either cash or cash equivalent or buying/ selling of units of Underlying Scheme on Stock Exchange at the price other than the closing price used for valuation.
- The potential for trades to fail, which may result in the Scheme not having acquired gold at a price necessary to track the benchmark
- The holding of a cash position and accrued income prior to distribution of income and payment of accrued expenses
- Disinvestments to meet redemptions, recurring expenses, dividend payouts etc.
- Transaction cost (including taxes and insurance premium) and recurring expenses.
- 8 Realisation of Unit holders' funds.

The scheme will endeavor to minimise the tracking error by:

- Setting off of incremental subscriptions against redemptions;
- Use of gold related derivative instruments, as and when allowed by regulations:
- Rebalancing of the portfolio

Given the structure of Religare Gold ETF, the AMC expects the tracking error to be lower. The AMC will endeavor to keep the tracking error as low as possible. Under normal circumstances, such tracking errors are not expected to exceed 2% per annum, subject to market volatility.

Risk Mitigation Strategies

Type of Risk	Measures to mitigate risk						
Liquidity Risk	Religare Gold ETF are listed on Sto lots of 1 unit. In addition to liquidit Religare Gold ETF can also be subs	nvest in Religare Gold ETF. Units of ck Exchange(s) and traded in round y on the Stock Exchange(s), units of scribed and redeemed directly with on Unit Size). Hence, liquidity risk is					
Tracking Error	Source of Tracking Error	Measures to be taken by AMC to reduce Tracking Error					
	Variance in NAV of the Underly- ing Scheme and closing price on the Stock Exchange. Purchase/Sale of units of Underly- ing Scheme in other than Creation Unit Size on the Stock Exchange.	RAMC has appointed Authorized Participants for Religare Gold ETF to enhance liquidity on the Stock Exchange and reduce the impact cost. This will ensure that quotes on the Stock Exchange are close to NAV. This will help AMC to minimize tracking error.					

	Delay in receipt of subscription/ SIP inflows	The inputs regarding cash flows by various modes of acceptance will be estimated on a daily basis by AMC. The subscription/redemption request will also be reported and used as a basis for planning investments in Religare Gold ETF. The deployment will be carefully planned on the basis of the mode of acceptance of instrument to moderate tracking error.
	Funds flows in Religare Gold Fund of value lesser than Creation Unit Size of Religare Gold ETF	For small amounts of inflows/ outflows which are less than the Creation Unit Size of Religare Gold ETF, the Religare Gold Fund will buy/sell Religare Gold ETF units on the Stock Exchange without waiting for additional subscription redemption to minimize tracking error.
	The trade execution prices for Religare Gold ETF on Stock Exchange may be different from NAV of Religare Gold ETF.	The execution price of Religare Gold ETF will be a factor of demand/supply on the Stock Exchange. The difference tends to average out over a longer time horizon and that will moderate tracking error. Also considering the fact that Authorised Participant(s) can subscribe / redeem directly with the Fund in Creation Unit Size, the large premium/ discount to NAV will not sustain.
	The holding of a cash position and accrued income prior to distribution of income and payment of accrued expenses, funds to meet redemptions, recurring expenses etc.	AMC will keep offsetting the expenses/interest against the net inflows/ outflows and keep investing in/redeeming the balance amount from Religare Gold ETFto minimize the tracking error in best interest of investors.
Dividend Policy	:	

Under the Dividend Option, the Trustees may declare the dividend subject to availability of distributable surplus calculated in accordance with SEBI (Mutual Funds) Regulations, 1996. The actual declaration of dividend and frequency will inter-alia, depend on availability of distributable surplus calculated in accordance with SEBI (Mutual Funds) Regulations, 1996 and the decisions of the Trustees shall be final in this regard. Dividends, if declared, will be paid (subject to deduction of tax at source, if any) to those Unitholders whose names appear in the register of Unitholders on the notified record date.

There is no assurance or guarantee to the Unitholders as to the rate of dividend nor that the dividend will be paid regularly.

In all the Open ended Schemes (except Religare Tax Plan), if dividend payable under Dividend Religare Tax Plan), if dividend Plans Religare Tax PlansPayout option is equal to or less than Rs. 500/- then the dividend would be compulsorily reinvested. For Religare Monthly Income Plan and Religare Monthly Income Plan (MIP) Plus, if dividend payable under Dividend Payout option is equal to or less than Rs. 250/- then the

dividend would be compulsorily reinvested. With regard to Unitholders who have opted for Dividend Reinvestment facility, the dividend due will be reinvested by allotting units for the dividend amount at a price based on the

prevailing ex-dividend NAV per unit on the record date.
The AMC shall dispatch to the Unitholders, the dividend warrants within 30 days of the date of declaration of dividend.

Transaction Charges

In terms of SEBI circular no. IMD/ DF/13/2011 dated August 22, 2011, a transaction charge, as follows, is payable to distributors:
i. For existing investor in a Mutual Fund: Rs.100/- per subscription of Rs.10,000/-

- and above.
- For first time investor in Mutual Funds: Rs.150/- per subscription of Rs.10,000/and above.

In case of SIPs, the transaction charge shall be applicable only if the total commitment through SIPs amounts to Rs. 10,000/- and above. The transaction charge shall be recovered in 3-4 installments, as may be decided by Religare AMC. However, there will be no transaction charge on:

Subscription of less than Rs. 10,000/-;

- Transactions other than purchases/subscriptions relating to new inflows; Direct subscription (subscription not routed through distributor);
- Subscription routed through distributor who has chosen to 'Opt-out' of charging
- of transaction charge.
 Transactions routed through Stock Exchange(s).

The transaction charge, if any, will be deducted by Religare AMC from subscription amount and shall be paid to distributor. The balance subscription amount, after deducting applicable transaction charges, will be invested.

It is clarified that upfront commission to distributor will continue to be paid by the

investor directly to distributor by a separate cheque.

Load Structure:

In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry $load\,will\,be\,charged\,on\,purchase/additional\,purchase/switch-in.$

The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.



For Investor Grievances:

Investors can contact the following for their grievances/feedback/suggestions:

 Mr. Surinder Singh Negi Religare Asset Management Company Ltd. 3rd Floor, GYS Infinity, Paranipe 'B' Scheme, Subhash Road, Vile Parle (E), Mumbai - 400 057 Tel. No.: +91 22 67310000 E-mail ID: mfservices@religare.com

2) Registrar & Transfer Agents Karvy Computershare Pvt. Ltd. Karvy Plaza, H. No. 8-2-596, 2nd Floor, Left Wing, Street No. 1, Banjara Hills, Hyderabad - 500 034

Tel No. +9140 2331 2454 E-mail ID: mfservices@religare.com

8. Unitholder's Information:

Accounts Statement:

For Units Held In Non-Demat Mode (Account Statement Mode):

- On acceptance of application for subscription, an allotment confirmation specifying
 the number of units allotted will be sent by way of e-mail and/or SMS to the applicant's
 registered e-mail address and/or mobile number within five Business Days from the date of
 receipt of transaction request from the unit holders.
- Thereafter, Unit holder in whose folio(s) transaction(s)* has taken place will receive Consolidated Account Statement (CAS) ^for the calendar month on or before 10th day of the succeeding month.
 - ^ A Consolidated Account Statement (CAS) shall contain details of all the transactions* during the month and holding at the end of the month across all schemes of all mutual funds including transaction charges paid to the distributor.
 - including transaction charges paid to the distributor.

 * the word 'transaction' shall include purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal plan, systematic transfer plan and bonus transactions.
- For the purpose of sending CAS, common investor across mutual funds shall be identified by their Permanent Account Number (PAN).
- In case the folio has more than one registered holder, the first named Unit holder will receive

CAS/account statements

Further, the CAS detailing holding across all schemes of all mutual funds at the end of every six months (i.e. September/ March), shall be sent by mail/e-mail on or before 1oth day of succeeding month, to all such Unit holders in whose folios no transaction has taken place during that period. The half yearly consolidated account statement will be sent by e-mail to the Unit holders whose e-mail address is available, unless a specific request is made to receive in physical. In case of specific request received from investors, Mutual Funds shall provide the account statement to the investors within 5 business days from the receipt of such request without any charges.

For Demat Account Holders: Unit holder who has opted to hold units in electronic (demat) mode will receive a confirmation specifying the number of units allotted by way of e-mail and/or SMS to the applicant's registered e-mail address and/or mobile number within five business days from the date of receipt transaction request from the unit holders. Further, such Unit holder will receive the holding/transaction statements directly from his depository participant at such a frequency as may be defined in the Depositories Act, 1996 or regulations made there under or on specific request.

Half Yearly Disclosures: The Mutual Fund and AMC shall before the expiry of one month from the close of each half year i.e. 31st March and on 30th September, publish a complete statement of the Scheme portfolio and unaudited financial results in one national English daily newspaper and in a regional newspaper published in the language of the region where the Head Office of the Mutual Fund is situated. The Mutual Fund may opt to send the portfolio to all Unit holders in lieu of the advertisement (if applicable). The portfolio statement and the unaudited financial results will also be displayed on www.religaremf.com and www.amfiindia.com.

Annual Financial Results: The scheme wise annual report or an abridged summary thereof shall be mailed/e-mailed to all Unit holders not later than four months (or such other period as may be specified by SEBI from time to time) from the date of closure of the relevant accounting year (i.e. 31st March each year). In case of Unit holders who have provided their e-mail address, annual report or an abridged summary thereof will be sent in electronic form only to their registered e-mail address and not as physical copies. Full annual report / abridged summary thereof shall also be available for inspection at the Head Office of the Mutual Fund. The Unit holder may request for a physical copy of annual report or abridged summary thereof by writing to the Asset Management Company/Registrar &Transfer Agents. Scheme wise annual report and abridged summary thereof shall also be placed on the website of the Mutual Fund (www.religaremf.com) and Association of Mutual Funds in India (www.amfiindia.com) and link for the same will be displayed prominently on the website of the Mutual Fund (www.religaremf.com).



SCHEMES AT A GLANCE

Scheme	Туре	Investment Objective		Asset	Allocation	n Pattern		AUM	Live
Name			Instruments	(% of tot	Allocations al assets) Maximum		Notes	(in Crs.) as on 30/04/12	Folios as on 30/04/12
Religare Active Income Fund		To generate optimal returns while maintainingliquidity through active management of the portfolio by investingin debt and money market	Debt*instruments including Government securities and Corporate Debt Money Market Instruments	0 10	90	/Low Lowto Medium Low	*Debt securities may include securitised debts (excluding foreign securitised debt) up to	667.60	182
		instruments. As the portfolio of the scheme will be actively managed, the Scheme may have a high turnover in order to achieve the investment objective.					50% of the net assets. Investment in fixed income derivatives upto 50% of the net assets. §		
Religare Credit Opportunities Fund	An Open Ended Income Scheme	To generate high level of current income (vis-à-vis treasury bills) consistent with preservation of capital and maintenance of liquidity by investing primarily in investment-grade debt securities and money market instruments.	Debt Securities* and Money Market Instruments with average maturity of less than 1 year	65	100	Low	The Scheme will invest only in debt instruments, which are issued by a corporate whose debt programme is rated as 'investment grade' by a credit rating agency.	847.26	2,105
			Debt Securities with average maturity of more than 1 year	0	35	Lowto Medium	*Investment in securitized debt including pass through certificate <= 70% of the net assets. The Scheme will not invest in foreign securitized debt.		
							Investment in foreign debt securities (including units of overseas mutual fund investing in foreign debt securities/ money market instruments) <= 50% of the net assets.		
							Maximum derivative position <= 50% of the net assets.\$		
Religare Gilt	An Open	To generate optimal returns by		rt Duration	n Plan:		The Scheme may from	Long	Long
Fund	Ended	investing in a portfolio of securities issued and guaranteed by Central and State Governments. The Fund may utilize derivatives as permitted by regulations in order to achieve its objective.	Government securities	0	100	Sovereign	time to time pending investmentinGovernment securities for a short-term period on defensive consideration invest up to 100% of the funds available in overnight CBLO/reverse repo instruments, the primary motive being to protect the Net Asset Value of the scheme and protect Unit holders interest so as to earnreasonable returns on liquid funds maintained for redemption/ repurchase of units. The average portfolio maturity duration of Long Duration Plan will normally be more than 3 years and that of Short Duration Plan will be upto 3 years.	Term: 0.17; Short Term: 0.02	Term: 51; Short Term: 26



Scheme	Туре	Investment Objective		,	Allocation			AUM	Live
Name			Instruments	(% of tot	Allocations al assets) Maximum	Risk Profile High/Medium /Low	Notes	(in Crs.) as on 30/04/12	Folios as on 30/04/12
Religare Overnight Fund	An Open Ended Liquid Scheme	To provide liquidity to the investors while mirroring overnight returns.	CBLO/Reverse Repo, Debt instruments, including floating rate instruments, with overnight maturity/daily put/call option	70	100	Low	*Debt securities may include securitized debts (excluding foreign securitized debt) up to 30% of the net assets. Maximum derivative	0.03	31
			Debt & Money Market Instruments with residual maturity upto 91 days*	0	30	Lowto Medium	position <= 30% of the net assets.\$ Pursuant to SEBI circulars No. SEBI/IMD/ CIR No. 13/150975/09 dated January 19, 2009, the Scheme shall make investment in / purchase debt and money market securities with maturity of upto 91 days only.		
Religare Ultra Short Term Fund	An Open Ended Debt Scheme	To provide liquidity and optimal returns to the investors by investing primarily in a mix of short term debt and money market instruments, which results in a portfolio having marginally higher	instruments with maturity/average maturity/interest rate reset not greater than	0	100	Low	*Includes securitised debts cumulative up to 30% of the net assets. Investment in derivatives <=50% of the net assets.\$	980.65	1,361
		maturity and moderately higher credit risk as compared to a liquid fund at the same time maintaining a balance between safety and liquidity.	1year*	0	50	Lowto Medium			
Religare Liquid Fund	An Open Ended Liquid Scheme	To provide reasonable returns, commensurate with low risk while providing a high level of liquidity, through a portfolio of money market and debt securities.	instruments (including cash & reverse repo and	0	100	Low	* Floating rate debt instruments are debt instruments issued by Central / State governments, Corporates, PSUs, etc.	4,063.15	633
			Debt Instruments (including floating rate debt instruments* with residual maturity greater than 182 days)	0	50	Low to Medium	with interest rates that are reset periodically. The periodicity of interest reset could be daily, monthly, quarterly, half yearly and annually or any other periodicity that may be mutually agreed between the issuer and the Fund.		
			Securitized Debt Instruments	0	30	Lowto Medium	Pursuant to SEBI circulars No. SEBI/IMD/CIR No. 13/150975/09 dated January 19, 2009, the Scheme shall make investment in / purchase debt and money market securities with maturity of upto 91 days only. Investments in Foreign Debt Instruments <= 35% of the net assets. The Scheme will not invest in foreign securitized debt. Maximum derivative position <= 50% of the		



Scheme	Туре	Investment Objective		Asset	Allocation	n Pattern		AUM	Live
Name					Allocations	Risk Profile		(in Crs.)	Folios
			Instruments	(% of tot Minimum		High/Medium	Notes	as on 30/04/12	as on 30/04/12
Religare Short Term Plan	An Open Ended Income Scheme	To seek to generate steady returns with a moderate risk for investors by investing in a portfolio of shortmedium term debt and money market instruments.	Debt*instruments with maturity/average	50	100	/Low Lowto Medium	*Includes securitised debts (excluding foreign securitised debt) up to 50% of the net assets. ** Including floating rate instruments, which may	1,217.80	582
			Debt instruments with maturity/average maturity greater than 18 months**	0	50	Medium	have a maturity of more than one year but where coupon reset happens at least once a year. Floating rate debt securities will also include fixed rate debt securities swapped for floating rate returns by using derivatives as described in the scheme information document of the scheme. Investment in fixed income derivatives <= 50% of the net assets.§		
			Dalakkan dadan aya atau at			Levi			
Religare Monthly Income Plan	An open ended income scheme.		Debt*and Money Market Instruments	75	100	Low	*Investmentinsecuritized debt including pass through certificate	7.56	1,027
	Monthly income is not assured and is subject to availability of distributable surplus.	income securities and with a small exposure to equity and equity related instruments.			25	High	(PTC) shall not exceed 50% of the net assets of the Scheme. The Scheme will not invest in foreign securitized debt. The Scheme may seek investment opportunity in foreign securities in accordance with the guidelines stipulated by SEBI and RBI from time to time. The exposure to foreign securities (including mutual fund and other approved securities) shall not exceed 50% of the net assets of the Scheme. The Scheme may use derivatives for purposes as may be permitted from time to time. The maximum gross derivative position will be restricted to 50% of the net assets of the Scheme.	eme. The Scheme invest in foreign red debt. The may seek ent opportunity grant securities in noce with the essipulated by draw RBI from time end the exposure reign securities and mutual fund there approved ess) shall not 50% of the net of the Scheme. The may use we for purposes of the permitted time to time. The scheme investigation of the permitted time to time. The scheme investigation of the permitted time to time. The scheme investigation of the permitted time to time. The scheme investigation of the permitted time to time.	



Scheme	Туре	Investment Objective		Asset	t Allocatio	n Pattern		AUM	Live
Name				Indicative	Allocations			(in Crs.)	Folios
			Instruments		al assets) Maximum	High/Medium /Low	Notes	as on 30/04/12	as on 30/04/12
Religare Monthly Income Plan (MIP) Plus	An open ended income scheme. Monthly	To generate regular income through a portfolio of fixed income securities, Gold ETFs and equity & equity related instruments.	Debt* and Money Market Instruments	65	90	Lowto Medium	*Investmentinsecuritized debt including pass through certificate (PTC) shall not exceed	85.89	7,042
` ,	income is not assured and is subject to availability of		Equity and Equity Related Instruments and/or Units of equity mutual fund schemes	0	25	High	50% of the net assets of the Scheme. The Scheme will not invest in foreign securitized debt.		
	distributable surplus. The term 'Plus' has been used in terms of the asset allocation and not in terms of returns/yield.		GoldETF	10	35	High	The Scheme may seek investment opportunity in foreign securities in accordance with the guidelines stipulated by SEBI and RBI from time to time. The exposure to foreign securities (including mutual fund and other approved securities) shall not exceed 50% of the net assets of the Scheme. The Scheme may use derivatives for purposes as may be permitted from time to time. The maximum gross derivative position will be restricted to 50% of the net assets of the Scheme.		
Religare Medium Term Bond Fund	An Open Ended Income Scheme	To generate regular income and capital appreciation by investing in a portfolio of medium term debt	Debt*and Money Market Instruments with maturity upto 5 years	80	100	Lowto Medium	*Investment in securitized debt including pass through certificate (PTC) shall not exceed 40%	26.25	585
		and money market instruments.	Money Market Instruments#	0	20	Low	of the net assets of the Scheme. The Scheme will not invest in foreign securitized debt. #For the purpose of managing liquidity. The Scheme may seek investment opportunity in foreign securities in accordance with the guidelines stipulated by SEBI and RBI from time to time. The exposure to foreign securities (including mutual fund and other approved securities) shall not exceed 50% of the net assets of the Scheme. The Scheme may use derivatives for purposes as may be permitted from time to time. The maximum gross derivative position will be restricted to 50% of the net assets of the Scheme. Scheme. **Supplementation of the scheme in the scheme in the scheme in the scheme.		
Religare Gold Fund	An Open Ended Fund of Funds Scheme	To provide returns that closely corresponds to returns provided by Religare Gold Exchange Traded	ETF	95	100	Medium	*For the purpose of managing liquidity	16.64	11,369
	SCHOOL	Fund.	Money Market Instruments*	0	5	Lowto Medium			

 $[\]hat{\ } The \ cumulative \ gross \ exposure \ through \ equity, debt \ and \ derivative \ positions \ shall \ not \ exceed \ 100\% \ of \ the \ net \ assets \ of \ the \ scheme.$

^{\$} The cumulative gross exposure through debt and derivative positions shall not exceed 100% of the net assets of the scheme.



INSTRUCTIONS TO FILL THE FORM

GENERAL INSTRUCTIONS

- (a) Please read the Statement of Additional Information, Key Information Memorandum and the Scheme Information Document(s) containing the terms of offer carefully before investing. In the Scheme Information Document, your attention is particularly drawn to the risk factors of investing in the scheme and also the sections "Who cannot invest" and "Important note on anti-money laundering, KYC & investor protection".
- (b) All applicants are deemed to have accepted the terms subject to which the offer is being made and bind themselves to the terms upon signing the Application Formand tendering the payment.
- (c) Application Form should be filled legibly in ENGLISH in BLOCK letters using Black or Dark Blue ink. Incomplete application forms are liable to be rejected. Please refer to the checklist at the end of these notes to ensure that the requisite details and documents have been provided in order to avoid unnecessary delays and / or rejection of your application.
- (d) Please strike out any section that is not applicable. Cancellation/white-ink on any of the mandatory information should be countersigned.
- (e) Applications can be submitted at any of the Official Points of Acceptance of the AMC/ Registrar.

2. APPLICANT INFORMATION

- (a) Name should be given in full without any abbreviations. Preferably write exactly as it appears in your bank account or as it appears in the incorporation document as the case may be. In case, units are applied for electronic mode (Demat mode), please write the name exactly in the same order as it appears in depository records.
- (b) In case investment is 'On behalf of Minor'
 - I. Name of the Guardian must be mentioned if the investments are being made on behalf of the minor. Guardian in the folio on behalf of minor should either be a natural guardian (i.e. father or mother) or a Court appointed legal guardian. A document evidencing the relationship should be submitted if the same is not available as part of the documents stated in point 3 below.
 - II. The minor shall be the first and sole holder. There shall not be any joint holder where minor is the first holder.
 - III. Date of birth of minor along with the photocopy of following supporting documents shall be mandatory while investing on behalf of minor:
 - (a) Birth certificate of the minor; or
 - (b) School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc.; or
 - (c) Passport of the minor; or
 - (d) Any other suitable proof evidencing the date of birth of the minor.
- (c) Name of the Contact Person, email and Telephone no. should be mentioned in case of investments by Company, Body Corporate, Trust, Society, FII and other non-individual applicants.
- (d) Your complete postal address should be stated. P.O. Box address alone is not sufficient. NRIs / FIIs should necessarily state their overseas address failing which application will be rejected. In addition, Indian address (if available) may be stated for correspondence. It should be noted that NRI residents in any Financial Action Task Force non-compliant countries or territories cannot invest in the schemes.
- $\begin{tabular}{ll} \begin{tabular}{ll} (e) & In case of NRI/FII investors, the Account Statements / Allotment Advice / Redemption cheques / other correspondence will be sent to the mailing address mentioned. \\ \end{tabular}$
- (f) Please fill in your date of birth as this may be required for validating your identity for certain transactions/communications.
- (g) If you have an email ID, please provide the same, this will help us send investment/product related communication and resolve any queries more promptly.
- (h) In case of applications for units in non demat mode, made in joint names without indicating the mode of holding, mode of holding will be deemed as 'Any One or Survivor' and processed accordingly. All communication and payments shall be made in the name of and favouring the first applicant (in case of joint holders).

3. PAN (Permanent Account Number):

It is mandatory for all existing and prospective investors (except for Micro SIP investors) irrespective of the amount of purchase* (including joint holders, guardians of minors and NRIs) to enclose a copy of PAN card duly self certified along with the original PAN Card. The original PAN Card will be returned immediately across the counter after verification. In case minor does not possess his/her own PAN, the PAN of his/her father or mother or the guardian, as the case may be, should be quoted. In the absence of this, your application will be rejected. However, applicants resident in the state of Sikkim, Central Government, State Government, officials appointed by the courts e.g. official liquidator, court receiver etc. (under the category of Government) are exempted from the mandatory requirement of PAN for transacting in securities market. This would be subject to collecting necessary documentary evidence by the AMC/Fund to verify the veracity of the claim. However such investors are mandatorily required to complete the KYC documentation as prescribed by KRA and obtain KYC Reference Number (KRN). These investors should mention the KRN in place of PAN.

 $*(includes fresh/additional \, purchase, switch, systematic \, transfer \, and \, dividend \, reinvestment)$

4. BANK ACCOUNT DETAILS

As per SEBI Guidelines, it is mandatory for the Sole/First Applicant to provide the bank account details in the application form.

Applications received without the bank details will be deemed to be incomplete and liable for rejection. The Mutual Fund reserves the right to hold the redemption proceeds in case the requisite details are not submitted.

To enable verification of the bank mandate details and ensure expeditious clearing, the 9-digit MICR (Magnetic Ink Character Recognition) number appearing to the right of the cheque number on the bottom white strip of the cheque leaf should be provided. The AMC may ask for a copy of a cancelled cheque to verify these details.

IFSC is a 11 digit number given by some of the banks on the cheques. IFSC will help to secure transfer of redemption and dividend payouts via the various electronic mode of transfers that are available with the banks.

Investors opting to hold units in Demat mode should furnish Bank Account details linked with their Demat Account. In case the bank details provided in the application form don't match with the bank details in the Depository records, bank details as available in the Depository records shall be deemed final.

In addition to the above, investors are also requested to enclose a cancelled cheque leaf (or copy thereof) where investment instrument is not from the same bank account as is mentioned in the Application Form.

In case of change in bank mandate, change will be effected for the folio and not for individual scheme.

5. INVESTMENT DETAILS

- (a) Applicants are required to fill a separate form for each scheme
- $(b) \quad \text{Scheme, Plan, Option, Facility of the scheme should be clearly stated} \\$
- (c) In case applications are received where plan/option/sub-option for investment is not selected, the default option/sub-option as prescribed in the SID of the relevant scheme will be applicable.
- $(d) \quad \text{For minimum application amount please refer to the Scheme Ready Reckoner on page no. 22.} \\$

6. SYSTEMATIC INVESTMENT PLAN (SIP)

SIP facility is offered to investors under Religare Monthly Income Plan, Religare Monthly Income Plan (MIP) Plus and Religare Gold Fund.

Investors have choice of three payment options

- 1) Post Dated Cheques
- 2) Auto Debit Instructions (ECS)
- 3) Direct Debit Instructions

Please refer to the Terms & Conditions and Instructions on the reverse of the SIP Registration cum Mandate Form

7. EXEMPTION FOR MICRO SIPS FROM THE REQUIREMENT OF PAN

SEBI has granted exemption from the requirement of Permanent Account Number ("PAN") to Systematic Investment Plans ("SIPs") upto Rs. 50,000/- per year per investor (Micro SIPs). KYC requirement is mandatory for Micro SIPs and investors are required to complete the KYC documentation requirement, as prescribed by KRA and obtain a KYC Reference Number. This exemption is subject to following terms & conditions:

- (a) Micro SIP means Systematic Investment Plans ('SIPs') where aggregate of installments in a rolling 12 month period or in a financial year i.e. April to March does not exceed Rs.
- (b) The exemption will not be applicable to normal purchase transactions upto Rs. 50,000/which will continue to be subject to PAN requirement.
- (c) The exemption will be applicable only to investments by Individuals (including NRIs), Minors and Sole proprietary firms. However, PIOs, HUFs and other categories of investors shall not be eligible for Micro SIPs.
- (d) Investors (including joint holders) should submit a photocopy of any one of the following (current and valid) photo identification documents ('Supporting Documents') along with Micro SIP applications as proof of identification:
 - Voter Identity Card;
 - Driving License;
 - Government/Defence Identification Card;
 - Passport;
 - Photo Ration Card;
 - Photo Debit Card;
 - Employee ID cards issued by companies registered with Registrar of Companies;
 - Photo Identification issued by Bank Managers of Scheduled Commercial Banks/ Gazetted Officer/ Elected Representatives to the Legislative Assembly/ Parliament;
 - ID card issued to employees of Scheduled Commercial/State/District Co-operative

 Banks:

 Banks:
 - Senior Citizen/Freedom Fighter ID card issued by Government;
 - Cards issued by Universities/ deemed Universities or institutes under statutes like ICALICWALICSI:
 - Permanent Retirement Account No. (PRAN) card issued to New Pension System (NPS) subscribers by Central Recordkeeping Agency (Presently NSDL); or
 - Any other photo ID card issued by Central Government/ State Governments/ Municipal authorities/Government organizations like ESIC/EPFO.

Supporting Document furnished as above should be either self-attested by the investor or attested by the Distributor mentioning the ARN number.



- (e) While making subsequent Micro SIP applications with the Mutual Fund, the investor may quote the existing folio number where a Micro SIP has been registered and therefore need not resubmit the Supporting Document.
- (f) The Mutual Fund may reject a Micro SIP application where it is found that the registration of application will result in the aggregate of Micro SIP installments in a financial year exceeding Rs. 50,000/- or where there are deficiencies in Supporting Documents and the investor will be informed accordingly.
- (g) In case the first Micro SIP installment is processed (as the cheque may be banked) and the application is found to be defective, the Micro SIP registration will be ceased for future installments. Investor will be sent a communication to this effect. No refunds shall be made for the units already allotted. However, redemptions will be allowed.

8. MODE OF PAYMENT

Payment can be made in any of the following modes:

(a) Payment should be made by way of a single cheque/demand draft* (multiple cheques will not be accepted) and must be payable locally at the Official Point(s) of Acceptance where the application is lodged. The cheque/demand draft should be drawn favouring the Scheme eg. Religare Liquid Fund/Religare Ultra Short Term Fund/Religare Short Term Plan/Religare Active Income Fund/Religare Monthly Income Plan/Religare Monthly Income Plan (MIP) Plus/Religare Credit Opportunities Fund/Religare Overnight Fund/ Religare Gilt Fund-Long Duration Plan/Religare Gilt Fund-Short Duration Plan/Religare Medium Term Bond Fund/Religare Gold Fund, as the case may be, and crossed "Account Payee Only". Please mention the folion o/application no. and applicant name on the reverse of the Cheque/Draft tendered with the application. In order to avoid fraud and prevent misuse of payment instruments, investors are advised to draw payment instrument (i.e. cheque, demand draft, pay order etc.) favouring either "Name of the Scheme - A/C First Investor name" or "Name of the Scheme - Permanent Account Number of the First investor" or "Name of the Scheme - Folio number".

For other schemes, units will be allotted for amount net of DD charges, at NAV based prices. The fund/AMC will not entertain any request for refund of Demand Draft charges.

Payment can also be made through Electronic Funds Transfer (EFT) by way of direct credit/RTGS/NEFT to Scheme Collection Account by clearly mentioning the name of the investor and application number.

- (b) Cash/Money Order/Postal Order/Post dated Cheques (except in case of investments through Systematic Investment Plan) and Stock Invest will not be accepted.
- (c) The Fund is not obliged to represent dishonoured cheque or inform the investor / investor's agent about it.
- (d) NRI/FII/PIO Investors:

Repatriation Basis

Payments by NRIs / Persons of Indian Origin (PIO) residing abroad / FII may be made either by way of Indian Rupee drafts or cheques by means of (i) inward remittance through normal banking channels; or (ii) out of funds held in NRE/FCNR account payable at par and payable at the cities where the Official Points of Acceptance are located.

In case of Indian Rupee drafts purchased abroad or subscription through NRE/FCNR Account, an account debit certificate from the bank issuing the draft confirming the debit /Foreign Inward Remittance Certificate (FIRC) should also be enclosed.

In case the debit certificate/FIRC is not provided, the AMC reserves the right to reject the application of the NRI investors.

Non Repatriation Basis

NRIs or people of Indian origin residing abroad investing on a non-repatriable basis may do so by issuing cheques / demand drafts drawn on Non-Resident Ordinary (NRO) account payable at the cities where the Official Points of Acceptance are located.

- (e) Restrictions on acceptance of Third Party Payment for subscription to units of scheme. Application with Third Party Payments for subscriptions to Scheme will not be accepted except in following cases:
 - a) Payment by Parents/Grand-Parents/Related Persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding ₹50,000/- (each regular purchase or per SIP installment). However, this restriction will not be applicable for payment, made by a Guardian, whose name is registered in the records of Mutual Fund in that folio.
 - b) Payment by employer on behalf of employee(s) through payroll deductions;
 - c) Custodian on behalf of a Foreign Institutional Investor (FII) or a client.
 - d) Payment by Religare Asset Management Company to a Distributor empanelled with it on account of commission/incentive etc. in the form of the units of schemes of Religare Mutual Fund through Systematic Investment Plans or lump sum/one-time subscription.
 - *'Related Person' means any person investing on behalf of a minor in consideration of natural love and affection or as a gift.

Third-Party Payment' means a payment made through instruments issued from a bank account other than that of bank account of first named applicant/investor or a joint bank account where the first named unit holder/investor is not one of the joint holders of bank account from which payment is made.

In each of the exceptions mentioned above, investors is required to attach following mandatory documents without which application for subscription to units will be rejected:

- a) KYC of all the investors (guardian in case of minor) and KYC of person making the payment i.e. parent, related person, employee, custodian.
- b) Third Party Declaration from the investors and the person making the payment (Third Party)

It is mandatory for investor to mention details of bank account from where payment for subscription is made in **point 3** of application form. Further the name of first unit holder/ applicant should be pre-printed as one of the holders on payment cheque. In case, name of first unit holder/ applicant is not pre-printed on cheque, the investor should submit copy of bank statement or pass book showing account number, account holders' name and address or a original letter from the bank certifying that the investor maintains a bank account with the bank and mentioning the details like bank account number, branch address, account type and IFSC code, if any, of the branch. Originals of the bank statement / pass book should be produced for verification and the same will be returned across the counter after verification:

In case payment is made through pay order, demand draft, banker's cheque etc., an investor should submit a certificate (in original) from issuing bank as a proof of debit of investor's bank account with details of account holders' name, bank account number which has been debited for issue of payment instrument and PAN as per bank records, if available or a copy of the acknowledgement from the bank, wherein the instructions to debit carry the bank account details and name of the investor as an account holder are available or acopy of the passbook/bank statement evidencing the debit for issuance of a DD. In case of RTGS, NEFT, ECS, bank transfer etc., the investor should submit an acknowledged copy of the instruction to bank stating the account number to be debited. Demand draft, pay order, banker's cheque purchased against cash of Rs. 50,000/- or more will not be accepted. Such purchase application (for amount less than Rs. 50,000) should be accompanied with a banker's certificate stating the investor's Name, bank account number and PAN as per bank record, if available, is a must.

The bank account number mentioned in the certificate/instructions must be the bank account which is registered with the Fund or the first named applicant/investor should be one of the holders of the said bank account.

Please refer to Statement of Additional Information for a facility of multiple Bank Accounts registration in a folio.

Certificate from Bank should be signed by the authorised person of the issuing bank mentioning his name, employee code, contact details and bank seal.

e. E-MAIL COMMUNICATION

Account Statement / Allotment Advice, Annual Report, other information etc. can be sent to unitholders by e-mail. If you have an e-mail address you can choose to receive e-mail communication from us in lieu of printed documents.

Please furnish your e-mail ID and indicate the nature of communication you wish to receive

When an investor has communicated his / her e-mail address and has provided consent for sending communication only through email, the Fund / Registrars are not responsible for email not reaching the investor and for all consequences thereof. The investor shall from time to time intimate the Fund / its transfer agents about any changes in the email address. In case of a large document, a suitable link would be provided and investor can download, save and print these documents. However, investor always has a right to demand for a physical copy of any or all of the service deliverables and the fund would arrange to send the same to the investor.

10. DIRECT CREDIT OF REDEMPTION/DIVIDEND PROCEEDS

If the investor has provided sufficient details for electronic credit, the Fund will give direct credit for redemption/dividend proceeds into the investor's bank account and such instruction will be adequate discharge of the Fund towards the said payment. In case the credit is not effected by the Unitholder's banker for any reason, the Fund reserves the right to make the payment by a cheque/Demand Draft. If the direct/electronic credit is delayed or not affected or credited to a wrong account, on account of incomplete/incorrect information, the Fund will not be held responsible. If however, you wish to receive a cheque payout, please tick in the space provided in the application.

11. NOMINATION DETAILS

Applicants applying for units singly / jointly can make a nomination at the time of initial investment or during subsequent investments/during the tenure of the investment.

If you wish to register a single nominee for your investments please fill in the nomination details in the Application Form. In case you wish to register multiple nominees, please download nomination form available on our website or at any Religare Investor Service Centers.

- (a) Nomination will be mandatory for new folios opened by individual especially with sole holding. Even those investors who do not wish to nominate must sign separately confirming their non-intention to nominate. However, the nomination facility is not available in a folio held on behalf of a minor. The nomination can be made only by individuals applying for/holding units on their own singly or jointly. Non-individuals including society, trust, body corporate, partnership, Karta of Hindu Undivided Family (HUF), holder of Power of Attorney cannot nominate. If the units are held jointly, all joint holders will have to sign the nomination form, even if the mode of holding is not "joint".
- (b) A minor can be nominated and in that event, the name & address of the guardian of the minor nominee shall be provided by Unitholder.
- (c) Nomination can also be made in favor of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.
- (d) The nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, Karta of HUF, or a power of Attorney holder. A non-resident Indian can be a nominee subject to the exchange controls in force from time to time.
- (e) A maximum of three nominees can be registered for a folio. Nomination shall be maintained at the folio level. The AMC reserves the right to offer nomination facility at a scheme level in a folio.
- (f) In case of Multiple nominees, it is mandatory to indicate clearly the percentage of allocation/ share in favor of each of the nominees against their name and such allocation/share should be in whole numbers without any decimals making a total of 100 percent.



- (g) In the event of the Unitholders not indicating the percentage of allocation/share for each of the nominees, then by invoking default option RAMC shall settle the claim equally amongst all the nominees
- (h) Nomination in respect of the units stands rescinded upon the redemption / transfer / transmission of units.
- $\label{eq:continuous} (i) \qquad \text{Transmission of units will be done as per the Nomination/s registered subject to verification of Identity of Nominee/s, PAN, Bank Mandate etc.}$
- (j) Transfer of units in favor of the Nominee/Nominees shall be a valid discharge by the Asset Management Company against the legal heir.
- (k) The cancellation of nomination/s can be made only by those individuals who hold units on their own behalf singly or jointly and who made the original nomination/s. On cancellation of the nomination/s, the nomination/s shall stand rescinded and the AMC/Fund/Trustees shall not be under any obligation to transmit the units in favor of the Nominee/s.
- Every new nomination for a folio will overwrite the existing nomination.
 These instructions are subject to SEBI Regulations/applicable laws.

In case of units held in demat mode, the nomination details provided to the Depository Participant shall be applicable.

12. DEMATERIALIZATION

The unit holders would have an option to hold the units in dematerialized form. The applicant intending to hold units in dematerialized form will be required to have a beneficiary account with a Depository Participant (DP) of the NSDL/CDSL and will be required to mention in the application form, DPID and Beneficiary Account No. with the DP name at the time of subscribing to the units of the respective Scheme(s). Applicants must ensure that the sequence of the names as mentioned in the application form matches with that of the benficiary account held with the Depository Participant. Names, Address, PAN details, KYC Details etc. mentioned in the application form will be verified against the Depository data. If the details mentioned in the application are incomplete/incorrect or not matching with the depository records, the application shall be treated as application for nondemat mode and accordingly units will be alloted in non-demat mode. Subscription in Demat mode is not available for subscription through Plans/Options where dividend distribution frequency is less than 1 month.

The investors can also subscribe units through SIP in demat (electronic) mode for eligible schemes of the Fund. However, the units will be allotted based on applicable NAV of respective schemes and will be credited to investor's Demat (Beneficiary) Account on weekly basis on realization of funds, e.g. units will be credited to investor's Demat (Beneficiary) account every Monday (or next business day, if Monday is a non-business day) for realization status received in last week from Monday to Friday.

Note - In case of subscription of units through SIP in demat (electronic) mode, unit holder will not be able to redeem / transfer such units till units are credited to investor's Demat (Beneficiary) account.

Unit holders who have opted to hold units in dematerialized form will receive payment of redemption / dividend proceeds into bank (i.e. beneficiary) account linked to their Demat

Units held in demat form are freely transferable from one demat account to another demat account. However, restrictions on transfer of units of Equity Linked Saving Schemes (ELSS) during lock-in period shall continue to be applicable as per the ELSS guidelines.

13. PERSONAL IDENTIFICATION NUMBER (PIN)

The PIN facility is available to the Unitholders. Unitholders will be required to indicate their requirement and complete necessary documentation as may be required. The Registrar and Transfer Agent on receipt of this request, will mail to such Unitholders, the 'Disclaimer Form' together with detailed terms and conditions subject to which its usage will be permitted. On receipt of the 'Disclaimer Form' duly signed by the Unitholder, the PIN will be mailed to each Unitholder. Unitholders may use the PIN to conduct such transactions as offered by the Mutual Fund from time to time. The Unitholder will be asked for the PIN before the request is accepted. In the interest of the Unitholder, the Registrar and Transfer Agent reserves the right to ask for a fax confirmation of the request and any other additional information about the account of the Unitholder.

The PIN should never be disclosed to any person or written down where any other person may discover it. All transactions conducted with use of this PIN will be the responsibility of the Unitholder and the Unitholder will abide by the record of the transactions generated. The Mutual Fund and the ISC/Registrar and Transfer Agent shall not accept any responsibility for the unauthorised use of the PIN.

14. PREVENTION OF MONEY LAUNDERING AND KNOW YOUR CUSTOMER (KYC)

To ensure appropriate identification of the investor and with a view to monitor transactions for the prevention of money laundering as prescribed by the Prevention of Money Laundering Act, 2002, the AMC reserves the right to:

- (a) Scrutinize and verify the identity of the investor, Unitholder, person making the
 payment on behalf of the investor and the source of the funds invested/to be invested
 in Religare Mutual Fund;
- (b) Reject any application;
- (c) Prevent further transactions by a Unitholder;

- (d) To mandatorily redeem the units held by the Unitholder at the applicable NAV prevalent at the time of such redemption; and
- (e) Report cases to the Specified Director appointed by the Central Government, pertaining to a single transaction exceeding Rs.10 lacs or series of transactions integrally connected or remotely connected or related to each other which are valued below the prescribed value of Rs.10 lacs within a month.

15. KNOW YOUR CUSTOMER (KYC) REQUIREMENTS

KYC is mandatory for applicants for subscription in the schemes of Religare Mutual Fund. The applicants for the purpose of KYC Compliance shall include (a) their constituted Power of Attorney (PoA) holder in case of investments through a PoA; (b) each of the applicants in case of investments in joint names; and (c) guardian in case of investments on behalf of minor.

Pursuant to SEBI Circular dated October 5, 2011 regarding uniformity in the Know Your Customer (KYC) process in the securities market and SEBI Circular dated December 23, 2011 regarding requirement of in-person verification of investors and guidelines for KYC Registration Agency, the investors are required to submit a common KYC Application Form with specified documents and undergo In-Person verification (IPV) with effect from January 2, 2012 ("Effective Date"). The new KYC Application Forms are available on our website www.religaremf.com.

The Fund shall perform the initial KYC/due diligence of its new investors and may undertake enhanced KYC measures commensurate with the risk profile of its investors. Registrar & Transfer Agent (RTA) of Religare Mutual Fund ("the Fund") may also undertake the KYC of the investors on behalf of the Fund. The Fund/RTA shall upload the KYC information of the investors on the system of the KYC Registration Agency (KRA) and send KYC documents to KRA. KRA shall send a letter to the investor within 10 working days of receipt of initial/updated KYC documents from the Fund/RTA, confirming the details thereof. In case KYC documents are incomplete, the investors will have to submit necessary documents as required by KRA. KRA shall clearly indicate status separately for the applicants falling in the "PAN exempt category" viz. applicants residing in Sikkim, UN entities/multilateral agencies etc.

In-Person Verification (IPV) of new investors is mandatory from the Effective Date. Religare Asset Management Company Limited ("AMC") or its RTA or NISM/AMFI certified distributors who are KYD compliant shall undertake the IPV for the investors of the Fund. Further, in case of any applications received directly (i.e. without being routed through the distributors) from the investors, the Fund may rely upon the IPV (on the KYC Application Form) performed by the scheduled commercial banks. IPV carried out by any other SEBI registered intermediary will also be relied upon by the Fund.

Investors who have done KYC with a SEBI registered intermediary can submit letter/acknowledgement issued by KRA and will not be required to undergo the KYC process again with the Fund. Existing KYC compliant investors of the Fund can continue to invest as per earlier practice. Applications without valid KYC compliance will be rejected.

Any subsequent change in address, Pin Code, Country, Nationality, Occupation, Income Details, Date of Birth, Proof of Identity or any details provided at the time of submission of Common KYC Form should be communicated to SEBI registered intermediary in the prescribed manner along with requisite supporting documents as may be specified from time to time.

The KYC compliance status of the investors will be validated with the records of the KRA. AMC reserves right to reject application forms for transactions in units of the Fund not accompanied by common KYC Application Form or letter/acknowledgement issued by KRA.

16. PURCHASE/REDEMPTION OF UNITS THROUGH STOCK EXCHANGE INFRASTRUCTURE:

Investors can purchase and redeem units of the following schemes on Mutual Fund Services System (MFSS) of the National Stock Exchange of India Ltd. (NSE) and on the BSE Stock Exchange Platform for Allotment and Repurchase of Mutual Funds (BSE StAR MF System) of Bombay Stock Exchange Ltd. (BSE):

- a. Religare Liquid Fund
- c. Religare Short Term Plan
- $e. \ \ Religare\, Monthly\, Income\, Plan$
- g. Religare Overnight Fund
- i. Religare Gilt Fund
- k. Religare Gold Fund
- $b. \quad \text{Religare Ultra Short Term Fund} \\$
- d. Religare Active Income Fund
- f. Religare Monthly Income Plan (MIP) Plus
- h. Religare Credit Opportunities Fund
- j. Religare Medium Term Bond Fund

 $Please \ refer Scheme \ Information \ Document (s) \ of the \ Scheme (s) \ for further \ details$

17. DECLARATION AND SIGNATURE

- (a) All the applicants must sign the application form. Signatures should be in English or in any Indian language. Thumb impression should be from the left hand for males and the right hand for females and in all cases be attested by a Magistrate, Notary Public or Special Executive Magistrate. In case of HUF, the Karta will sign on behalf of the HUF.
- (b) The original Power of Attorney or a duly notarized copy of the Power of Attorney shall be required to be submitted where applications are made under a Power of Attorney.
- 18. All applications are 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 detailed scrutiny/verification at the back office of the Registrars.



19. CHECKLIST (Please ensure the following)

	Application Form is complete in all respect. Name, address & contact details are mentioned in full and signed by all applicants.
	Bank account details stated are complete and correct.
	Permanent Account Number (PAN) for all applicants is mentioned and necessary documents are enclosed, otherwise your application will be rejected.
	Preferred investment option i.e. whether Growth or Dividend Payout or Dividend Re-investment is mentioned clearly.
	$The cheque/demand\ draft\ should\ be\ drawn\ favouring\ the\ name\ of\ the\ scheme\ \&\ crossed\ as\ ``Account\ Payee\ Only'', dated\ and\ duly\ signed.$
	Application Number/Folio Number and applicant's name is mentioned on the reverse of each cheque.
	$Demat A/C \ details \ are \ filled \ correctly in the form. \textbf{Please provide self attested Client Master List Copy.}$
	Details of applicants provided matches exactly with those in the Depository.
۸ ۵ ۵ ۵	proposition descriptors

 $\label{lem:companying documents} Accompanying documents \\ \mbox{Please submit the following documents with your application (where applicable). All documents should be original/true copies by a Director/Trustee/Company Secretary/Authorised Signatory. \\ \mbox{Please submit the following documents with your application (where applicable)} \\ \mbox{Please submit the following documents with your application (where applicable)} \\ \mbox{Please submit the following documents with your application (where applicable)} \\ \mbox{Please submit the following documents with your application (where applicable)} \\ \mbox{Please submit the following documents with your application (where applicable)} \\ \mbox{Please submit the following documents with your application (where applicable)} \\ \mbox{Please submit the following documents with your application (where applicable)} \\ \mbox{Please submit the following documents with your application (where applicable)} \\ \mbox{Please submit the following documents with your application (where applicable)} \\ \mbox{Please submit the following documents with your application (where applicable)} \\ \mbox{Please submit the following documents} \\ \mbox{Please submi$

Documents	Individuals	Companies	Societies	Partnership Firms	Investments through PoA	Trust	NRI	FII(s)*
Resolution/Authorisation to invest								
List of Authorised Signatories with Specimen signature(s)								
Memorandum & Articles of Association								
Trust Deed								
Bye - Laws								
Partnership Deed								
Overseas Auditors' Certificate								
Notarised Power of Attorney								
Foreign Inward Remittance Certificate, in case payment is made by DD from NRE/FCNRa/c, where applicable								
Certified True Copy of PAN	\$							
KYC Acknowledgement/Micro SIPID Proof ^	\$							
Demat Account Details (Client Master List Copy)**								

^{*}For FII(s), copy of the SEBI registration certificate should be provided. \$Compulsory except for residents of Sikkim. **In case Units are applied in Electronic (Demat) mode. For Micro SIP Investment.s.



Scheme Ready Reckoner

Scheme Name	Plans	Investment Options	Dividend Frequency	Minimum Application Amount	Additional Purchase/ Redemption Amount	Default Options/ Facility
	Regular	Gr, DR	WDR	Rs. 5,000/- and in multiples of Re. 1/-	Rs. 1,000/-	Gr
Religare Liquid Fund	Institutional	Gr, DR	DDR,WDR,MDR	Rs.1 crore and in multiples of Re.1/-	Rs.1Lakh/Rs.1,000/-	WDR
ivengare Eiquior una	Super Institutional	Gr, DP, DR	DDR, WDR, MDR, MDP	Rs.2 crores and in multiples of Re.1/-	Rs. 25 Lakhs/Rs. 1,000/-	WDR
	Regular	Gr,DR,B	DDR,WDR,MDR	Rs. 5,000/- and in multiples of Re. 1/-	Rs. 1,000/-	Gr
Religare Ultra Short Term Fund	Institutional	Gr, DP, DR, B	DDR, WDR, WDP, MDR, MDP, DscDP, DscDR	Rs.1 crore and in multiples of Re.1/-	Rs.1Lakh/Rs.1,000/-	WDR
Daligara Chart Tarm Dlan	Plan A	Gr,DP,DR	WDR,MDP,DscDP, DscDR	Rs.5,000/-and in multiples of Re.1/-	Ds a cool	Gr
Religare Short Term Plan	PlanB	Gr,DP,DR	DDR, WDR, MDR, MDP	Rs. 25,000/- and in multiples of Re. 1/-	Rs. 1,000/-	WDR
Religare Active Income Fund	Plan A	Gr, DP, DR, B	MDR, QDR, ADR, QDP, ADP, DscDP, DscDR	Rs.5000/- and in multiples of Re.1/-	Rs.1,000/-	Gr
	Plan B	Gr,DP,DR,B	MDR,QDR,ADR, QDP,ADP	Rs. 25,000/- and in multiples of Re. 1/-		MDR
Religare Overnight Fund	-	Gr, DR	DDR	Rs. 5,000/- & in multiples of Re. 1/-	Rs. 1,000/-	Gr
Religare Credit Opportunities	Regular	Gr, DP, DR	DDR,MDP,MDR	Rs. 5,000/- and in multiples of Re. 1/-	Rs. 1,000/-	Gr/DR
Fund	Institutional	Gr,DP,DR	DDR,MDP,MDR, DscDP,DscDR	Rs.1 crore and in multiples of Re.1/-	Rs.1Lakh/Rs.1,000/-	Gr/DR
Religare Gilt Fund -	Regular	Gr,DP,DR	MDR,QDR,ADR, QDP,ADP	Rs. 5,000/- and in multiples of Re. 1/-	Rs. 1,000/-	Gr
Long Duration Plan	Institutional	Gr, DP, DR	MDR,QDR,ADR, QDP,ADP	Rs. 50 lakhs and in multiples of Re. 1/-	Rs.1Lakh/Rs.1,000/-	MDR
Religare Gilt Fund -	Regular	Gr, DP, DR	WDR,MDR,MDP	Rs. 5,000/- and in multiples of Re. 1/-	Rs. 1,000/-	Gr
Short Duration Plan	Institutional	Gr, DP, DR	WDR,MDR,MDP	Rs.50 lakhs and in multiples of Re.1/-	Rs.1Lakh/Rs.1,000/-	MDR
Religare Monthly Income Plan	-	Gr, DP, DR	MDP,MDR	Growth Option: Rs. 5,000/- & in multiples of Re. 1/- Dividend Option: Rs. 25,000/- & in multiples of Re. 1/-	Rs.1,000/-	Gr/DR
Religare Monthly Income Plan (MIP) Plus	-	Gr, DP, DR	MDP,MDR	Growth Option: Rs. 5,000/-∈ multiples of Re. 1/- Dividend Option: Rs. 25,000/-∈ multiples of Re. 1/-	Rs. 1,000/-	Gr/DR
Religare Medium Term Bond Fund	-	Gr, DP, DR	MDR,QDR,ADR, MDP,QDP,ADP	Rs. 5,000/- and in multiples of Re. 1/-	Rs. 1,000/-	Gr/MDR
Religare Gold Fund	-	Gr, DP, DR	-	Rs. 5,000/- and in multiples of Re. 1/-	Rs. 1,000/-	Gr/DR

 $Gr: Growth, DP: Dividend\ Payout, DR: Dividend\ Reinvestment, DDR: Daily\ Dividend\ Reinvestment, WDP: Weekly\ Dividend\ Payout, WDR: Weekly\ Dividend\ Reinvestment, MDR: Monthly\ Dividend\ Reinvestment, MDP: Monthly\ Dividend\ Payout, QDP: Quarterly\ Dividend\ Payout, ADP: Annual\ Dividend\ Payout, B: Bonus, DscDP: Discretionary\ Dividend\ Payout, DscDR: Discretionary\ Dividend\ Reinvestment.$



Key Partner / Agent Information

Please Note: All purchases are subject to realisation of cheques/demand drafts.

COMMON APPLICATION FORM Please read instructions before filling the Form FOR LUMPSUM AND SIP INVESTMENTS

Application No:

5	Jan / Bard - ABN	0 ! - :			For Of	fice Use On	у				
	utor / Broker ARN 077543-0	Sub-Brok	er Code								
Upfront commission s	shall be paid directly by the investor to t	•		the investors	s'assessment	of various factors i	ncludingthes	ervice rer	ndered by	the distr	ibutor.
	action charges payble to distrib										- 6 1
	Charges (Please tick any one investor in Mutual Funds	of the below. For detai		e No.12) lam	an existing ir	nvestor in Mutual	Funds*			,	*Default
	cted as transaction charges for subscrip		•	(Rs. 100/-	will be deduct	ted as transaction c		scription	of Rs. 10,0	oo/- and	above)
ū	Details: Pl. fill in Folio Number below	r. Pl. furnish PAN details in s	section 1 and t !Name of		d to section 2	2.					
Folio Number, if any Applicant's	s Personal Details ——		First Unit	holder							
Applicance											for Minor)
Name	Mr./Ms./M/s.					Date of Birth	D D	M	M Y	Y Y	/ Y
PAN**						Enclosed (plea	se) PA	AN Card	KYC	Complia	ance Proof [,]
GUARDIAN (if Sole / First applicant is a Mind	or) CONTACT PERSO	ON (in case	of Non-in	dividual In	, , ,					
Name	Mr./Ms./M/s.					Date of Birth	D D	M	M Y	/ Y \	/ Y
PAN**						Enclosed (ple	ase) PA	N Card	KYC	Complia	ınce Proof
*** Relation	Father Moth		ointed Guard								
Mailing Addres	SS [Please provide full address. P.O. Box Address is	not sufficient. Indian Address in ca	se of NRIs/FIIs]	Oversea	s Address (Mandatory in case o	FNRI/FII applic	ant)			
City		PIN		City				PIN			
State				State			С	ountry			
Contact Details			D : 1					F			
Phone Offi	ce		Residence	I/we wish to	receive Accou	unt Statements/Allot	ment Advice. A	Fax Annual Rep	 ortsand c	therstatu	utorv as well a
Mobile				other infor	mation docum	nents by email in lieu o	of physical docu	uments (Ple	ease)	Yes	No
E-mail						not specified any ch e investor has opted				ioices, tri	e application
Status (please) Individual Partnership	Company Societ	y/Club H	UF NRI/	FII Trust	Minor Bo	dy Corporat	e Oth	1ers (Plea	se specify)	
Occupation (please)		Public Sector/Governme Politically Exposed Perso		Busine Forex D		Professional Others (Plea		Agricultu	ırist	Reti	ired
Mode of Holdi	0	nt Anyone or Sur	vivor (Default	Option is A	Anyone or Su	urvivor)					
(Only for non - del	mat mode) PLICANT (No joint holderwhere	minor is First holder									
Name	Mr./Ms./M/s.	Thirlor is this choicer)				Date of Birth	D D	M	M	/ Y \	ΥΥ
PAN**						Enclosed (plea	ase) PA	AN Card	KYC	Complia	ance Proof
-	ICANIT ALLERA										
THIRD APPLI		minor is First holder)				Date of Birth	D D	M	N.4	/ Y \	
Name	Mr./Ms./M/s.					_					
PAN**						Enclosed (plea	se) [PA	N Card	KYC	Combila	ance Proof
POA HOLDE	R DETAILS (If the investment is being	ng made by a Constituted A	ttorney please	furnish the c	letails of POA	Holder)					
Name	Mr./Ms./M/s.										
PAN**						Enclosed (plea	ase) PA	AN Card Referi			ance Proof ^a n page no. 20
2. Demat Acc	ount Details (Optional)						Р	lease (NSDL	CDSL
	DPID#	Beneficiary Account No	D			DP1	Name				
IN											
	plicable in case of CDSL). lease refer Instruction on page no. 20) ** PAN					A/c as mentioned i		ge should	be provi	ded und	er section 4
	knowledgement Slip (Total				— — —	Applicatio					
Received from	Mr./Ms./M/s.	be filled by the Applicant,	1			Аррисасіс					
		f the Caberra			N.A. A.A.	V V V V					
an application for Unit	Name o	f the Scheme	Dat	te D D	M M	YYYY					
Plan/Option		1									
Amount (Rs.)		Along with Cheque/DD N									
Dated	DD MM YYYY	Drawn on Bank / Branc	h					Signatur	re, Stamp	& Date	

3.		d Payment Deta						Nerer Serieme Ne	ady Reckoner on	page 110.22
	` ' '	be drawn in favour of th	ie scrierne)		N					
	Scheme Name				Plan					
	Option				Dividend Frequer	ncy				
	For Lumpsum Ir	nvestment			· ·	cro SIF	(Refer instruction	n no. 7 on page no	. 18)	
	Investment Amt. (Rs.)		Mode of Payment ()	Chq. DD Fund Transfe	SIP through		Micro SIP oit (ECS / Direct De bit Facility Form		rough Post Dated	
	DD charges, if any (Rs.)		Net Amt. (Rs.)	Investment amt DD charges	Investment Amo		No. of Insta		tal Amount	coms
	Chaqua IDD No		Date	D D M M Y Y Y Y	First SIP Install	lment Ch	neque Details :	1 .		
	Cheque/DD No.		Date	D D M M T T T T	Cheque No.			Amount		
	Bank/Branch				Dated Branch	DD	MMYYYY	Drawn on Bank		
					SIP Date ()	☐ ard ☐	10th 15th 20th or	☐ octh Frequenc	y() Monthly or	Ouarterly
	A/c. No.				SIP through Po				y() Montany or	Quarterly
					Period From		1 Y Y Y Y	то М М	Y Y Y Y	
	Account Type ()	Current Sa	avings		Chq. Nos. From			То		
					Document Det	tails in ca	ase of Micro SIP (R	Refer instruction no. 7 o	on page no. 18)	
	NRI Investors only ()	NRE NRC	FCNR		D	ocument	t Name	Do	ocument Numbe	r
	• •	Third Party Payment: Pa	ayment on behalf of P	ease () Minor	Client	Employ	yee Distri	ibutor		
	Name of the Person r	naking Payment		- I I [10/6.6	l: D ((Please refer instr	ustion no 0)		
4.		Details (Manda		Enclosed copy of KYC Cor 31 Guidelines)	npliance Prooi		(FleaseTelel IIIsti		truction no. 4 on p	age no. 18
Ė	Account No.				Account Typ	pe (pleas	e) Current	Savings	NRE NRO	FCNR
	Bank Name									
	Branch Address						City			
	MICR Code			IEFT/RTGS/IFSC Code				PIN		
		(9 digit No. next to you			ligit character coo					
	leaf of the same bank ac	count as mentioned above	e. Mentioning your IFSC	nt through electronic means i will help us transfer the amou	nt to your bank acco	unt faster	To receive cheque	payout, please tick	here()	
	details as per depository	y records will be final.	'	rovide Bank Account details l			,		'	,
5.				rs who opt to hold ι ne nomination details below. Ii					ruction no. 11 on p ination form avail	0 -
	website or at any Religar	e Investor Service Centers				_				
	Name and Address of	or Nominee				Address	s of the Guardiar	(IT Nominee is	a Minor)	
	Name				Name					
	Address				Address					
					City			State		
	Date of Birth				PIN			¬ Signature of		
	(in case nominee is a minor)	D D M M Y Y Y Y	Relationship with A		Guardian's rela with the Minor		e	the Guardian		
6		nate (Please tick the box, ification Numbe		o nominate)				Poforing	truction no. 13 on	page no 20
0.				our account via the inte	net and phone).	Please	tick here ()	NCICI III3	cruction no. 13 on	page 110.20
7.	Declaration & S							1		
	The Trustees, Religare Mutual	Fund the contents of the Statement of	Additional Information / Schem	e Information Document(s) of the res	nective schemes 1/We her	rehvannly	Sole/First			
	to the Trustees of Religare Mu Scheme. I / We have understo	utual Fund for units of the Scheme and the details of the Scheme and	Plan/Option as indicated abo	ve and agree to abide by the terms, co ve been induced by any rebate or gifts Papplication will result in aggregate in	nditions, rules and regulation, directly or indirectly, in m	ons of the naking this	Applicant/ Guardian/POA	Ø		
	a year (applicable to Micro SI to him for the different comp	P investors only). The Distributor eting Schemes of various Mutual	has disclosed to me/us all the c Funds from amongst which the	ommissions (in the form of trail comr Scheme is being recommended to m	nission or any other mode	e), payable se Religare	Guardian, POA			
	Investment Advisor and to ve not effected at all for reasons	rify my/our bank details provided s of incomplete or incorrect infor	by me / us. I / We hereby declare mation, I/We would not hold Re	that the particulars given above are co ligare Asset Management Company L	rrect. If the transaction is c td. (Investment Manager t	delayed or to Religare	Second	Ø		
	our bank account. I/ We here held or designed for the purp	by declare that the amount being ose of contravention of any Act, I	ives responsible. I/ We will also in invested by me/us in the Schem Rules, Regulations or any statute	eInformation Document(s) of the resive and agree to abide by the terms, co we been induced by any rebate or gifts and application will result in aggregate in most of the properties or or legislation or any other applicable are remitted from abroad through app	npany Ltd., about any chan Irough legitimate sources laws or any Notifications, I	iges in my/ and is not Directions	Applicant/POA	\		
	issued by any governmental o *I/We confirm that I am/we ar our NRE/NRO/FCNR Account	er statutory authority from fime to re Non-Residents of Indian Nation nt. I / We confirm that the details n	rovided by me / us are true and o	orrect.	9	from my/	Third			
	*Applicable to NRI's		If NRI (Please) Repatriation basis	Non-Repatriation basis		Third Applicant/POA			
		pate DD M M	YYYY	Place						

GET IN TOUCH Religare Mutual Fund 3rd Floor, GYS Infinity, Paranjpe 'B' Scheme, Subhash Road, Vile Parle (East), Mumbai - 400 057. T +91 22 67310000 F +91 22 28371565

call: 1800-209-0007 > sms 'Invest' to 56677 > Invest Online www.religaremf.com



Please Note: All purchases are subject to realisation of cheques / demand drafts.

COMMON APPLICATION FORM

ease read instructions before filling the Form

FOR LUMPSUM AND SIP INVESTMENTS

Application No:

Rey Partner / Agent Information		For Office Use Only
D <u>istributor / Broker ARN</u>	Sub-Broker Code	For Office ose Offig
ARN - ARN-077543-0		
Infront commission shall be paid directly by the investor to the	AMETregistered Distributors based on the in-	vestors' assessment of various factors including the service rendered by the distributor

For details on trasaction charges payble to distributors, plese refer to KIM. *Default Transaction Charges (Please tick any one of the below. For details refer Page No.12) lam an existing investor in Mutual Funds* I am a first time investor in Mutual Funds (Rs. 100/-will be deducted as transaction charges for subscription of Rs. 10,000/- and above) (Rs. 150/- will be deducted as transaction charges for subscription of Rs. 10,000/- and above) Existing Unitholder Details: Pl. fill in Folio Number below. Pl. furnish PAN details in section 1 and then proceed to section 2 Name of Sole / Folio Number, if any First Unitholde 1. Applicant's Personal Details *** (Mandatory for Minor) Date of Birth Name KYC Compliance Proof* PAN**) PAN Card Enclosed (please GUARDIAN (if Sole/First applicant is a Minor) CONTACT PERSON (in case of Non-individual Investors only) Date of Birth Name PAN** Enclosed (please) PAN Card KYC Compliance Proof* *** Relation Father Mother Court appointed Guardian Mailing Address [Please provide full address. P.O. Box Address is not sufficient. Indian Address in case of NRIs/FIIs] Overseas Address (Mandatory in case of NRI/FII applicant) PIN City PIN City State State Country Contact Details Phone Office Residence Fax I/we wish to receive Account Statements/Allotment Advice, Annual Reports and other statutory as well as Mobile other information documents by email in lieu of physical documents (Please) (Where the investor has not specified any choice or has applied for both the choices, the application F-mail will be processed as if the investor has opted for default choice i.e. Yes) Status (please Individual Partnership Company Society/Club NRI/FII Trust Minor Body Corporate Others (Please specify) Occupation Private Sector Service Public Sector/Government Service Business Professional Agriculturist Retired (please) Housewife Politically Exposed Person Forex Dealer Others (Please specify) Mode of Holding (please Anyone or Survivor (Default Option is Anyone or Survivor) Single Joint (Only for non - demat mode) SECOND APPLICANT (No joint holderwhere minor is First holder) Date of Birth Name Enclosed (please) PAN Card KYC Compliance Proof* PAN** THIRD APPLICANT (No joint holderwhere minor is First holder) Date of Birth Name Enclosed (please) PAN Card KYC Compliance Proof* PAN** POA HOLDER DETAILS (If the investment is being made by a Constituted Attorney please furnish the details of POA Holder) Enclosed (please) PAN Card KYC Compliance Proof* PAN** Refer instruction no. 12 on page no. 20 2. Demat Account Details (Optional) Please() NSDL CDSL DPID# DP Name Beneficiary Account No. I N (# Not applicable in case of CDSL) The details of the Bank Account linked with the Demat A/c as mentioned in the next page should be provided under section 4. * KYC Instructions (Please refer Instruction on page no. 20) ** PAN Instructions (Please refer instruction on page no. 18) *** For documentation please refer instruction on page no. 19. Acknowledgement Slip (To be filled by the Applicant) Application No: Received from Mr./Ms./M/s. an application for Units Name of the Scheme Date Plan/Option Along with Cheque / DD No. Amount (Rs.) Dated Drawn on Bank / Branch Signature, Stamp & Date

Clarge (FD) should be identification of (FD+'s) leaves	3.		d Payment Detail					ricici Scheme Rea	ady Reckoner on page no. 22
Por Lumpsum Investment For Lumpsum Investment For SIP / Micro SIP (refer inseruction no. younges no. 18) For SIP / Micro SIP First SIP installment CSS (Seet Cert) OR Sip through Another CSS (Seet Cert) OR And Cart Cart Cart Cart Cart Cart Cart Cart		` ' '	oc arawiriir avour oi the	ochenie)		Olan			
For Lumpsum Investment Investment Amil. (%)									
Investment Amri (Rs)		Option				Dividend Freque	ncy		
Investment Amit (Re) Mouset Reynet () Qis Did Far Three		For Lumpsum In	ivestment					n no. 7 on page no.	18)
Distance Lay (Bo) New Arts (Ris) Pass First SP Installment Chaque Details First SP Installment Cha		Investment Amt. (Rs.)		Mode of Payment ()	Chq. DD Fund Transfe	SIP through	Auto-Debit (ECS / Direct De		
Description Date Description Date Description		DD charges, if any (Rs.)		Net Amt. (Rs.)	Investment amt DD charges	Investment Am	ount No. of Inst	allments Tot	al Amount
Bark / Branch Account Type () Current Savings Shiften State Shiften		Cheque/DD No.		Date	D D M M Y Y Y Y		lment Cheque Details :	Amount	
ACCOURT Type () Current Savings SP through Post Dated Cheques Perdod-From M M Y Y Y To M M Y Y Y Y To M M Y Y Y Y To M M Y Y Y Y To M M Y Y Y Y To M M Y Y To M						1	DD M M Y Y Y Y]	
ACCOURT Type () Current Sawings SiP through Post Dated Cheques Period From M M Y Y Y Y Y Y Y Y		Bank/Branch				Branch			
Account Type () Current Savings Ora, Nos. From Document Name Document Name of the Person making Payment Payment on behalf of Please () Minor Citient Employee Distributor Name of the Person making Payment Document Name of the Person making Payment Payment on behalf of Please () Minor Citient Employee Distributor Name of the Person making Payment Payment on behalf of Please () Minor Citient Employee Distributor Name of the Person making Payment Payment		A/c. No.						r 25th Frequency	() Monthly or Quarterly
NRI Investors only() NRE NRO FCNR Document Details in case of Micro SIP (other instruction no. 7 on page no. 8) Applicable in case of Third Party Payment Payment on behalf of Please () Minror Client Employee Distributor Name of the Person making Payment. Enclosed copy of KYC Compliance Proof (Please refer instruction no. 8) Refer instruction no. 8) Account No. Account Type (please) Current Sawings NRE NRO FCN Bank Account Details (Mandatory As Per SEBI Guidelines) Account Type (please) Current Sawings NRE NRO FCN Bank Name Branch Address MICR Code () digit No next to your Cheque No) We credit the redemptory(hideded proceeds directly into investors' account through electronic mains file details provided by the innectors are afficient for the same Please provide a cancelled chequal for the same behalf account as mentioned above. Mentioning your PSC will help us transfer the amount to your bank account in the control of the same behalf account as mentioned above. Mentioning your PSC will help us transfer the amount to your bank account in the control of the same please provide account as mentioned above. Mentioning your PSC will help us transfer the amount to your bank account, in the account as mentioned above. Mentioning your PSC will help us transfer the amount to your bank account as mentioned above. Mentioning your PSC will help us transfer the amount to your bank account as mentioned above. Mentioning your PSC will help us transfer the amount to your bank account as mentioned above. Mentioning your PSC will help us transfer the amount to your bank account as mentioned above. Mentioning your PSC will help us transfer the amount to your bank account as mentioned above. Mentioning your PSC will help us transfer the amount to your bank account as mentioned above. Mentioning your PSC will help us transfer the amount to your bank account as mentioned above. Mentioning your PSC will help us transfer the amount to your bank account as mentioned above. Mentioning your PSC will help us the your bank acc						Period From	M M Y Y Y	То М М	Y Y Y Y
Applicable in case of Third Party Payment Payment on behalf of Please () Minor Client Employee Distributor Name of the Person making Payment Enclosed copy of KYC Compliance Proof (Please refer instruction no. 8) 84/ar instruction no. 8) 84/ar instruction no. 8 84/ar instruction no. 4 on page no. 1 85/ar instruction no. 4 on page no. 1 86/ar instruction no. 4 on page no. 1 86/ar instruction no. 4 on page no. 1 86/ar instruction no. 6 Current Savings NRE NRO PCD 86/ar Name Current Savings NRE NRO PCD 86/ar Name Country No. 1 86/ar instruction no. 4 on page no. 1 86/ar instruction no. 4 on		Account Type ()	Current Savi	ngs		'			
Applicable in case of Third Party Payment Payment on behalf of Please () Minor Client Employee Distributor Name of the Person making Payment. PAN		NRI Investors only ()	NRE NRO	FCNR					
Name of the Person making Payment PAN		, ,			onso () Minor			ibutor	
Enclosed copy of KYC Compliance Proof 4. Bank Account Details (Mandatory As Per SEBI Guidelines) Account Type (please Current Savings NRE NRO FCN Bank Name Branch Address MICR Code (ydigit No. next to your Cheque No) We credit the redemport/pickleden dyrocedes directly into investors' account through electronic means if the details provided by the investors are sufficient for the same. Please provide a cancelled chee leaf of the same bank account as mentioned above. Mentioning your IFS will help us transfer the amount to your bank account as mentioned above. Mentioning your IFS will help us transfer the amount to your bank account as mentioned above. Mentioning your IFS will help us transfer the amount to your bank account as mentioned above. Mentioning your IFS will help us transfer the amount to your bank account as mentioned above. Mentioning your IFS will help us transfer the amount to your bank account as mentioned under section, a above. In case of discrepancy, but details apper cepopository records will be hand. 5. Nomination Details (Mandatory only for investors who opt to hold units in non-demat form.) 18 you wish to register a single momente for your investments, please fill in the nomination details below. In case you wish to register multiple nominees, please devine a provide the provided provided the provided provided the provided provided to the provided provided the provided provided provided to the provided prov			, , ,	ment on behall of Pi	ease ()	Client	Employee Distr	IDULOI	
Account No. Bank Name Branch Address MICR Code Godigit No. next to your Cheque No. NEFT/RTGS/IFSC Code (godigit No. next to your Cheque No.) We credit the redemptonofolioded proceeds directly into investors' account through electronic means if the details provided by the mestors are sufficient for the same Please provide account as mentioned above. Nentroining your IFSC will help us transfer the amount to your bank account faster. To receive cheque payout, please eith chere () In high character code appearing on cheque leaf) We credit the redemptonofolioded proceeds directly into investors' account through electronic means if the details provided provided the mestors are sufficient for the same Please provide account as the first of the same please			naking ayrıcıı.		Enclosed copy of KYC Co	mpliance Proof	(Please refer inst	ruction no. 8)	
Bank Name Branch Address MICR Code (g) digit No. next to your Cheque No) We credit the redemption(dividend proceeds directly into investors' account through electronic means if the details provided by the investors are sufficient for the same Please provide acancelled cheque and the same bank account as mentioned above. Mentioning your IFSC will help us transfer the amount to your bank account is faster. To receive cheque payout, please tick here () Unit holders who have opted to hold units in demasteralized form must provide Bank Account details linked with the Demast account, as mentioned above in case of discrepancy, but details as per depository recrotives will be final. 5. Nomination Details (Mandadorry only for investors who opt to hold units in non-demat form.) 1 if you wish to register a single nominee for your investments, please fill in the nomination details below. In case you wish to register multiple nominees, please download nomination form available on website or at any Religion investor's envice Centers. Name and Address of Nominee Name Address Address Address Address City State PIN Signature of the Guardian (if Nominee is a Minor) Refer instruction no. 13 on page no. With the Minor Nominee Address Address Address City State PIN Signature of with the Minor Nominee Address City State PIN Refer instruction no. 13 on page no. Pocclaration & Signature of the Guardian (if Nominee is a Minor) Nominee is a minor of the Guardian (if Nominee is a Minor) Nominee is a minor of the Guardian (if Nominee is a Minor) Before instruction no. 13 on page no. Pocclaration & Signature of the Guardian (if Nominee is a Minor) Pocclaration & Signature of the Guardian (if Nominee is a Minor) The Toutes, Religient Musch and and an advanced in the Commission of the Signature of the S	4.	Bank Account I	Details (Mandato	ory As Per SE	3I Guidelines)			Refer inst	ruction no. 4 on page no. 18
Branch Address MiCR Code (o digit No. next to your Cheque No.) We credit the redempton(dividend proceeds directly into investor's account through electronic means it the details provided by the investors are sufficient for the same. Please provide a cancelled cheque leaf of the same bank account as mentioned above. Mentioning your IFSC will help us transfer the amount to your bank account faster. To receive cheque payout, please tick here () In the charge of the same bank account as mentioned above. In case of discrepancy, but details as per depository records will be final. 5. Nomination Details (Mandatory only for investors who oppt to hold units in non-demat form.) If you wish to register a single noninee for your investments, please fill in the nomination details below. In case you wish to register multiple nominees, please download nomination form available on website or at any Religient Investor Service Centers. Name and Address of Nominee Name Address Other of Birth (Incaeronineate, Please tick the box, in case you do not wish to nominate) If on ont intend to nominate (Please tick the box, in case you do not wish to nominate) The fundamental fundamental fundamental form and the fundamental fundamental fundamental form and the fundamental f		Account No.				Account Typ	pe (please) Current	Savings I	NRE NRO FCNR
MICR Code (g digit No. next to your Cheque No) We credit the redemption/dividend proceeds directly into investors' account through electronic means if the details provided by the investors are sufficient for the same. Please provide a cancelled cheque and the same bank account as mentioned above. Mentioningsyour IFSC will help us transfer the amount to your bank account faster. To receive cheque payout, please tick here () In this lodies who have opted to hold fulfix in dematerialised form must provide Bank Account details linked with the Demat account, as mentioned under section 4 above. In case of discrepancy, be details as per depository records will be final. 5. Nomination Details (Mandatory only for investors who opt to hold units in non-demat form.) Refer instruction no. 11 on page no. 1 If you wish to register a single nominee for your investments, please fill in the nomination details below. In case you wish to register multiple nominees, please download nomination form available on coverage in the province of the Guardian (if Nominee is a Minor) Name Address Name and Address of the Guardian (if Nominee is a Minor) Name Address		Bank Name							
We credit the redempton/dividend proceeds directly into investors account through electronic means if the details provided by the investors are sufficient for the same. Please provide a cancelled cheq leaf of the same bank account as mentioned above. Mentioning your IFSC will help us transfer the amount to your bank account faster. For receive cheque payout, please tick here () ultimost have poted to hold ultims in dematerialised form must provide Bank Account details linked with the Demat account, as mentioned under section a above. In case of discrepancy, bat details as per depository records will be final. 5. Nomination Details (Mandatory only for investors who opt to hold units in non-demat form.) Refer instruction no. 11 on page no. 1 If you wish to register a single nominee for your investments, please fill in the nomination details below. In case you wish to register multiple nominees, please download nomination form available on or website or at any feligrare investor Service Centers. Name and Address of Nominee Name and Address of Nominee Name and Address of the Guardian (if Nominee is a Minor) Name Address Other of Birth (n. accomments a management of the Guardian) I do not intend to nominate (Please tick the box, in case you do not wish to nominate) Personal Identification Number (PIN) Refer instruction no. 13 on page no. I would like to apply for a PIN (This will enable you to access your account via the internet and phone). Please tick here () The increase of Register Mutal Find The increase of Register Mutal Find Having read and understood the coreers of the Samener of Additional Information, Scheme Information Document(s) of the expective schemes, I/We hereby apply and the process of the scheme Pipe (Pipe) and applicant of the Scheme Pipe (P		Branch Address					City		
Wecredithe redemption/dividend proceeds directly into investors' account through electronic means if the details provided by the investors are sufficient for the same please provide a cancelled cheque and of the same hank account as mentioned above. Mentioning your IESC will help but stransfer the amount to your base under societies and the same and the		MICR Code		N	IEFT/RTGS/IFSC Code			PIN	
Name and Address of Nominee Name Name Name Address Address Address Date of Birth (in case nominee is a minor) D D M M Y Y Y Y Relationship with Applicant Guardian's relation with the Minor Nominee Signature of the Guardian I do not intend to nominate (Please tick the box, in case you do not wish to nominate) Geardian's relation I would like to apply for a PIN (This will lead bely you to access your account via the internet and phone). Please tick here () 7. Declaration & Signature(s) The Trustes, Reigne Mutual Fund Having read and understood the details of the Scheme Plan Options in dicated above and agree to abide by the terms, conditions, rules and regulations of the Scheme We have understood the details of the Scheme Plan Options in dicated above and agree to abide by the terms, conditions, a like and regulations of the Scheme We have understood the details of the Scheme Plan Options in dicated above and agree to abide by the terms, conditions, a like and regulations of the Scheme We have understood the details of the Scheme Plan Options in dicated above and agree to abide by the terms, conditions, a like and regulations of the Scheme Plan Options in dicated above and agree to abide by the terms, conditions, a like and regulations of the Scheme We have understood the details of the Scheme Plan Options in dicated above and agree to abide by the terms, conditions, a like and regulations of the Scheme Plan Options in dicated above and agree to abide by the terms, conditions, a like and regulations of the Scheme Plan Options in dicated above and agree to abide by the terms, conditions, a like and regulations of the Scheme Plan Options in dicated above and agree to abide by the terms, conditions, a like and regulations of the Scheme Plan Options in dicated above and agree to abide by the terms, conditions, a like and regulations of the Scheme Plan Options indicated above and agree to abide by the terms, conditions, a lin	5.	We credit the redemptic leaf of the same bank acc Unit holders who have of details as per depository Nomination Det If you wish to register as	on/dividend proceeds directly count as mentioned above. I opted to hold Units in demat or records will be final. tails (Mandatory o ingle nominee for your invest	yinto investors' accou Mentioning your IFSC cerialised form must pi nly for investor	ntthrough electronic means i will help us transfer the amou rovide Bank Account details li rs who opt to hold u	The details provided int to your bank acco nked with the Dema units in non-d	I by the investors are sufficien unt faster. To receive cheque at account, as mentioned und emat form.)	t for the same. Please payout, please tick h der section 4 above. Refer instri	nere () In case of discrepancy, bank uction no. 11 on page no. 19
Address City State Date of Birth (incase nominee is a minor) I do not intend to nominate (Please tick the box, in case you do not wish to nominate) 6. Personal Identification Number (PIN) I would like to apply for a PIN (This will enable you to access your account via the internet and phone). Please tick here (7. Declaration & Signature (s) The Trustees, Religare Mutual Fund Having read and understood the contents of the Statement of Additional Information Jocument(s) of the respective schemes, I/We hereby apply to the Prustees of Religare Mutual Fund Having read and understood the contents of the Statement of Additional Information in Signature (s) The Trustees, Religare Mutual Fund Having read and understood the contents of the Statement of Additional Information in Signature (s) The Trustees Religare Mutual Fund Having read and understood the contents of the Statement of Additional Information in Signature (s) The Trustees Religare Mutual Fund Having read and understood the contents of the Statement of Additional Information in Signature (s) The Trustees Religare Mutual Fund Having read and understood the contents of the Statement of Additional Information in Signature (s) The Trustees Religare Mutual Fund Having read and understood the contents of the Statement of Additional Information in Signature (s) The Trustees Religare Mutual Fund Having read and understood the contents of the Statement of Additional Information in Signature (s) The Trustees Religare Mutual Fund Having read and understood the contents of the Statement (s) The Trustees Religare Mutual Fund Having read and understood the contents of the Statement (s) The Trustees Religare Mutual Fund Having read and understood the contents of the Statement (s) The Trustees Religare Mutual Fund Having read and understood the contents of the Statement (s) The Trustees Religare Mutual Fund Having read and understood the Contents of the Statement (s) Have confirm that I man Mey are Non-Residents of Indian Nationality (Origin and that th		, 0				Name and	Address of the Guardia	n (if Nominee is a	a Minor)
Address City State Date of Birth (incase nominee is a minor) I do not intend to nominate (Please tick the box, in case you do not wish to nominate) 6. Personal Identification Number (PIN) I would like to apply for a PIN (This will enable you to access your account via the internet and phone). Please tick here () 7. Declaration & Signature(s) The Trustees, Religare Mutual Fund Having read and understood the ordines of the Scheme (Pina) (Option as indicated above and agree to abide by the terms, conditions, rules and regulations of the Scheme (Pina) (Option as indicated above and agree to abide by the terms, conditions, rules and regulations of the Scheme (Pina) (Option as indicated above and agree to abide by the terms, conditions, rules and regulations of the Scheme (Pina) (Option as indicated above and agree to abide by the terms, conditions, rules and regulations of the Scheme (Pina) (Option as indicated above and agree to abide by the terms, conditions, rules and regulations of the Scheme (Pina) (Option as indicated above and agree to abide by the terms, conditions, rules and regulations of the Scheme (Pina) (Option as indicated above and agree to abide by the terms, conditions, rules and regulations of the Scheme (Pina) (Option as indicated above and agree to abide by the terms, conditions, rules and regulations of the Scheme (Pina) (Option as indicated above and agree to abide by the terms, conditions, rules and regulations of the Scheme (Pina) (Option as indicated above and agree to abide by the terms, conditions, rules and regulations of the Scheme (Pina) (Option as indicated above and agree to abide by the terms, conditions, rules and regulations of the Scheme (Pina) (Option as indicated above and agree to abide by the terms, conditions, rules and regulations of the Scheme (Pina) (Option as indicated above and agree options, rules and regulations of the Scheme (Pina) (Option and the Scheme (Pina) (Option and Scheme (Pina) (Option and Scheme (Pina) (Pina) (Pina) (Pina) (Pina) (Pina) (Pina) (Pina		Name				Name		•	·
Date of Birth (in case nominee is a minor) Domman Do						Address			
Date of Birth (in case nominee is a minor) I do not intend to nominate (Please tick the box, in case you do not wish to nominate) 6. Personal Identification Number (PIN) I would like to apply for a PIN (This will enable you to access your account via the internet and phone). Please tick here (7. Declaration & Signature(s) The Trustees, Religare Mutual Fund Hawing read and understood the contents of the Statement of Additional Information / Scheme Information Document(s) of the respective schemes, I/We hereby apply to the Pirustees of Religare Mutual Fund (Pixel with the Scheme and I/We have not received nor have been induced by any rebate or gifts, directly or indirectly, in making this investment. I/We do not have any esting Micro SIPs with the Current Micro SIP application or SiP application will result in aggregate in westment seededing its 5,000-00 from a significant of the Scheme and I/We have not received nor have been induced by any rebate or gifts, directly or indirectly, in making this investment. I/We do not have any esting Micro SIPs with the current Micro SIP application or SiP ap		Addicss				City		State	
the Guardian I do not intend to nominate (Please tick the box, in case you do not wish to nominate) Refer instruction no. 13 on page no. I would like to apply for a PIN (This will enable you to access your account via the internet and phone). Please tick here () The Trustees, Religare Mutual Fund Having read and understood the contents of the Statement of Additional Information / Scheme Information Document(s) of the respective schemes, I/We hereby apply to the Trustees of Religare Mutual Fund for units of the Scheme / Plan / Option as indicated above and agree to abide by the terms, conditions, rules and regulations of the Scheme, I/We have understood the details of the Scheme and I/We have not received nor have been induced by any related or gifts, directly or indirectly, in making this investment. I/We do not have any existing Micro SIPs which to gether with the current Micro SIP application will fisual in aggregate investments exceeding Rs 5,000-00-1 in a year (applicable to Micro SIP investors or by). The Distributor has disclosed to mells all the commissions (in the form of trail commissions or any other mode), payable with the Distributor has disclosed to mells all the commissions (in the form of trail commissions or any other mode), payable with the Distributor has disclosed to mells all the commissions (in the form of trail commissions or any other mode), payable with the Distributor has disclosed to mells all the commissions (in the form of trail commission or any other mode), payable with the Commission of the paya		Data of Pirth						Signature of	
6. Personal Identification Number (PIN) I would like to apply for a PIN (This will enable you to access your account via the internet and phone). Please tick here () 7. Declaration & Signature(s) The Trustees, Religare Mutual Fund Having read and understood the contents of the Statement of Additional Information / Scheme Information Document(s) of the respective schemes, I/We hereby apply to the Trustees of Religare Mutual Fund for units of the Scheme / Plan / Option as indicated above and agree to abide by the terms, conditions, rules and regulations of the Scheme. I/We have understood the details of the Scheme and I/We have not received nor have been induced by any rebate or gifts, directly or indirectly in making this investment. I/We do not have any existing Micro SiPs which together with the current Micro SiP application will result in aggregate investments exceeding Rs. 50,000/-in a year (applicable to Micro SiP investment Surgices and its Agents to disclosed to mely all the commissions of rat Incommission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to melus. I/We hereby authorise Religare Mutual Funds shall follow the structure of th		(in case nominee is a minor)							
I would like to apply for a PIN (This will enable you to access your account via the internet and phone). Please tick here () 7. Declaration & Signature(s) The Trustees, Religare Mutual Fund Having read and understood the contents of the Statement of Additional Information/Scheme Information Document(s) of the respective schemes, I/We hereby apply to the Trustees of Religare Mutual Fund for units of the Scheme (Plan / Option as indicated above and agree to abide by the terms, conditions, rules and regulations of the Scheme. I/We have not received nor have been induced by any rebate or gifts, directly or indirectly in making this investment. I/We do not have any existing Micro SiPs which together with the current Micro SiP application will result in aggregate investments exceeding Rs. 50,000/in a year (applicable to Micro SiP investors only). The bistributor has disclosed to melius I/We have not received nor have been induced by any rebate or gifts, directly or indirectly, in making this investment. I/We do not have any existing Micro SiPs which together with the current Micro SiP application will result in aggregate investments exceeding Rs. 50,000/in a year (applicable to Micro SiP investors only). The bistributor has disclosed to melius I/We do not have any existing Micro SiPs which together with the current Micro SiP application will result in aggregate investments exceeding Rs. 50,000/in a year (applicable to Micro SiP investment Among and its Agents to disclosed to melius I/We have not received not any on the respective and to verify my our bank (so that the Scheme is being recommended to melius. I/We hereby authorise Religare Mutual Funds shar(s) and or Distributor is Resident Mutual Funds shar(s) and or Distributor is Resident Management Company Ltd. About any changes in my our bank (so Religare Asset Management Company Ltd. About any changes in my our bank (so Religare Asset Management Company Ltd. About any changes in my our bank (so Religare Mutual Funds asset Management Company Ltd. About any chan	6				onominate)			Refer inst	ruction no. 13 on page no. 20
The Trustees, Religare Mutual Fund Having read and understood the contents of the Statement of Additional Information / Scheme Information Document(s) of the respective schemes, I/We hereby apply to the Trustees of Religare Mutual Fund on units of the Scheme / Plan / Option as indicated above and agree to abide by the terms, conditions, rules and regulations of the Scheme, I/We have not received nor have been induced by any rebate or gifts, directly or indirectly in making this investment. I/We do not have any existing Micro SIPs which together with the current Micro SIP application will result in aggregate investments exceeding Rs. 5,0000/in a year (applicable to Micro SIP investments of Vision o	٥.			· /	our account via the inte	rnet and phone).	Please tick here ()	7	
Having read and understood the contents of the Statement of Additional Information /Scheme Information Document(s) of the respective schemes, I/We hereby apply to the Trustees of Religiager Mutual Fund for units of the Scheme /Pan I/Option as indicated above and agree to abile by the terms, conditions, rules and regulations of the Scheme /Pan I/Option as indicated above and agree to abile by the terms, conditions, rules and regulations of the Scheme /Pan I/Option as indicated above and agree of the Scheme /Pan I/Option as indicated above and agree of the Scheme /Pan I/Option as indicated above and agree of the Scheme /Pan I/Option as indicated above and agree of the Scheme /Pan I/Option as indicated above and agree of the Scheme /Pan I/Option as indicated above and agree of the Scheme /Pan I/Option as indicated above and scheme is being recommended to metal. I/Option I/Opt	7.								
our NRE/NRO/FCNR Account.1/We confirm that the details provided by me/us are true and correct. If NRI (Please) Repatriation basis Non-Repatriation basis Applicant/POA Applicant/POA		The Trustees, Religare Mutual Having read and understood t to the Trustees of Religare Mu Scheme. I/We have understo investment. I/We do not have a year (applicable to Micro SIF	Fund the contents of the Statement of Aditual Fund for units of the Scheme / Pod the details of the Scheme and I/any existing Micro SIPs which togethe investors only). The Distributor has	ditional Information / Scheme Plan / Option as indicated abo We have not received nor ha ner with the current Micro SI s disclosed to me/us all the c	e Information Document(s) of the res ve and agree to abide by the terms, co ve been induced by any rebate or gifts P application will result in aggregate in ommissions (in the form of trail comm	pective schemes , I/We he nditions, rules and regulati , directly or indirectly, in n vestments exceeding Rs. 5 nission or any other mode	reby apply ons of the haking this occode in Open Salar (POA)		
our NRE/NRO/FCNR Account.1/We confirm that the details provided by me/us are true and correct. If NRI (Please) Repatriation basis Non-Repatriation basis Applicant/POA Applicant/POA		Mutual Fund, its investment M Investment Advisor and to ver not effected at all for reasons Mutual Fund), their appointed our bank account. I/ We herel held or designed for the purpissued by any covernmental of the purp	anger and its Agents to disclose details anager and its Agents to disclose details provided by of incomplete or incorrect informat service providers or representative by declare that the amount being invose of contravention of any Act, Ruli retail to require providers or representative that the samount being invose of contravention of any Act, Ruli retail to require providers or representative retail to retail the retail of the retail to retail the retail the retail the retail to retail the reta	ails of my/our investment tor me/us. I/ We hereby declare tition, I/We would not hold Re responsible. I/We will also in vested by me/us in the Schem es, Regulations or any statute me	John Brown Brown Brown Brown Williams Brown Brow	is the property of the control of th	se seignate or (Pipoker) delayed or o Religare ges in my/ and is not Directions	A &	
		our NRE/NRO/FCNR Account *Applicable to NRI's	nt. I/We confirm that the details prov	rided by me / us are true and c	Please) Repatriation basis	9	Third	A &	

GET IN TOUCH

Religare Mutual Fund
3rd Floor, GYS Infinity, Paranjpe 'B' Scheme, Subhash Road,
Vile Parle (East), Mumbai - 400 057.
T +91 22 67310000 F +91 22 28371565

call: 1800-209-0007 > sms 'Invest' to 56677 > Invest Online www.religaremf.com



SYSTEMATIC INVESTMENT PLAN (SIP) REGISTRATION CUM MANDATE FORM FOR ECS First time investors subscribing to the Scheme through SIP-ECS to complete this form compulsorily along with Application Form. (Please read terms and conditions overleaf)

Form No : E

Key Partner / Agent Information

Distributor / Broker ARN

Bank Account Number

Sub-Broker Code

For Office Use Only

Transaction Charges (Please		or details refer Page				*Default
I am a first time investor in Mutual Fu (Rs. 150/- will be deducted as transaction char		OR and above)		xisting investor be deducted as tra		unds* arges for subscription of Rs. 10,000/- and above)
First Investment with Current Date Cheque	Application to be subm	itted at least 30 da	ays before	New Appli		Change in Bank Account* Cancel (*Please provide a cancelled cheque)
of SIP enrollment and ECS Debit C 1. Investment and SIP Det	Clearing.	Additional Information /	'Scheme Infor	mation Docum	ent of the	SIP Micro SIP respective Scheme and the terms and cond
FIRST/SOLE INVESTOR						
Name	Mr./Ms./M/s.					
Application No.				Folio No.(Exist	ing Unitho	older)
Scheme				Option	Growth	Dividend Reinvestment Dividend F
Each SIP Amount (Rs.)				Frequency	Monthly*	Quarterly (Jan, April, July, Oct)
SIP Date [for ECS (Debit Clearing))] 3rd 10th	n 15th* 201	th 25th	(*Default Opt		
SIP Period [for ECS (Debit Clearin	g)] Start From M		Endon	M M Y Y	ΥΥ	No. of Installments
PAN			∟ KYC Refe	rence No.		
2. Demat Account Details	(Optional)					Please() NSDL
DPID#	Beneficiary Acc	ount No.			DP	Name
(# Not applicable in case of CD	SL).	(Applic	able only to exis	sting investors fo	r fresh SIP	enrolment. Please see instruction No. 12 on Pag
3. First SIP Transaction						
Cheque No.		Che	que Date			Amount (Rs.)
Bank				В	ank City	
I/We hereby authorise Religare Mi ECS (Debit Clearing)/Direct Debi 4. Particulars of Bank Acce	t for collection of SIP payment		imited and the	eir authorised se	ervice prov	iders, to debit my/our following bank acco
Bank Name						
Bank Branch				В	ank City	
Account Number			Accoun			Current NRE NRO FCNI
Preferred messaging medium	SMS:	E-mail: Note	e:Please()fo	or your preferre	ed medium	of messaging
9 Digit MICR Code			(Please e	nter the 9 digit	numberth	at appears after the cheque number)
Account Holder Name as in Bank	Account					
I/We hereby declare that the participation of the correct and express my/our willing referred above though participations.	ngness to make payments	First Account Hold (As in Bank Records)	•	Ø		
If the transaction is delayed or no of incomplete or incorrect info hold the user institution respons Religare Mutual Fund / Religare As	ormation, I/We would not sible. I/We will also inform	Second Account Ho (As in Bank Records)	•			
Limited, about any changes in my/c readandagreedtothetermsandcoi	our bank account. I/We have	Third Account Hold (As in Bank Records)	~	Ø		
5. For Office Use Only (no	t to be filled in by the	investor)				
Recorded on	t to be filled in by the		Sc	cheme Code		
Recorded by 6. Authorisation of the Ba	nk Account Holder (to	n he filled and s		redit Account N the Investo		
Thisistoinformthatl/Wehaveregi ClearingService(DebitClearing) a	steredforthe RBI's Electronic and that my payment towards	First Account Hold (As in Bank Records	der Signature		•/	
my investment in Religare Mutu my/our below mentioned bank a authorise the representative carry	ccount with your bank. I/We ying this ECS (Debit Clearing)	Second Account Ho (As in Bank Records	Í Ider Signature	e 🗷		
Mandate Form to get it verified & e		Third Account Hol				

SYSTEMATIC INVESTMENT PLAN

Terms & Conditions for SIP through Post Dated Cheques and ECS Mandate

- . SIP is available in Religare Monthly Income Plan, Religare Monthly Income Plan (MIP) Plus and Religare Gold Fund.
 - The list is subject to change from time to time. Please contact nearest Investor Service Centre (ISC) of Religare Mutual Fund for updated list.
- Features of SIP:

Frequency	Monthly/Quarterly (Jan, April, July, October)					
SIP dates offered	3rd or 10th or 15th or 20th or 25th of month/quarter (J	an, April, July, October)				
Default Frequency/Date	 Frequency: Monthly Date: 15th of month/quarter If end date is specified, the fund will continue SIP till it 	receives termination notice from the investor or all the post dated cheques are utilized. (See Note 10 below)				
Minimum amount per installment	Religare Monthly Income Plan, Religare Monthly Inc	come Plan (MIP) Plus and Religare Gold Fund.				
	Rs. 500/- per month and in multiples of Re. 1/- thereafte	rformonthly frequency.				
	Rs. 1,500/- per quarter and in multiples of Re. 1/- thereafte	rfor quarterly frequency.				
Minimum number of installments	 12: Where each SIP installment is Rs.500/- per month but less than Rs.1,000/- per month 6: Where each SIP installment is Rs.1,000/- or more per month 4: for quarterly frequency (including first installment) 					
Installments		mit for single cheque or aggregate. all in the same month/quarter. First cheque should be of current date (no post-dated cheque will be all post-dated cheques should be of same date and same amount.				
Load Structure	Entry Load	Exit Load				
(Applicable only to Religare Monthly Income Plan	,	1%(if redeemed/switched-out on or before 1 year from the date of all otment)				
and Religare Monthly Income Plan (Plus))		Nil (if redeemed/switched-out after 1 year from the date of allotment)				
(Applicable only to Religare	Nil	2% (if redeemed/switched-out on or before 6 months from the date of allotment)				
Gold Fund)		1% (if redeemed/switched-out after 6 months but on or before 1 year from the date of allot ment)				
	Nil (if redeemed/switched-out after 1 year from the date of allotment)					
	Load Structure prevailing at the time of submission of SIP application form (whether for fresh enrollment or extension) will be applicable for all the SIP installments specified in such application.					

- 3. Please draw cheque in the name of the Scheme or its abbreviation and cross "A/c Payee" e.g. "Religare Equity Fund" or "REF". Also write SIP enrollment Form or folio number on the reverse of cheque accompanying SIP enrollment form.
- 1. In case SIP date specified is a non-business day or falls during a book closure period, the transaction will be effected on the next business day.
- 5. The first installment will be processed at Applicable NAV based on time stamping. The second installment will be processed latest for the available SIP date (currently 3rd, 10th, 15th, 20th or 25th of each month/ quarter) indicated by the investor, but only after the expiry of 30 (thirty) Calendar Days from the date of first installment.
- 6. Unit holder has a right to discontinue the SIP facility at any time by sending written request to any Official Points of Acceptance, at least 10 Business Days prior to the next cheque date/ECS debit/Direct debit. On receipt of such request, the SIP enrollment will be terminated and balance postdated cheque(s), if any, will be returned to the Unit holder.
- 7. In case any cheque submitted by the investor for SIP installment or any payment instruction for SIP installment is dishonored by the Bankers for the reason of account of investor is closed, the AMC would discontinue the SIP immediately and reserves the right to redeem the outstanding units if total investment is below Rs. 5,000/-.
- 8. The AMC reserves the right to discontinue the SIP enrolment in case cheque/payment instruction submitted by Unit holder is not honored by Banker on 2 (two) consecutive occasions for either insufficiency of funds or as a result of a stop payment instruction issued by the Unit holder and reserves the right to redeem the outstanding units if total investment is below Rs. 5,000/-.
- The facility will be automatically terminated upon receipt of intimation of death of the Unit holder.
- $10. \hspace{0.5cm} SIP in a folio of minor will be registered only up to the date of minor attaining majority though the instruction may be for the period beyond that date. \\$

Terms & Conditions - specific to SIP through Post Dated Cheques (PDC)

Terms of SIP:

a. Offered to Investors	Residing at any of the Official Points of Acceptance					
b. Receipt of PDCs	For fresh investors the first SIP cheque to be dated current day. There should be a minimum lead time of 10 working days between the first current day SIP and subsections the first surrent day sip and subsections the first subsection day sip and subsections the first subsections the first subsection day significant day significa					
	For existing investors the first SIP cheque may or may not be dated current day. There should be a minimum lead time of 10 working days between the date of submission and the installment date if the first SIP cheque is post dated.					

- The cheques should be drawn favouring Religare Monthly Income Plan/Religare Monthly Income Plan (MIP) Plus/Religare Gold Fund as the case may be, and crossed "Account Payee only".
- s. Payment may be made by cheques drawn on any bank which is situated and is a member of the Banker's Clearing House located at the place where SIP application is submitted.

Terms & Conditions - specific to SIP through ECS Mandate SIP Payment through Electronic Clearing Service of the Reserve Bank of India (RBI)

- s. SIP Auto Debit Facility via ECS is offered only in the following locations
 - Agra Ahmedabad Allahabad Amritsar Asansol Aurangabad Bangalore Bardhaman Baroda Belgaum Bhilwara Bhopal Bhubaneshwar Bijapur Bikaner Calicut Chandigarh Chennai Cochin Coimbatore Cuttack Davangere Dehradun Delhi Dhanbad Durgapur Erode Gadag Gangtok Gorakhpur Gulbarga Guwahati Gwalior Haldia Hubli Hyderabad Indore Jabalpur Jalandar Jammu Jamnagar Jamshedpur Jodhpur Kakinada Kanpur Kolhapur Kolkata Lucknow Lucknow Anandya Madurai Mangalore Mumbai Mysore Nagpur Nasik Nellore Panjim Patna Pondicherry Pune Raipur Raichur Rajkot Ranchi Salem Shimla Shimlaga Sholapur Siliguri Surat Tirupur Tirupati Trichur Trichy Trivandrum Tumkur Udaipur Udipi Varanasi Vijayawada Vizag Darjeeling Anand Bhavnagar Kota Imphal Shillong
- 2. This facility is offered only to the investors having bank accounts in select cities mentioned above. The cities in the list may be modified/updated/changed/removed at any time in future entirely at the discretion of Religare Mutual Fund / Religare Asset Management Company Limited, without assigning any reason or prior notice. If any city is removed, SIP instructions of investors for such cities via ECS route will be discontinued without prior notice.
- The bank provided for ECS should participate in local MICR clearing.
- 1. The investor agrees to abide by the terms and conditions of ECS facility of RBI.
- 5. Investors will not hold Religare Mutual Fund/Religare Asset Management Company Limited, it's Registrar and other service providers responsible, if the transaction is delayed or not affected or the investor's bank account is debited in advance or after the specific SIP date due to various clearing cycles of ECS.
- 6. New investors who wish to enroll for SIP through ECS should fill the SIP Application Form and the Registration cum Mandate Form for ECS.
- . Investors should mandatorily give a cheque for the first transaction.
 - $a. \qquad \text{First SIP Cheque may be dated current day. All subsequent Installments through ECS to be either 3rd or 10th or 15th or 20th or 25th of the month.}$
 - b. The Registration cum Mandate Form for ECS should be submitted at least 30 Business days before the date of the first debit through ECS.
- 8. The first cheque should be drawn on the same bank account which is to be registered for ECS. Alternatively, the cheque may be drawn on any bank, but provide a photocopy of the cheque of the bank/branch for which ECS is registered.
- First SIP Cheque and subsequent SIP Installments via ECS should be of the same amount.
- 10. Religare Mutual Fund/Religare Asset Management Company Limited, it's Registrar and other service providers shall not be responsible and liable for any damages/compensation for any loss, damage etc., incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
- $11. \hspace{1.5cm} You can choose to change your bank account or discontinue this facility by giving 10 days written notice to any of our Investor Service Centers. \\$

Terms & Conditions - specific to SIP through Auto Debit

The Auto Debit Facility is available as under:

Direct Debit: The Direct Debit Facility is available only with the banks with which Religare AMC or its service provider has tie up for Direct Debit as mentioned below: List of banks/branches for SIP Direct Debit Facility*

Banks	Branches
Axis Bank, IDBI Bank, Kotak Mahindra Bank, IndusInd Bank, Bank of India and Punjab National Bank	All Describes
Bank of Baroda, Union Bank of India and State Bank Of India	All Branches

^{*} Please contact Religare Mutual Fund Investor Service Center for updated list of banks/branches eligible for Direct Debit Facility.



SYSTEMATIC INVESTMENT PLAN (SIP) REGISTRATION CUM MANDATE FORM FOR ECS First time investors subscribing to the Scheme through SIP-ECS to complete this form compulsorily along with Application Form. (Please read terms and conditions overleaf)

Form No : E

Key Partner / Agent Information

Distributor / Broker ARN

Bank Account Number

Sub-Broker Code

For Office Use Only

ARN - ARN-077543-0	yytho invostor to the AMEL register	ad Distributors based on	the investors' as	ssassment of various f	actors including the service rendered by the dist	tributor
For details on trasaction charges pa			ine investors as	ssessifierit of various i	actors including the service rendered by the disi	tributor.
For details on trasaction charges pa	tyble to distributors, piese re	erer to knyi.				
Transaction Charges (Please		or details refer Page				Default
lam a first time investor in Mutual Fu (Rs. 150/- will be deducted as transaction char		OR and above)		xisting investor in M oe deducted as transac	utual Funds* tion charges for subscription of Rs. 10,000/- and 2	above)
First Investment with Current Date Cheque	Application to be subm	itted at least 30 da ent of SIP through	-	New Applicati	(*Please provide a cancelled cheque)	Cancellation
The Trustees, Religare Mutual Fund I/We have read and understood the of SIP enrollment and ECS Debit C 1. Investment and SIP Det FIRST/SOLE INVESTOR	Clearing.	Additional Information/	Scheme Infor	rmation Document	SIP Micro SIP of the respective Scheme and the terms ar	nd condition
Name	Mr./Ms./M/s.					
	1411.71413.714173.			E !: N. /E : ::		
Application No.				Folio No.(Existing	Unitholder)	
Scheme				Option Gr	owth Dividend Reinvestment Div	vidend Payou
Each SIP Amount (Rs.)				. , .	onthly* Quarterly (Jan, April, July, Oct)	
SIP Date [for ECS (Debit Clearing))]	n 15th* 20t	h 25th	(*Default Option)		
SIP Period [for ECS (Debit Clearin	g)] Start From M	M Y Y Y Y	Endon	M M Y Y Y	Y No. of Installments	
PAN			KYC Refe	rence No.		
2. Demat Account Details DPID#	(Optional) Beneficiary Acc	count No			Please () NSDI	L CDSL
I N (# Not applicable in case of CD			able only to exis	sting investors for fre	sh SIP enrolment. Please see instruction No. 1	2 on Page 20`
3. First SIP Transaction	,		,	· ·		
Cheque No.		Che	que Date		Amount (Rs.)	
Bank			'	Bank	· , ,	
I/We hereby authorise Religare Mu ECS (Debit Clearing)/Direct Debi	t for collection of SIP payment		mited and the		e providers, to debit my/our following bar	nk account b
 Particulars of Bank Accordance Bank Name 	ount					
Bank Branch						
Account Number			Accoun	Bank	City Land NRE NRO	FCNIP
Preferred messaging medium	SMS:	E-mail: Note			nedium of messaging	TCIVIC
9 Digit MICR Code			(Please e	nter the 9 digit num	ber that appears after the cheque numbe	r)
Account Holder Name as in Bank	Account					
I/We hereby declare that the pa correct and express my/our willin referred above though participation	ngness to make payments	First Account Hold (As in Bank Records)	•	Ø		
If the transaction is delayed or no of incomplete or incorrect info hold the user institution respons Religare Mutual Fund / Religare As	ormation, I/We would not sible. I/We will also inform	Second Account Hol (As in Bank Records)	•	<u>e</u>		
Limited, about any changes in my/ c read and agreed to the terms and cor	our bank account. I/We have	Third Account Hold (As in Bank Records)	•	Ø.		
5. For Office Use Only (no	t to be filled in by the	investor)				
Recorded on	_	•	Sc	cheme Code		
Recorded by 6. Authorisation of the Ba	nk Account Holder (t	o be filled and s		redit Account No.		
Thisistoinformthatl/Wehaveregi ClearingService(DebitClearing) a my investment in Religare Mutua	and that my payment towards	First Account Hold (As in Bank Records)	•	Ø.		
my/our below mentioned bank and authorise the representative carry Mandate Form to get it verified & e	ccount with your bank. I/We ying this ECS (Debit Clearing)	Second Account Ho (As in Bank Records)	_	e &		
	siccated.	Third Account Hol (As in Bank Records)	_	e 🗷		

SYSTEMATIC INVESTMENT PLAN

Terms & Conditions for SIP through Post Dated Cheques and ECS Mandate

- . SIP is available in Religare Monthly Income Plan, Religare Monthly Income Plan (MIP) Plus and Religare Gold Fund.
 - The list is subject to change from time to time. Please contact nearest Investor Service Centre (ISC) of Religare Mutual Fund for updated list.
- Features of SIP:

Frequency	Monthly/Quarterly (Jan, April, July, October)					
SIP dates offered	3rd or 10th or 15th or 20th or 25th of month/qua	rter (Jan, April, July, October)				
Default Frequency/Date	Frequency: Monthly Date: 15th of month/quarter If end date is specified, the fund will continue SIP till it receives termination notice from the investor or all the post dated cheques are utilized. (See Note 10 below)					
Minimum amount per installment	Religare Monthly Income Plan, Religare Mont	hly Income Plan (MIP) Plus and Religare Gold Fund.				
	Rs. 500/- per month and in multiples of Re. 1/- the	reafter for monthly frequency.				
	Rs. 1,500/- per quarter and in multiples of Re. 1/- the	ereafter for quarterly frequency.				
Minimum number of installments	12: Where each SIP installment is Rs.500/- per month but less than Rs.1,000/- per month 6: Where each SIP installment is Rs.1,000/- or more per month 4: for quarterly frequency (including first installment)					
Installments		pper limit for single cheque or aggregate. Id not fall in the same month/quarter. First cheque should be of current date (no post-dated cheque will be eques, all post-dated cheques should be of same date and same amount.				
Load Structure	Entry Load	Exit Load				
(Applicable only to Religare Monthly Income	Nil	1% (if redeemed/switched-out on or before 1 year from the date of all otment)				
Planand Religare Monthly Income Plan (Plus))		Nil (if redeemed/switched-out after 1 year from the date of allotment)				
(Applicable only to Religare	Nil	2% (if redeemed/switched-out on or before 6 months from the date of allotment)				
Gold Fund)		1% (if redeemed/switched-out after 6 months but on or before 1 year from the date of allot ment)				
	Nil (if redeemed/switched-out after 1 year from the date of allotment)					
	Load Structure prevailing at the time of submission of SIP application form (whether for fresh enrollment or extension) will be applicable for all the SIP in specified in such application.					

- 3. Please draw cheque in the name of the Scheme or its abbreviation and cross "A/c Payee" e.g. "Religare Equity Fund" or "REF". Also write SIP enrollment Form or folio number on the reverse of cheque accompanying SIP enrollment form.
- 1. In case SIP date specified is a non-business day or falls during a book closure period, the transaction will be effected on the next business day.
- 5. The first installment will be processed at Applicable NAV based on time stamping. The second installment will be processed latest for the available SIP date (currently 3rd, 10th, 15th, 20th or 25th of each month/ quarter) indicated by the investor, but only after the expiry of 30 (thirty) Calendar Days from the date of first installment.
- . Unit holder has a right to discontinue the SIP facility at any time by sending written request to any Official Points of Acceptance, at least 10 Business Days prior to the next cheque date/ECS debit/Direct debit. On receipt of such request, the SIP enrollment will be terminated and balance postdated cheque(s), if any, will be returned to the Unit holder.
- In case any cheque submitted by the investor for SIP installment or any payment instruction for SIP installment is dishonored by the Bankers for the reason of account of investor is closed, the AMC would discontinue the SIP immediately and reserves the right to redeem the outstanding units if total investment is below Rs. 5,000/-.
- 8. The AMC reserves the right to discontinue the SIP enrolment in case cheque/payment instruction submitted by Unit holder is not honored by Banker on 2 (two) consecutive occasions for either insufficiency of funds or as a result of a stop payment instruction issued by the Unit holder and reserves the right to redeem the outstanding units if total investment is below Rs. 5,000/-.
- The facility will be automatically terminated upon receipt of intimation of death of the Unit holder.
- 10. SIP in a folio of minor will be registered only upto the date of minor attaining majority though the instruction may be for the period beyond that date.

Terms & Conditions - specific to SIP through Post Dated Cheques (PDC)

Terms of SIP:

a. Offered to Investors	Residing at any of the Official Points of Acceptance
b. Receipt of PDCs	For fresh investors the first SIP cheque to be dated current day. There should be a minimum lead time of 10 working days between the first current day SIP and subsequent installment.
	For existing investors the first SIP cheque may or may not be dated current day. There should be a minimum lead time of 10 working days between the date of submission
	and the installment date if the first SIP cheque is post dated.

- 2. The cheques should be drawn favouring Religare Monthly Income Plan/Religare Monthly Income Plan (MIP) Plus/Religare Gold Fund as the case may be, and crossed "Account Payee only".
- s. Payment may be made by cheques drawn on any bank which is situated and is a member of the Banker's Clearing House located at the place where SIP application is submitted.

Terms & Conditions - specific to SIP through ECS Mandate SIP Payment through Electronic Clearing Service of the Reserve Bank of India (RBI)

- . SIP Auto Debit Facility via ECS is offered only in the following locations
 - Agra Ahmedabad Allahabad Amritsar Asansol Aurangabad Bangalore Bardhaman Baroda Belgaum Bhilwara Bhopal Bhubaneshwar Bijapur Bikaner Calicut Chandigarh Chennai Cochin Coimbatore Cuttack Davangere Dehradun Delhi Dhanbad Durgapur Erode Gadag Gangtok Gorakhpur Gulbarga Guwahati Gwalior Haldia Hubli Hyderabad Indore Jabalpur Jaipur Jalandar Jammagar Jamshedpur Jodhpur Kakinada Kanpur Kolhapur Kolkata Lucknow Lucknow Anandya Madurai Mangalore Mumbai Mysore Nagpur Nasik Nellore Panjim Patna Pondicherry Pune Raipur Raichur Rajkot Ranchi Salem Shimla Shimoga Sholapur Siliguri Surat Tirupur Tirupati Trichur Trichy Trivandrum Tumkur Udaipur Udipi Varanasi Vijayawada Vizag Darjeeling Anand Bhavnagar Kota Imphal Shillong
- 2. This facility is offered only to the investors having bank accounts in select cities mentioned above. The cities in the list may be modified/updated/changed/removed at any time in future entirely at the discretion of Religare Mutual Fund / Religare Asset Management Company Limited, without assigning any reason or prior notice. If any city is removed, SIP instructions of investors for such cities via ECS route will be discontinued without prior notice.
- 3. The bank provided for ECS should participate in local MICR clearing.
- The investor agrees to abide by the terms and conditions of ECS facility of RBI.
- s. Investors will not hold Religare Mutual Fund/Religare Asset Management Company Limited, it's Registrarand other service providers responsible, if the transaction is delayed or not affected or the investor's bank account is debited in advance or after the specific SIP date due to various clearing cycles of ECS.
- 6. New investors who wish to enroll for SIP through ECS should fill the SIP Application Form and the Registration cum Mandate Form for ECS.
- Investors should mandatorily give a cheque for the first transaction.
 - a. First SIP Cheque may be dated current day. All subsequent Installments through ECS to be either 3rd or 10th or 15th or 20th or 25th of the month.
 - b. The Registration cum Mandate Form for ECS should be submitted at least 30 Business days before the date of the first debit through ECS.
- 3. The first cheque should be drawn on the same bank account which is to be registered for ECS. Alternatively, the cheque may be drawn on any bank, but provide a photocopy of the cheque of the bank/branch for which ECS is registered.
- . First SIP Cheque and subsequent SIP Installments via ECS should be of the same amount.
- 10. Religare Mutual Fund/Religare Asset Management Company Limited, it's Registrar and other service providers shall not be responsible and liable for any damages/compensation for any loss, damage etc., incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
- $11. \hspace{1.5cm} You can choose to change your bank account or discontinue this facility by giving 10 days written notice to any of our Investor Service Centers. \\$

Terms & Conditions - specific to SIP through Auto Debit

The Auto Debit Facility is available as under:

Direct Debit: The Direct Debit Facility is available only with the banks with which Religare AMC or its service provider has tie up for Direct Debit as mentioned below: List of banks/branches for SIP Direct Debit Facility*

Banks	Branches
Axis Bank, IDBI Bank, Kotak Mahindra Bank, IndusInd Bank, Bank of India and Punjab National Bank	All Discondered
Bank of Baroda, Union Bank of India and State Bank Of India	All Branches

^{*} Please contact Religare Mutual Fund Investor Service Center for updated list of banks/branches eligible for Direct Debit Facility.



SYSTEMATIC TRANSFER PLAN (STP)/ SYSTEMATIC WITHDRAWAL PLAN (SWP) FORM Please read instructions overleaf before filling the Form

I/We here by apply to the Trustees of Religare Mutual Fund for Systematic Transfer Plan (STP)/Systematic Withdrawal Plan (SWP) enrollment under the following scheme and we represent the following scheme and the followin $agree \,to\,abide\,by\,the\,terms\,and\,conditions\,of\,the\,Plan$

Key Partner / Agent	Information					For	m No	:T				
Distributor / Bro	oker ARN	Sub-Broker (Code	For O	ffice	Use Only	У					
Upfront commission shall be paid	directly by the investor t	to the AMFI registered Distributors	based on the investors'a	assessme	nt of var	rious factors in	ıcludingtl	neservic	e rendere	dbyth	e distrib	outor.
Folio Number :			Appl	ication	Numbe	er:						
1. Applicant's Perso	nal Details											
FIRST/SOLE APPLIC	CANT				Date	of Birth	D	D N	/I M	Υ	ΥΥ	Υ
Name Mr.	/Ms./M/s.											
SECOND APPLICAN	Т				Date	of Birth	D	D 1	/I M	Υ	YY	Υ
Name Mr.	/Ms./M/s.											
THIRD APPLICANT					Date	of Birth	D	D N	/I M	Υ	Y Y	Υ
Name Mr.	/Ms./M/s.											
2. Systematic Trans												
Eligible Schemes from Religare Liquid Fund/Religa Religare Active Income Fun Religare Monthly Income PI Religare Medium Term Bor From Scheme (from where you wish to transfer)	are Ultra Short Term Fund d/Religare Monthly Inco lan (MIP) Plus/Religare C	d/Religare Short Term Plan/ ome Plan/	Eligible Schemes in Religare Contra Fund / R Religare AGILE Fund / Religare PSU Equity Fund Plan/ Religare Monthly I	eligare Gr Religare d/Religare	owth Fu Equity Infrastr	ınd/ReligareTa Fund / Religar ucture Fund/R	e Mid Ca eligare Mi Gold Fui	ap Fund , dNSmall	/ Religare	Busin	ess Lea	aders Fur
To Scheme (to where you wish to transfer)	Scheme		Option									
Frequency (Please)	Weekly (1st business day of eac	Monthly*	Quarterly	ST	P Date	() 3rd	101	th	15th*		oth (*Defa	25t ult Option
Period of Enrollment	From (1st Installment)	M M Y Y Y Y	To (Last In	stallment	Ē)	M M Y	Y Y Y					
Transfer Amount	Rs.		Rs. (in words)									
No. of Installments		Total Transfer (Rs.)										
Religare Monthly Income a period of 3 years from Business Leaders Fund/R	WP : Religare Liquid F e Plan (MIP) Plus/Relig the date of allotment)	/P) Mandate und / Religare Ultra Short Tern gare Credit Opportunities Fun) / Religare Growth Fund / Relig nd / Religare Infrastructure Fun	d/Religare Medium Togare Banking Fund/Re gare Banking Fund/Re nd/Religare Mid N Sm	erm Bor eligare A	nd Func GILE Fu	d / Religare C und / Religare	ontra Fu Equity f Fund.	ind/Reli Fund/R	gare Tax	Plan ((Applio	able afte
Scheme Frequency	Wookly	Monthly*	Plan	, 614	/P Date	() ard		ption			oth	
(Please)	(1st business day of eac		Quarterly	3 %	r Dale	e() 3rd	101	LII	15th"	4	oth (*Defa	25t ult Option
Period of Enrollment	From (1st Installment)	M M Y Y Y Y	To (Last Ins	stallment))	M M Y	Y Y Y					
Withdrawal Amount to be (Per Installment)	Rs.		Rs. (in words)									
No. of Installments		Total Withdrawal (Rs.)										
4. Applicant's Signa	ture											
The Trustees, Religare Mutual Func Having read and understood the or hereby apply to the Trustees of Re rules and regulations of the Scher gifts, directly or indirectly, in making in aggregate investments exceedin (in the form of trail commission or Scheme is being recommended to investment to my/our bank(s)/Rel me/usi/We hereby declare that the information,!/We would not hold R or representatives responsible W/declare that the amount being invet the purpose of contravention of ar any governmental or statutory aut.	d ontents of the Statement of Addi ligare Mutual Fund for units of the I./ We have understood the depth is investment. I/We do not hav gRs. 50,000/- in a year (applicable any other mode), payable to him me/us. I/We hereby authorise Rilgars. I/J We hereby authorise Rollings. I/J We will also inform Religare Assested by me/us in the Scheme of Find Yact, Rulles, Regulations or anysthority from time to time.	itional Information / Scheme Information Docs e Scheme / Plan / Option as indicated above ar tails of the Scheme and I / We have not receive early existing Micro SIPs which together with te to Micro SIP investors only). The Distributor I for the different competing Schemes of varice eligare Nutural Fund, its investment Manager ar or Distributor / Broker/Investment Advisor and ext. If the transaction is delayed or not effected any Ltd. (Investment Manager to Religare Mutual Fund is derived through legitim tatute or legislation or any other applicable law //Origin and that the funds are remitted from al details provided by me/ us are true and correct I fintly (Please) Repage Repage	nd agree to abide by the terms, c at nor have been induced by any the current Micro SIP application has disclosed to me/us all the cor pus Mutual Funds from amongst nd its Agents to disclose details of dto verify my/our bank details pr at all for reasons of incomplete or ual Fund), their appointed service ges in my/our bank account. I/V ate sources and is not held or de ss or any Notifications, Directions	onditions, rebate or will result nmissions which the of my/our ovided by incorrect providers Ve hereby signed for issued by g channels	Signature(s)	Sole/First Applicant Guardian/ Second Applicant	/ 'POA	Ø				
*Applicable to NRI's Date D D M	м үүүү	Place				Third Applicant	/POA	Ø				

Common Instructions

- New Investors who wish to enroll for STP/SWP should fill this enrollment form in addition to the application form.
- Existing investors need to provide the Folio Number and SWP details only.
- Unit holders are advised to consult their tax consultant with regard to the treatment of the transfer of units from the tax point of view.
- Investors are advised to read the Scheme Information Document of the Target scheme carefully before investing. The Scheme Information Document and the Key Information $Memorandum of the respective schemes are available with the Investor Service Centers of Religare \\ Mutual Fund and \\ are also displayed on the website: \\ www.religaremf.com$

Features and Terms & Conditions of Systematic Transfer Plan (STP)

- Eligible Source (Transferor) Schemes: Religare Liquid Fund, Religare Ultra Short Term Fund, Religare Short Term Plan, Religare Active Income Fund, Religare Monthly Income Plan, Religare Monthly Income Plan (MIP) Plus, Religare Credit Opportunities Fund and Religare Medium Term Bond Fund.
- Eligible Target (Transferee) Schemes: Religare Equity Fund, Religare Mid Cap Fund, Religare Contra Fund, Religare Growth Fund, Religare Banking Fund, Religare Tax Plan, Religare AGILE Fund, Religare Arbitrage Fund, Religare Business Leaders Fund, Religare PSU Equity Fund, Religare Infrastructure Fund, Religare Mid N Small Cap Fund, Religare Monthly Income Plan, Religare Monthly Income Plan (MIP) Plus and Religare Gold Fund.
- The above list of Source and Target schemes is subject to change from time to time. Please contact the nearest Investor Service Centre (ISC) of Religare Mutual Fund for updated list.

Particulars	Weekly	Monthly	Quarterly
			(April/July/Oct/Jan)
Minimum balance in the source scheme at the time of enrolment	Rs. 25,000/-	Rs. 25,000/-	Rs. 25,000/-
STP Dates Offered	1st business day of each week	3rd or 10th or 15th or 20th or 25th of	3rd or 10th or 15th or 20th or 25th of
		every month	every quarter
Minimum amount for STP installment (Rs. 500/- for Religare Tax Plan)	Rs. 1,000/- & in multiples of	Rs. 1,000/- & in multiples of	Rs. 1,500/- & in multiples of Re. 1/-
	Re. 1/- thereafter	Re. 1/- thereafter	thereafter
Minimum Number of Installments	6	6	4

- In case the frequency is not specified, it will be considered as application for monthly frequency and will be processed accordingly. In case the STP date is not specified or in case of ambiguity, the STP transaction will be processed on 15th of month/quarter. In case the end date is not specified, the Fund would continue the STP till it receives termination notice from the investor. STP in a folio of minor will be registered only upto the date of minor attaining majority though the instruction may be for the period beyond that date.
- $In case the date specified is not a Business \, Day \, or falls \, during \, a \, book \, closure \, period, the \, transaction \, will be \, effected \, on \, the \, next \, Business \, Day \, or \, falls \, during \, a \, book \, closure \, period, the \, transaction \, will be \, effected \, on \, the \, next \, Business \, Day \, or \, falls \, during \, a \, book \, closure \, period, the \, transaction \, will be \, effected \, on \, the \, next \, Business \, Day \, or \, falls \, during \, a \, book \, closure \, period, the \, transaction \, will be \, effected \, on \, the \, next \, Business \, Day \, or \, falls \, during \, a \, book \, closure \, period, the \, transaction \, will be \, effected \, on \, the \, next \, Business \, Day \, or \, falls \, during \, a \, book \, closure \, period, the \, transaction \, will be \, effected \, on \, the \, next \, Business \, Day \, or \, falls \, during \, a \, book \, closure \, period, the \, transaction \, will be \, effected \, on \, the \, next \, Business \, Day \, or \, falls \, during \, a \, book \, closure \, period, the \, transaction \, business \, Day \, or \, falls \, during \, a \, book \, closure \, period, the \, transaction \, business \, Day \, or \, falls \, during \, a \, book \, closure \, business \, Day \, or \, falls \, business \, Day$
- Load Structure

Schemes	Entry Load	Exit Load
Religare Contra Fund/Religare Growth Fund/Religare AGILE Fund/Religare Banking Fund / Religare Equity Fund / Religare Mid Cap Fund / Religare Business Leaders Fund/Religare PSU Equity Fund/ Religare Infrastructure Fund/Religare Mid NSmall Cap Fund/Religare Monthly Income Plan/Religare Monthly Income Plan (MIP) Plus		1.00% (if redeemed/switched out on or before 1 year from the date of allotment); Nil (if redeemed/switched out after 1 year from the date of allotment)
Religare Arbitrage Fund/Religare Tax Plan*	Nil	Nil
Religare Gold Fund	Nil	2.00% (if redeemed/switched out on or before 6 months from the date of allotment); 1.00% (if redeemed/switched out after 6 months but on or before 1 year from the date of allotment); Nil (if redeemed/switched out after 1 year from the date of allotment)

- $Load Structure in the Transferee Scheme \ (target scheme) prevailing at the time of submission of STP application \ (whether for fresh enrolment or extension) will be applicable for all the time of submission of STP application \ (whether for fresh enrolment or extension) will be applicable for all the time of submission of STP application \ (whether for fresh enrolment or extension) will be applicable for all the time of submission of STP application \ (whether for fresh enrolment or extension) will be applicable for all the time of submission of STP application \ (whether for fresh enrolment or extension) will be applicable for all the time of submission of STP application \ (whether for fresh enrolment or extension) will be applicable for all the time of submission of STP application \ (whether for fresh enrolment or extension) will be applicable for all the time of submission of STP application \ (whether for fresh enrolment or extension) will be applicable for all the time of submission of STP application \ (whether for fresh enrolment or extension) will be applicated as the time of submission of STP application \ (whether for fresh enrolment or extension) \ (whether fresh enrolment or extension)$ investments through STP specified in the application.
- In case the investor purchases additional Units in the source (transferor) scheme, the STP facility would be extended to such additional units also.
- Units marked under lien or pledge in the source scheme will not be eligible for STP.
- The unit holder who has opted for STP under a specific scheme can also redeem or switch his units to any other eligible scheme provided he has sufficient balance in his account on the
- ${\sf STP}\,({\sf in})\, {\sf and}\, {\sf SWP}\, {\sf cannot}\, {\sf be}\, {\sf simultaneously}\, {\sf registered}\, {\sf for}\, {\sf a}\, {\sf folio}\, {\sf for}\, {\sf the}\, {\sf same}\, {\sf scheme}.$
- In case the unit balance in the source (transferor) scheme is lesser than amount specified by the Unit holders for STP, the AMC will transfer remaining unit balance to target (transferoe) scheme.12.
- 13. The facility will be automatically terminated if the units under the source (transferor) scheme are pledged or upon receipt of intimation of death of the Unit holder.
- The transaction through STP will be subject to applicable exit load in the source (transferor) scheme. 14.
- The application for start of STPs hould be submitted to Official Point(s) of Acceptance at least 7 days before the date of commencement/start date of STP. Unit holder may change the amount and the properties of the properties(but not below the minimum specified)/frequency by giving written notice to any of the Official Point(s) of Acceptance at least 7 days prior to next transfer/STP execution date.
- Unit holder can discontinue STP facility at any time by sending a written notice to any of the Official Point(s) of Acceptance, at least 7 days prior to next transfer/STP execution date.
- Unit holders details and mode of holding in the target (transferee) scheme will be as per the existing folio in the source (transferor) scheme. Units in the transferee scheme will be all otted to the contract of the contin the same folio
 - *An Equity linked savings scheme with a lock-in -period of 3 years. Units can not be assigned/transferred/redeemed/switched out until the completion of 3 years form the date of

Features and Terms & Conditions of Systematic Withdrawal Plan (SWP)

- The amount withdrawn under SWP by redemption will be converted into Units at the NAV based prices and the number of Units so arrived will be deducted from the Unit balance to the NAV based prices and the number of Units so arrived will be deducted from the Unit balance to the NAV based prices and the number of Units so arrived will be deducted from the Unit balance to the NAV based prices and the number of Units so arrived will be deducted from the Unit balance to the NAV based prices and the number of Units so arrived will be deducted from the Unit balance to the NAV based prices and the number of Units so arrived will be deducted from the Unit balance to the NAV based prices and the number of Units so arrived will be deducted from the Unit balance to the NAV based prices and the NAV based prices are the NAcredit of that Unit holder.
- Eligible Schemes for SWP: Religare Equity Fund, Religare Mid Cap Fund, Religare Contra Fund, Religare Growth Fund, Religare Banking Fund, Religare Tax Plan (an equity linked savings scheme with a lock-in period of 3 years), Religare AGILE Fund, Religare Business Leaders Fund, Religare PSU Equity Fund, Religare Infrastructure Fund, Religare Mid NSmall Cap Fund, Religare Short Term Plan, Religare Active Income Fund, Religare Monthly Income Plan, Religare Monthly Income Plan (MIP) Plus, Religare Ultra Short Term Fund, Religare Liquid Fund and Religare Credit Opportunities Fund, Religare Medium Term Bond Fund and Religare Gold Fund.
 - The above list is subject to change from time to time. Please contact the nearest Investor Service Centre (ISC) of Religare Mutual Fund for updated list.
- This facility offers two options to the Unit holders:
 - Fixed option: Under this option, the Unit holder can withdraw a fixed amount on weekly/monthly/quarterly (April/July/Oct/Jan) basis by redemption of units in the Unit holders' account.
 - $Appreciation\ option: Under this\ option, the\ unit\ holder\ can\ withdraw\ a\ fixed\ amount\ on\ weekly/monthly/quarterly\ (April/July/Oct/Jan)\ basis\ by\ redemption\ of\ appreciation, if\ any,$ b. in the value of Units.

4.	Particulars	Weekly	Monthly	Quarterly (April/July/Oct/Jan)	
	Minimum balance in the source scheme at the time of enrolment	Rs. 25,000/-	Rs. 25,000/-	Rs. 25,000/-	
	SWP Dates Offered	1st business day of each week	3rd or 10th or 15th or 20th or 25th of every month	3rd or 10th or 15th or 20th or 25th of every quarter	
	Minimum amount for SWP installment (Rs. 500/- for Religare Tax Plan)	Rs. 1,000/- & in multiples of Re. 1/- thereafter	Rs. 1,000/- & in multiples of Re. 1/- thereafter	Rs. 1,500/- & in multiples of Re. 1/- thereafter	
	Minimum Number of Installments	6	6	А	

- In case the frequency is not specified, it will be considered as application for monthly frequency and will be processed accordingly. In case the SWP date is not specified or in case of ambiguity, the SWP transaction will be processed on 15th of month/quarter. In case the end date is not specified, the Fund would continue the SWP till it receives termination notice from the investor. SWP in a folio of minor will be registered only up to the date of minor attaining majority though the instruction may be for the period beyond that date and the content of the cont
- In case of appreciation option, if, on the date of withdrawal, there is no appreciation or appreciation is less than the amount specified by the Unit holder, the redemption/withdrawal under this option will not be made.
- In case the investor purchases additional Units in the Scheme under the same folio, the SWP facility would be extended to such units also.
- The facility will be automatically terminated if the units in the Scheme are pledged or upon receipt of intimation of death of the Unit holder.
- The redemption under SWP will be subject to applicable Exit Load.
- ${\sf SIP} \ and \ {\sf SWP} \ cannot \ be \ simultaneously \ registered \ for \ a folio \ for \ the \ same \ scheme.$
- 11. SWP and STP (in) cannot be simultaneously registered for a folio for the same scheme.
- The investor should indicate in his request, the commencement/start date from which the appreciation in investment value should be computed. The withdrawal will commence after the investor should be computed. The withdrawal will commence after the investor should be computed. The withdrawal will commence after the investor should be computed. The withdrawal will commence after the investor should be computed. The withdrawal will commence after the investor should be computed. The withdrawal will commence after the investor should be computed. The withdrawal will commence after the investor should be computed. The withdrawal will commence after the investor should be computed. The withdrawal will commence after the investor should be computed as the investor should be computone month from the commencement/start date.
- The application for start of SWP should be submitted to Official Point(s) of Acceptance at least 7 days before the date of commencement / start date of SWP. Unit holder may change the amount (but not below the minimum specified)/frequency by giving written notice to any of the Official Point(s) of Acceptance at least 7 days prior to next SWP execution date.
- $Unit \ holder \ can \ discontinue \ SWP \ facility \ at \ any \ time \ by sending \ a \ written \ notice \ to \ any \ of \ the \ Official \ Point(s) \ of \ Acceptance, at \ least \ 7 \ days \ prior \ to \ next \ SWP \ execution \ date.$
- $15. \quad \text{If the balance under scheme falls below Rs. 5,000/-, then AMC reserves the right to redeem the balance units.} \\$



Official Points of Acceptance of Transaction (For Ongoing Basis) **RELIGARE ASSET MANAGEMENT COMPANY LIMITED**

For All Schemes except Religare Gold ETF

Ahmedabad: 1st Floor, Shital Varsha Building, Near Vijay Cross Road, Opp. Manan Auto Link, Drive-in Road, Navrangpura, Ahmedabad - 380006.. Tel. No.: 079 40300304. Bengaluru: 411, 4th Floor, Prestige Meridian 1, 29, MG Road, Bengaluru - 560001. Tel No.: 080-42941000. Chandigarh: SCO No.28, Second Floor, Sector 20-D, Chandigarh-160020. Centre, Gandhi Nagar, 1st Main Road, Adyar, Chennai - 600020. Tel. No. 044-64502422. Delhi: 10A, Vanadana Building, 10th Floor, 11 Leo Tolstoy Marg, Connaught Place, New Delhi-110001. Tel. No.: 011 43789000. Hyderabad: Ozone Complex, Municipal No. 6-3-669, 6-3-669/1,/A/B/C - 101, 1st Floor, Panjagutta, Hyderabad - 500082. Tel. No.: 040 66468863. Kanpur: 1st Floor, KAN Chambers, 14/113 Civil Lines, Kanpur-208001. Tel. No.: 0512 6541658. Kolkata: 311, 3rd Floor, Ideal Plaza, 11/1 Sarat Bose Road, Kolkata-700 020. Tel. No.: 033-4403 1012 Lucknow: 2nd Floor, Shagun Palace, 3 Sapru Marg, Lucknow-226001, U.P. Tell No - 0522-3292022 Ludhiana: 301, 3rd Floor, SCO No.18, Feroze Gandhi Market, Opp. Ludhiana Stock Exchange, Ludhiana - 141001. Tel. No.: 0161- 6543354. Mumbai (Nariman Point): Office No.17, 1st Floor, Jolly Maker Chambers II, Nariman Point, Mumbai-400021. Tel. No.: 022 43416000 Mumbai (Vile Parle) (H.O.): 3rd Floor, GYS Infinity, Paranipe "B" Scheme, Subhash Road, Vile Parle (E), Mumbai-400057. Tel. No.: 022 67310000 Panjim : Advani Business Centre, Office No. CU2, Neelkamal Arcade, Atmaram Borkar Road, Above Federal Bank, Panjim - 403001. Tel. No. 0832 6650402 Patna: 306, 3rd Floor, "Grand Plaza" Fraser Road, Patna - 800001. Tel. No.: 0612 6550315 Pune: 7th Floor, Vascon Matrix, Wakdewadi, Shivaji Nagar, Pune - 411005. Tel. No. 020 -30513994.

LIST OF INVESTOR SERVICE CENTRES OF KARVY COMPUTERSHARE PVT. LTD. (KARVY), REGISTRAR & TRANSFER AGENTS OF RELIGARE MUTUAL FUND (ON ONGOING BASIS) THESE WILL BE IN ADDITION TO THE EXISTING OFFICIAL POINTS OF ACCEPTANCE OF RELIGARE AMC.

A. For All Schemes except Religare Gold ETF

Agra: Deepak Wasan Plaza, Behind Holiday Inn, Opp Megdoot Furnitures, Sanjay Place, Agra -282002 (U.P). Tel no. 0562-4000601. Ahmedabad: 201, Shail Building, Opp: Madhusudhan House, Nr. Navrangpura Telephone Exchange, Navrangpura, Ahmedabad - 380 006. Tel no. 079-26402967/079-32997508. Amritsar:72-A, Taylor'S Road, Aga Heritage Gandhi Ground, Amritsar - 143 001. Tel no. 0183-5053804, 0183-5053802. Bangalore: No. 51/25, 1 St Floor, Surya Building, Ratna Avenue, Richmond Road, Bangalore - 560 025. Tel no. 080 - 32008452. Bhubaneswar: Plot No. - 104/105(P), Jaydev Vihar, Besides Hotel Pal Heights, Bhubaneswar - 751013. Tel no. 0674-2547531/32. Chandigarh: Sco-371-372, First Floor, Above HDFC Bank, Sector35B,Chandigarh-160022.Telno.0172-5071725. Chennai:FlatNoF11,FirstFloor,Akshya Plaza, (Erstwhile Harris Road), Opp Chief City Metropolitan Court, # 108, Adhithanar Salai, Egmore, Chennai - 600002. Tel no. 044 42028512. Cochin: Building Nos.39 Ali Arcade, 1st floor Near Atlantis Junction Kizhvana Road, Panampili Nagar, Cochin-682 036 Coimbatore: 29/1, I 'St Floor, Chinthamani Nagar, Opp To Indian Overseas Bank, Nsr Road, Saibaba Colony, Coimbatore- 641011. Tel no. 9600930515, 0422-4384770. Dehradun: Kaulagarh Road, Near Sirmaur Marg, Above Reliance Webworld, Dehradun - 248 001. tel no. 0135 - 3205130. Durgapur: MWAV-16, Bengal Ambuja Complex, 2nd Floor, City Centre, Durgapur - 713 216. Tel: 0343-6512111. Hyderabad:8-2-596KarvyPlaza,Avenue4,StreetNo.1,BanjaraHills,Hyderabad -500 034. Tel no. 040 - 23312454 Ext. 124. Indore: G - 7, Royal Ratan Building, M.G. Road, Opp. $Kotak Mahindra\,Bank, Indore-452\,001.\,Tel\,No.: (0731)-4266828. \ \ \textbf{Jaipur}: S-16\,A, 3^{Rd}\,Floor, Land \ \ A state of the property of the p$ Mark, Opposite Jaipur Club, Mahavir Marg, C- Scheme, Jaipur - 302 001. Jalandhar: Lower Ground Floor, Office No. 3, Arora Prime Tower, Plot No. 28, G T Road, Jalandhar - 144 004. Tel no. 0181-4634410. Jodhpur: 203, Modi Arcade, Chupasni Road, Jodhpur - 342 001. Tel no. 0291-5103026, 0291-5103046. Kanpur: 15/46, Opp. Muir Mills, Civil Lines, Kanpur - 208001. Tel no. 0512-3209782, 0512-3246390. Kolkata: 166A,Rash behari Avenue, Kolkata - 700 029. Tel no. 033 – 64444177 . Lucknow: Usha Sadan, 24, Prem Nagar, Ashok Marg, Lucknow - 226 001.Tel no. 0522-3213115. Ludhiana: SCO - 136, First Floor Above Airtel Show Room Feroze Gandhi Market , Ludhiana - 141 001 Tel : 0161 4648747 , Feroze Gandhi Market, Ludhiana - 141001.Tel no. 0161-4648747 Madurai: Rakesh Towers, 30-C, Bye Pass Road, Ist Floor, Opp Nagappa Motors, Madurai - 625010. Mangalore: Ground Floor, Mahendra Arcade, Kodial Bail, Mangalore - 575 003.Tel no. 0824 - 2494110. Moradabad: Om Arcade, Parker Road, Above Syndicate Bank, Tari Khana Chowk, Moradabad - 244 001. Tel no. 0591-3201272. Mumbai: Office No: 01/04, 24/B, Raja Bahadur Compound, Ambalal Doshi Marg, Behind Bombay Stock Exchange, Fort, Mumbai - 400 023.Tel no. 022 - 66235353/5454. Nagpur: Plot No.2/1, House No.102/1, Mangaldeep Apartment, Mata Mandir Road, Opp. Khandelwal Jewellers, Dharampeth,,Nagpur-440010.Telno,0712-6619382,0712-6610513. NewDelhi:305,3rdFloor, NewDelhi House, Barakhamba Road, Connaught Place, NewDelhi - 110 001. Tel: 011-43681700. Panipat: 1St Floor, Krishna Tower, Near HDFC Bank, Opp. Railway Road, G T Road, Panipat -132103.Tel no. 0180-3200136, 0180-3296960. **Panjim**: No.7 & 8, El. Dorado Plaza, Heliodoro Salgado Road, Panjim - 403 001. Patna: 3A, 3rd floor, Anand tower, Beside chankya cinema hall, Exhibition road, Patna - 800001.Tel no. 0612-6453098. Pune: Shop No. 16, 17 & 18, Ground Floor, Shreenath Plaza, Dyaneshwar Paduka Chowk, F.C. Road, Pune - 411 004. Tel no $020 - 255\,33795/255\,32783/255\,33592\,Fax\,no.\,020 - 25533742.\,\,\textbf{Rajkot}: 102-103, Siddhi\,Vinayak$ Complex, Dr Yagnik Road, Opp Ramkrishna Ashram, Rajkot - 360 001. Tel no. 09601288416. Surat: G-16 Empire State Building, Nr Udhna Darwaja, Ring Road, Surat-395002. Trivandrum: 2nd Floor, Akshaya Towers, Above Jetairways, Sasthamangalam, Trivandrum -695010.Telno.0471-2725728. Udaipur:201-202,MadhavChambers,Opp.G.P.O,ChetakCircle, $Madhuban, Udaipur-313001 Telno.0294-2429370. \ \ \textbf{Vadodara}: SB-4\&5, Mangal Deep Complex, and the sum of the complex of the$ OppositeMasonicHall,ProductivityRoad,Alkapuri,Vadodara-390007.Tel:0265-6640870/71. Varanasi: D-64/132,KA 1st Floor, Anant Complex, Sigra, Varanasi - 221 010 Tel no. 0542-3204893, 0542-2223814, 0542-2225365. Vijayawada: 39-10-7 Opp. Municipal Water Tank, Labbipet, Vijayawada - 520 010Tel no. 0866 2475126. Visakhapatnam: 47-14-5/1 Eswar Paradise, Dwaraka Nagar, Main Road, Visakhapatnam - 530 016. Tel no. 0891-2752917.

B. For All Schemes except Religare Liquid Fund, Religare Overnight Fund and Religare Gold ETF

Agartala: Jagannath Bari Road, Bidur Kottar Choumani, Agartala - 799001.Tel no. 0381-2317519. Ajmer: 1-2, Il Floor, Ajmer Tower, Kutchary Road, Ajmer - 305 001. Tel no. 0145-2628055, 0145-2628065. Akola: Shop No-30, Ground Floor, Yamuna Tarang Complex, N.H. No.-06, Murtizapur Road, Akola-444004. Tel no. 0724-2451874. Aligarh: 1St Floor, Kumar Plaza, Aligarh - 202001. Tel no. 0571-3200210. Allahabad: RSA Towers, 2nd Floor, Above Sony TV Showroom, 57, S P Marg, Civil Lines, Allahabad - 211001. Tel no. 0532-3240012. Alleppy: 2nd Floor, JP Towers, Near West Of zilla Court Bridge, Mullakkal, Alleppy - 688011.Tel Alwar: 101, Saurabh Towers, Road No # 2, Bhagat Singh Circle, no. 0477-3294001. Alwar-301001. Tel no. 0144-3291200/300/ 400. Amravati: Shop No. 13 & 27, First Floor, Gulshan Plaza, Raj Peth, Badnera Road, Amravati-444605.Tel no. 0721-3204656 / 2565617. Ambala: 6349, Nicholson Road, Adjacent Kos Hospital, Ambala Cantt, Ambala - 133001. Tel no. 0171- 3200223. **Anand**: F-6, Chitrangana Complex, Opp. Motikaka Chawl, V V Nagar, Anand - 388 001. Anantapur: #15-149, 1st Floor, S.R.Towers, Opp. Lalithakala Parishat, Subash $Road, An antapur - 515 oo 1. Tel no. \ o8554 - 244449. \quad \textbf{Ankleshwar: L/2, Keval Shopping Center,}$ Old National Highway, Ankleshwar - 393001. **Asansol**: 114 / 71, G.T. Road, Near Sony Centre, Bhanga Pachil, Asansol - 713303 Ph. No: 0341-6550222 . Aurangabad: Ramkunj, Railway Station Road, Near Osmanpura Circle, Aurangabad - 431 005.Tel no. 09665066552/ 9604396113. Azamgarh: Below Central Bank of India, Sadawarti Chowk, Azamgarh - 276001. Tel: 05462 - 247947. Balasore: MSDas Street, Gopalgaon, Balasore - 756001. Tel no. 06782-260503. Bareilly: 1st Floor, 165, Civil Lines, Opp. Hotel Bareilly Palace, Near Rly Station Road, Bareilly - 243 001. Tel no. 0581-3200414, 0581-2476809 Ext: 32. Tel no. 0265 - 6640870, 0265 -6640871. Begusarai: Hotel Diamond Surbhi Complex, Near I.O.C Township Gate, Kapasiya Chowk, Begusarai - 851117. Tel no. 06243-243696. Belgaum: CTS No 3939/ A2 A1, Above Raymonds Show Room Beside Harsha Appliances Club Road, Belgaum - 590001 Tel: 0831-2402544 . Bellary: No. 1 KHB Colony, Gandhinagar, Bellary - 583 101. Tel no. 08392 -254750/254531. Berhampore: Thakur Market Complex, 72, Naya Sarak Road, Gorabazar, (Front Of Ajana Sangha Club) Po. Berhampore, Dist. Murshidabad Pin. 742101 Tel: 03482-254745. Berhampur: Ramlingam Tank Road, Berhampur-760002. Tel no. 0680 - 2208006/ 0680-3205010. Betul: 107, Hotel Utkarsh, Awasthi Complex, J H College Road, Civil Lines, Beetul-460001Tel no. Cont No: 07141-320912/320300/320879. Bhagalpur: 2nd Floor, Chandralok Complex, Ghantaghar, Radha Rani Sinha Road, Bhagalpur - 812001. Tel no. 0641-3200584. Bharuch: 147-148, Aditya Complex, Near Kasak Circle, Bharuch - 392 002 Tel: 02642-225022 Tel no. 02642-2225022. Bhatinda: 2047-A, 2nd Floor, Above Max New York Life Insurance, The Mall Road, Bhatinda - 151001. Tel no. 0164 5006725. Bhavnagar: Surabhi Mall, 301, 3rd Floor, Waghawadi Road, Bhavnagar - 364001. Bhilai: Shop No-1, First Floor, Plot No-1, Old Sada Office Block, Commercial Complex, Near HDFC ATM, Nehru Nagar - East, Post -Bhilai Pin - 490020 Tel: 0788-2295329/32. Bhilwara: 27-28, 1St Floor, Hira-Panna Complex, Pur Road, Bhilwara-311001.Tel no. 01482-246362 / 64/ 512586 /87. Bhopal: Kay Kay Busniss Centre, 133 Zone I M P Nagar, Bhopal-462021. Tel no. 0755-4092706. Bikaner: 2Nd Floor, Plot No 70 & 71, Panchshati Circle, Sardul Gunj Scheme, Panchshati Circle, Sardul Gunj Scheme, Bikaner-334003.Tel no. 0151-2200012/13/14/15. Bilaspur: Shop No 201/202, V.R.Plaza, Link RoadBilaspur-495001. Tel no. 07752-406701 / 236466 / 221931/406764 / 07752-322186. Bokaro: B-1,1St Floor, Near Sona Chandi Jewellers, City Centre, Sector - 4, City Centre, Sector - 4, Bokaro Steel City - 827 004 (Jharkhand).Tel no . 06542 - 233330/32/30. Burdwan: 63 G T Road, Birhata, Halder Complex, 1St Floor, Burdwan - 713101. Tel no. 0342- 2550219. Calicut: Sowbhagya Shoping Complex, Areyadathupalam, avoor Road, Calicut - 673 004. Tel no. 0495-3042083. Chandrapur: Shop No.5, Office No.2, 1St Floor, Routs Raghuvanshi Complex, Beside Azad Garden, Main Road, Chandrapur-442402. Tel no. 07172-321001/321122. Cuttack: Dargha Bazar, Opp. Dargha Bazar Police Station, Buxibazar, Cuttack - 753001. Tel no. 0671-2613906. Deoria: 1St Floor, Shanti Niketan, Opp. Zila Panchayat, Civil Lines, Deoria- Tel no. 05568-22132, 05568-22133, 05568- 320328. Darbhanga: Jaya Complex, 2nd Floor, Above Furniture Planet, Donar Chowk, Darbanga - 846 003. Tel no. 06272 - 326015. Davangere: # 15/9, Sobagu Complex, 1^{St.} Floor, 2Nd Main Road, P J Extension, Davangere - 577002.Tel no. 08192-320855. **Dewas**: 27 Rmo House, Station Road, Dewas-455001. Tel no. 07272- 426011. Dhanbad: 208, New Market, 2Nd Floor, Katras Road, Bank More, Dhanbad - 826001. Tel no. 0326 - 6452027, 0326 - 6452026 UTI. Dhule: Ashoka Estate, Shop No. 14/A, Upper Ground Floor, Sakri Road, Opp. Santoshi Mata Mandir, Dhule-424002. Tel no. 02562-282824 / 23. Dindigul: No.9, Old No. 4/B, New Agraharam, Palani Road, Dindigul - 624 001. Tel: 0451 - $2436077 / O451 / 6147. \quad \textbf{Eluru:} \ Dno: \ 23b-5-93/1, \ Savithri \ Complex, \ Edara \ Vari \ Street, \ Near \ Dropolex \ Complex \ Dropolex \ Dropolex$ Prabhavathi Hospital, Eluru-534002. West Godavari Dist Tel: 08812-227851/52/53 Erode: No. 4,KMY Salai, Veerappan Traders Complex, Opp: Erode Bus Stand, Sathy Road, Erode - 638 003 Tel: 0424 2225615, 2225616 Faridabad: A-2B, 1st Floor, Nehru Ground, Neelam Bata Road, Nit, Faridabad - 121 001. Tel no. 9310448851. Ferozpur: 2nd Floor, Malwal Road, Opp. H.M. School, Ferozpur City -152002. Tel no.- 01632-221814. Gandhidham: Office No. 203, 2nd Floor, Bhagwati Chamber, Plot No. 8, Sector - 1/A, Kutch Kala Road, Gandhidham - 370 201. Tel no. 02836-228630. Gandhinagar: 27, Suman Tower, 1st Floor, Near Hotel Haveli, Sector No. 11, Gandhinagar-382 011. Tel. no. 079-32063473. Gaya: 1St Floor Lal Bhawan, Tower Chowk, Near Kiran Cinema, Gaya-823001. Tel no. 0631-2220065. Ghaziabad: 1st Floor, C-7, Lohia Nagar, Ghaziabad - 201 001.Tel no. 0120-3100049. Ghazipur: Shubhra Hotel Complex, 2nd Floor,



Mahaubagh, Ghazipur - 233 001. Tel no. 0548 - 2222390. Gonda: 1st Floor, Sri Krishna Talkies, Opp. Dukhharan Nath Mandir, Station Road, Gonda - 271 003. Tel: 05262 - 227524. Gondia: Off No 1, Ground Floor, Roongta Complex, Jaistambh Chowk, Gondia-441601.Tel no. 07182-320848/320961. Gorakhpur: Above V.I.P. House, Ajdacent A.D. Girls Inter College, Bank Road, Gorakpur - 273 001. Tel no. 0551-3200444, 0551-3246793, 0551-2346519. Gulbarga: CTS No. 2913, First Floor, Asian Tower, Next to Hotel Aditya, Jagat Station Main Road, Gulbarga - 585 105. Tel. no. 08472 - 310040. Guntur: Door No. 6-10-18, Sai House, Door No. 6-10-18, Sai House, Guntur - 522 002. Tel no. 0863-2339094. Gurgaon: Shop No. 18, Ground Floor, Sector - 14, Opp. AKD Tower, Near Huda Office, Gurgaon - 122001.Tel no. 0124-3210019, 0124-4083854, 0124-4086914. Guwahati: 54 Sagarika Bhawan, R G Baruah Road, (AIDC Bus Stop), Guwahati 781024.Tel no. 0361 - 2203324. Gwalior: Shindi Ki Chawani, Nadi Gate Pul, MLB Road, Gwalior - 474 001. Tel no. 0751-3201709, Haldwani: Above Kapilaz Sweet House, Opposite LIC Building, Pilikothi, Haldwani - 263 139. Tel: 05946-313464. Haridwar: 8, Govind Puri, Opp. LIC - 2, Above Vijay Bank, Main Road, Ranipur More, Haridwar-249 401. Tel no, 01334-324245. Hassan: St. Anthony's Complex, Ground Floor, H N Pura Road, Hassan -573201. Hissar: Sco 71, 1st Floor, Red Square Market, Hissar - 125001.Tel no. 01662-225845, 01662-225868, 01662-225836. Hoshiarpur: Ist Floor, The Mall Tower, Opp Kapila Hospital, Opp Kapila Hospital, Opp Kapila Hospital, Hoshiarpur - 146001.Tel no. 01882 503204. Hubli: 22 & 23, 2nd Floor Eurecka Junction TBRoad Hubli -580029 Tel: 0836-2232444. Tel no. 0836-2232773. Jabalpur: 43, Naya Bazar, opposite shyam talkies, Jabalpur (M.P.) 482 001.Tel no. 0761 - 3204376. Jalgaon: 148 Navi Peth, Opp. Vijaya Bank, 148 Navi Peth, Opp. Vijaya Bank, Jalgaon - 425 001.Tel no. 0257 - 2226761. Jammu: 29 D/C, Near Service Selection Commission Office, Gandhi Nagar, Jammu - 180004.Tel no. 9906296475, 9906296948. Jamnagar: 108 Madhav Plaza, Opp SBI Bank, Near Lal Bangalow, Jamnagar - 361001. Tel no. 0288-2556260, 0288-2556562, Jamshedpur: Kanchan Tower, 3Rd Floor, Chhaganlal Dayalji @ Sons, 3-S B Shop Area, (Near Traffic Signal), Main Road, Bistupur, Jamshedpur - 831 001.Tel no. 0657-2487045, 0657-2487020. Jaunpur: R N Complex, 1-1-9-G (In Front of Pathak Honda), Ummarpur, Jaunpur-222 002 Tel no. 0542-262079, 0542-262066. Jhansi: 371/01, Narayan Plaza, Gwalior Road, Near Jeevan Shah Chauraha, Jhansi - 284 001Tel no. 0510 - 2333685. Junagadh: 124/125, Punit Shopping Center, Ranavat Chowk, Junagadh-362001. Junagadh-362001 Kanchipuram: New No. 357, Old No. 230, Gandhi Road, Next To IDBI Bank, Kanchipuram - 631 501. Tel no. 044 - 47203660. Kannur: 2nd Floor, Prabhat Complex, Fort Road, Kannur - 689107.Tel no. 0497-2764190. Karaikudi: Gopi Arcade, 100 Feet Road, Karaikudi - 630 001. Tel: 04565 - 237192. Karimnagar: H.No.4-2-130/131, Above Union Bank, Jafri Road, Rajeev Chowk, Karimnagar-505001.Tel no. 0878-2244773/75/79. Karnal: Sco 26, Kunjpura Road, Nehru Place, Karnal-132001.Tel no. 0184-2251527/525/526. Karur: No.6, Old No.1304, Thiru-Vi-Ka Road , Near G.R.Kalyan Mahal, Karur - 639 001. Kharagpur: Malancha Road, Beside Uti Bank, Kharagpur-721304. Tel no. 03222-242512/03222 253380. Kolhapur: 610 K Vardhaman Chambers, 2nd Lane Shahupuri, Kolhapur - 416001.Tel no. 0231- 2653656. Kollam: Ground floor, Vigneshwara Bhavan, Below Reliance Web World, Kadapakkada, Kollam - 691008, Kota: H.No. 29, First Floor, Near Lala Lajpat Rai Circle, Shopping Centre, Kota - 324007 Tel no. 0744-2366145. Kottayam: 1st Floor, Csi Ascension Church Complex, Kottayam - 686 oo1 Tel no. 0481-2300868. Korba: 1st Floor, 35 Indira Complex, T P nagar, Korba (C.G.) - 495677.Tel no. 07759 - 245089, 07759-245354, 07759-320039. Kurnool: Shop No.43, 1St Floor, S V Complex, Railway Station Road, Kurnool-518 004.Tel no. 08518 228550, 08518-228850, 228950. Malda: Sahistuli Under Ward, No-6,English Bazar Municipality,No-1 Govt Colony, Malda - 732101Tel no. 03512-223190, 03512-223193. Margao: 2nd Floor, Dalal Commercial Complex, Opp: Hari Mandir, Pajifond, Margao-Goa-403601Tel no. 0832-2734656. Mathura: AMBEY Crown, IInd Floor In Front Of BSA College, Gaushala Road, MATHURA -281001 Ph NO: 9369918618. Meerut: 1st Floor, Medi Centre Complex, Opp. ICICI Bank, Hapur Road, Meerut - 250 002Tel no. 0121-3202163, 0121-3252943, Mehsana: Opp. HDFC Bank, Below Dr. PR Patel's Clinic, Highway Road, Mehsana - 384002. Tel no. 02762 322559. Mirzapur: Girja Sadan, Dankin Gunj, Opp. Tneb, Mirzapur - 231 001. Tel no. 0544 - 2346467 / 2324235 Moga: Near Dharamshala Brat Ghar, Civil Line, Dutt Road, Moga-142001.Tel no. 01636 230792. Mumbai (Thane): 101, Yashwant Building, Ram Ganesh, Godkari path, Ram Maruti road, Naupada, Thane west, Mumbai-400602. Tel: 022 25428476.. Muzaffarpur: 1St Floor, Uma Market, Near Thana Gumti, Motijheel, Muzaffarpur, -842001 Tel no. 0621-3200474 0621-2241733. Mysore: L - 350, Silver Tower, Clock Tower, Ashoka Road, Mysore - 570 001.Tel no. 0821-2438006. Nadiad: 105 Gf City Point, Near Paras Cinema, Nadiad - 387001. Nagarkoil: 3A, SOUTH CAR STREET, Parfan Complex, Nr The Laxmi Villas Bank., NAGARCOIL-629001. Namakkal: 105/2, Arun Towers, Paramathi Street, Namakkal - 637 001. Nanded: Shop No. 1,2,3 & 4, First Floor, Opp.Bank of India, Santkrupa Market, Gurudwara Road Nanded-431602. Tel no. 02462-237885, 9890713616. Nasik: S-12, Second Floor, Suyojit Sankul, Sharanpur $Road, Nasik-422 oo2. Tel no. o253-6611395. \quad \textbf{Navsari}: 1^{St} Floor, Chinmay Arcade, Opp. Sattapir,$ Tower Road, Navsari - 396 445Tel no. 02637-280367. Nellore: 16/112, Pogathota, Nellore 524001,Tel no. 9704050333. Nizamabad: H No. 4-9-55, 1st Floor, Uppala Rameshwara

Complex, Jawahar Road, Nizambad-503 001. Tel no. 08462-224366 Noida: 307 Jaipuria Plaza, D 68 A, 2nd Floor, Opp Delhi Public School, Sector 26, Noida - 201301Tel no. 0120-3100214. Palghat: 12/310, (No. 20 & 21), Metro Complex, Head Post Office Road, Sultanpet, Palghat 678 001. Tel No. 0491 - 2547373. Patiala: Sco 27 D, Chhoti Baradari, Patiala - 147 001. Tel no. 0175-5004349. Pathankot: I Floor, 9A, Improvement Trust Building, Near HDFC Bank, Patel Chowk, Pathankot - 145001.Tel no. 0186 - 5080377, 0186- 5080188. Pollachi: S S Complex, New Scheme Road, Pollachi 642002. Pondicherry: First Floor, No.7, Thiayagaraja Street, Pondicherry - 605 001. Tel no. 0413 - 4210640. Pudukottai: Sundaram Masilamani Towers, Ts No. 5476 - 5479, Pm Road, Old Tirumayam Salai, Near Anna Statue, Jublie Arts, Pudukottai -622 001. Raipur: Raipur- Room No.12 & 13, Ground Floor, Millennium Plaza, Behind Indian Coffee House, G E Road, Raipur - 492 001.Tel no. 0771-2236696. Rajahmundry: Dr.No; 6-1-4 ,first floor, Rangachary street,Tnagar, Rajahmundry-533101,Tel no. 0883-2432076. Rajapalayam: Professional Couriers Building, 40/C (1), Hospital Road, Rajapalayam 626 117. Ranchi: Commerce Towers, 3rd Floor, Room No. 307, Beside Mahabir Towers, Main Road, Ranchi - 834 001Tel no. 0651 - 2331320. Ratlam: 1 Nagpal Bhavan, Freeganj Road , Tobatti, Ratlam-457001 Tel no. 07412-402007. Rewa: Ist Floor, Angoori Building, Besides Allahabad Bank, Trans University Road, Civil Lines, Rewa-485 001Tel no. 07662-320715, 07662-408522. Rohtak: 1st Floor, Ashoka Plaza, Delhi Road, Rohtak - 124001Tel no. 01262-318564, 01262-253597. Roorkee: Shree Ashadeep Complex, 16 Civil Lines, Near Income Tax Office, Roorkee - 247 667.Tel no. 01332-310056. Rourkela: 1st Floor, Sandhu Complex, Kanchery Road, Udit Nagar, Rourkela - 769 012.Tel no. 0661-2510770. Sagar: Above Poshak garments, 5 Civil Lines, Opposite Income Tax Office, Sagar-470002.Tel no. 07582-402404. Saharanpur: 18 Mission Market, Court Road, Saharanpur - 247001.Tel no. 0132-3200125, 0132-3297451. Salem: Old No.17, New No.49, Fort main road, First Floor Shevapet, Salem-636 002. Sambalpur: Quality Massion, 1st Floor, Above Bata Shoe Shop/Preeti Auto Combine, Nayapara, Sambalpur-768 001Tel no. 0663-2522105, 0663-3291038. Satna: 1st Floor, K.B. Complex, Beside bank of Maharashtra, Rewa Road, Satna-485 001Tel no. 07672 - 313008, 07672-503791 Shivpuri: 1st Floor, M.P.R.P. Building, Near Bank of India, Shivpuri-473551.Tel no. 0749-403061/62/63. 0749-309571. Shillong: Mani Bhawan, Thana Road, Lower Police Bazar, Shillong - 739 001Tel no. 0364 - 2224186. Shimla: Triveni Building, By Pas Chowk, Khallini, Shimla - 171 002Tel no. 0177-3206519, 0177-2624453. Shimoga: Uday Ravi Complex, LLR Road, Durgi Gudi, Shimoga -577201Tel no. 08182-322577. Sikar: 1st Floor, Super Towers, Behind Ram Mandir, Station Road, Sikar-332001Tel no. 01572-250398. Silchar: 1st Floor, Chowchakra Complex, NN Dutta Road, Premtala, Silchar-788001Tel no. 03842-261229. Siliguri: Nanak Complex, Near Church Road, Sevoke Road, Siliguri - 734001Tel no. 0353-2526393. Sitapur: 12/12-A Surya Complex, Arya Nagar, Opp. Mal Godam, Sitapur - 261001Tel no. 05862 - 249170, 05862-2491546. Sivakasi: 363, Thiruthangal Road, Opp. Tneb, Sivakasi - 626 123. Tel No. 04562 - 228816/17/18. Solan: Sahni Bhawan, Adjacent Anand Cinema Complex, The Mall, Solan-173 212 Tel no. 01792 - 220211, 01792-320962. Solapur: Siddeshwar Secrurities, No 6, Vaman Road, Vijaypur Road, Vaman Nagar, Solapur-413 004 Tel no. 0217 - 2300021, 0217- 6451889. Sonepat: 205 R Model Town, Above Central Bank of India, Sonepat-Tel no, 0130-2214725, 0130-3204434. Sri Ganganagar: 04-E-Block, Opp., Sheetla Mata Vatika, Sri Ganga Nagar - 335001 Srikakulam: 4-1-28/1. Venkateshwara, Colony Day & Night Junction, Srikakulam-532001Tel no. 08942-225384/362. Sultanpur: Rama Shankar Complex, Civil Lines, Faizabad Road, Sultanpur-228 $\verb| 001Tel| no. 05362-226858|, 05362-21902| \textbf{Thanjavur}: \textit{Nalliah Complex}, \textit{No.70}, \textit{Srinivasam Pillai} \\$ Road, Thanjavur - 613001. Theni: Siva Tower, 265, Subban Chetty Street, Cumbum Road, Theni - 625 531 Tel: 04546 – 261108. Thodupuzha: First Floor, Pulimoottil Pioneer, Pala Road, Thodupuzha - 685584Tel no. 0486-2211209. Tirunelveli: Jeney Building, 55/18, S N Road, Near Arvind Eye Hospital, Tirunelveli - 627 001. Tirupur: First Floor, 224 A, Selvakumar Departmental Stores, 1st Floor, Kamaraj Road, Opp To Cotton Market Complex, Tirupur - 641 604 Tirupathi: #330, Tilak Road, Near Four Piller Mandapam, Tirupati - 517501Tel no. 0877 2252426. Tiruvalla: 2nd Floor, Erinjery Complex, Near Kotak Securites, Ramanchira, Tiruvalla - 689107Tel no. 0469-3205676. Trichur: 2nd Floor, Brother'S Complex, Near Dhana Laxmi Bank Head Office, Naikkanal Junction, Trichur - 680 001Tel no. 0487 - 3246231. Trichy: Sri krishna Arcade, 1St Floor; 60 Thennur High Road, Trichy - 621 017Tel no. 0431 - 4020227. Tuticorin: 4 B, A34, A37, Mangalmal, Mani Nagar, Opp: Rajaji Park, Palayamkottai Road, Tuticorin - 628003Tel no. 0461 - 2334602. **Ujjain**: 101, Aastha Tower, 13/1, Dhanwantri Marg. Free Gunj, Ujjain-456010Tel no. 0734-4250009, 0734-4250010. Valsad: Shop No 2, Phiroza Corner, Opp Next Showroom, Tithal Road, Valsad - 396001Tel.no. 02632-258481. Vapi: Shop No 5, Phikhaji Residency, Opp Dcb Bank, Vapi Silvassa Road, Vapi - 396195 Tel no. 0260-3206404. Vellore: No.1, M.N.R. Arcade, Officer'S Line, Krishna Nagar, Vellore - 632001. Vizianagaram: "Soubhagya", 19-6-13/1, 2nd Floor, Near SBI Fort Branch, Vizianagaram - 535 002. Tel no. 08922 - 236962/63/64. Warangal: 5-6-95, 1st floor, Opp: B.Ed collage, Lashkar Bazar, Chandra Complex, Hanmakonda, Warangal - 500601Tel no. 0870-2553884. Yamuna nagar: Jagdhari Road, Above Uco Bank, Near D.A.V. Grils College, Yamuna Nagar -135 001Tel no. 01732-262911/912/913.

Mutual Fundinvestments are subject to market risks, read all scheme related documents carefully. **GET IN TOUCH** Religare Mutual Fund 3rd Floor, GYS Infinity, Paranjpe 'B' Scheme, Subhash Road, Vile Parle (East), Mumbai - 400 057. T +91 22 67310000 F +91 22 28371565

call: 1800-209-0007 > sms 'Invest' to 56677 > Invest Online www.religaremf.com