

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

**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](http://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

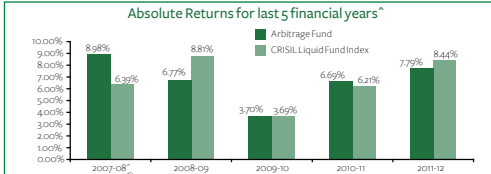
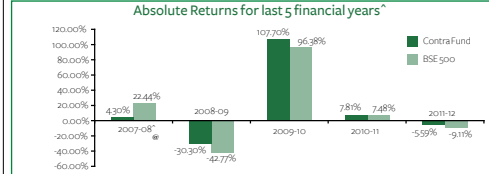
### Equity Schemes

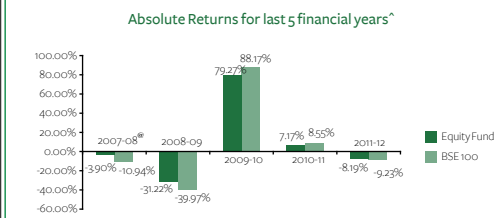
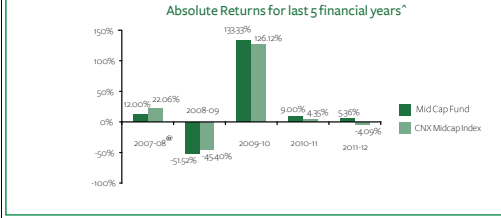
- Religare Tax Plan  
(An open ended equity linked savings scheme with a lock - in period of 3years)
- Religare Growth Fund  
(An open ended diversified equity scheme)
- Religare Arbitrage Fund  
(An open ended equity scheme)
- Religare Contra Fund  
(An open ended equity scheme)
- Religare Equity Fund  
(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)

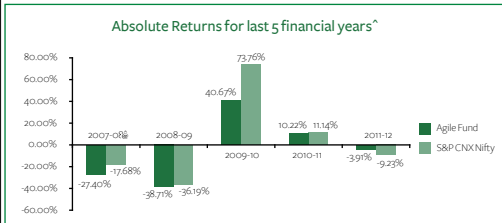
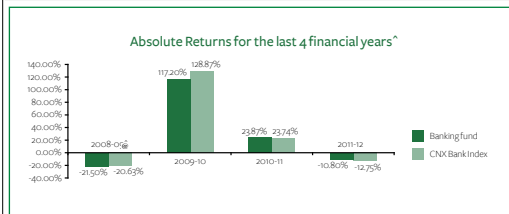
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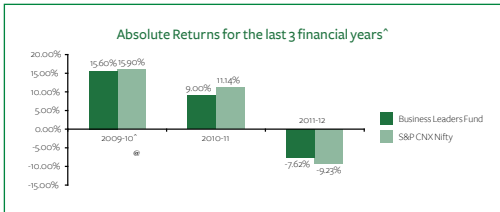
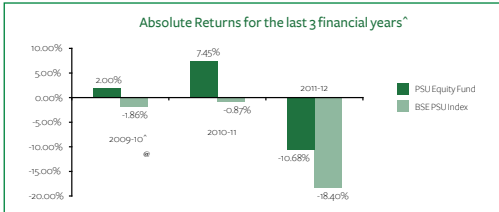
Name of Scheme	Religare Tax Plan			Religare Growth Fund							
Investment Objective	To generate long term capital growth from a diversified portfolio of predominantly equity and equity-related securities.			To generate long-term capital growth from a diversified portfolio of predominantly equity and equity-related securities.							
Asset Allocation Pattern	Type of Instruments		Normal Allocation (% of Net Assets)	Type of Instruments		Normal Allocation (% of Net Assets)					
	Equity and Equity related instruments#		80-100%	Equity and Equity related instruments#		65-100%					
	Money Market instruments		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.			*Debt instruments may include securitised debt (excluding foreign securitised debt) upto 35% of the net assets. #Maximum exposure 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. However, the cumulative gross exposure through equity, debt and derivative positions shall not exceed 100% of the net assets of the scheme.							
Risk Profile	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. For scheme specific risk factors please refer page no.11										
Plans & Options	Options		Facility	Options		Facility					
	Growth*		Nil	Growth*		Nil					
	Dividend		Payout** and Reinvestment	Dividend		Payout and Reinvestment**					
	*If no option is specified at the time of application, the default option is Growth **If no facility is specified, the default facility is Dividend Payout			*If no option is specified at the time of application, the default option is Growth **If no facility is specified, the default facility is Dividend Reinvestment							
Applicable NAV	The applicable NAV for purchase or redemption or switching of units will be based on the time of the Business Day on which the application is accepted. For details please refer page no. 9										
Investment Strategy	Please refer page no.9 for details										
Minimum Application and Redemption Amount/ Number of Units	Fresh Purchase	Additional Purchase	Redemption	Fresh Purchase	Additional Purchase	Redemption					
	Rs.500/- and in multiples of Rs.500/- thereafter	Rs.500/- and in multiples of Rs.500/- thereafter	Rs.500/- or 50 units or account balance, whichever is lower	Rs.5,000/- and in multiples of Re.1/- thereafter	Rs.1,000/- and in multiples of Re.1/- thereafter	Rs.1,000/- or 100 units or account balance, whichever is lower					
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the official points of acceptance of Religare Mutual Fund.										
Benchmark Index	BSE 100										
Dividend Policy	For details please refer page no.12										
Name of the Fund Manager	Mr. Vetri Subramaniam & Mr. Vinay Paharia										
Name of the Trustee Company	Religare Trustee Company Limited										
Performance of the Scheme (as on 30 <sup>th</sup> March, 2012)	Particulars	1 Year*	3 Years*	5 Years*	Since Inception*	Particulars	1 Year*	3 Years*	Since Inception*		
	Religare Tax Plan - Growth <sup>^</sup>	-1.15%	29.54%	13.74%	10.94%	Religare Growth Fund - Growth <sup>^</sup>	-6.67%	22.26%	4.57%		
	BSE 100	-9.23%	22.85%	6.82%	5.31%	BSE 100	-9.23%	22.85%	3.59%		
<sup>^</sup> 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. Date of allotment : December 29, 2006.						<sup>^</sup> 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. @09-08-2007 to 31-03-2008. Date of allotment : August 9, 2007					
Expenses of the Scheme (i) Load Structure	Continuous Offer Period			Continuous Offer Period							
	Entry Load		Exit Load	Entry Load		Exit Load					
	Nil		Nil	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)					
Also please refer page no.13 for details. The AMC reserves the right to change/modify the load structure from a prospective 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%	2.00%	1.75%					
Actual expenses for the previous financial year ended March 31, 2012 (Unaudited): 2.48%			Actual expenses for the previous financial year ended March 31, 2012 (Unaudited): 2.50%								
Transaction Charges	For details please refer page no.12										
Waiver of Load for Direct Applications	Not Applicable										
Tax Treatment for the Investors (Unitholders)	Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to their tax advisor.										
Daily Net Asset Value (NAV) Publication	The NAV will be declared on all business days and will be published in 2 newspapers. NAV can also be viewed on www.religaremf.com and www.amfiindia.com.										
For Investor Grievances please contact	For details please refer page no.13										
Unitholder's Information	For details please refer page no.13										

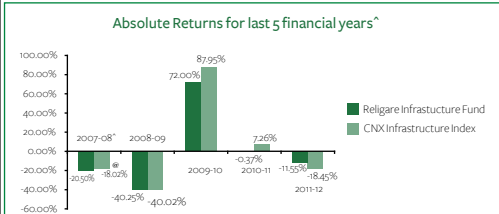
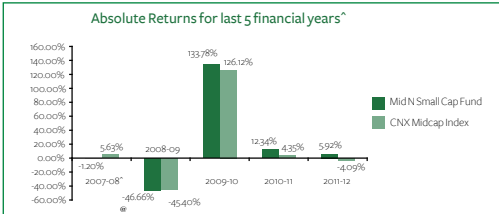
Name of Scheme	Religare Arbitrage Fund			Religare Contra Fund				
Investment Objective	To generate income through arbitrage opportunities emerging out of mis-pricing between the cash market and the derivatives market and through deployment of surplus cash in fixed income instruments.			To generate capital appreciation through investment in equity and equity related instruments. The Scheme will seek to generate capital appreciation through means of contrarian investing. Contrarian investing involves picking 'neglected stocks' with strong asset values as well as focusing on high potential under owned sectors. The aim is to have a first mover advantage by investing into out of favour sectors/ stocks thus increasing out-performance prospects. This can be done by monitoring stock/sector ownership and relating it to the fundamentals of the sector with an objective to get out of over-owned stocks and get into under-owned ones.				
Asset Allocation Pattern	Type of Instruments	Normal Allocation (% of Net Assets)		Type of Instruments	Normal Allocation (% of Net Assets)			
	Equity and Equity related instruments	65-80%		Equity and Equity related instruments	65-100%			
	*Equity Derivatives including stock futures and stock options#	65-80%		Debt & Money Market instruments*	0-35%			
	Money Market instruments / Debt instruments** and Fixed Income Derivatives	20-35%		*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 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.				
	** including securitized debt (excluding foreign securitized debt) upto 30% of net assets of the Scheme. * The exposure to derivative shown in the above asset allocation table is the exposure taken against the underlying equity investments and should not be considered for calculating the total 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 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 derivatives position will not exceed 80% of the portfolio (i.e. net assets including cash). However, the cumulative gross exposure through equity, debt and derivative positions shall not exceed 100% of the net assets of the scheme. The maximum fixed income derivative position will not exceed 35% of the portfolio (i.e. net assets including cash).							
Risk Profile	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. For scheme specific risk factors please refer page no. 11							
Plan & Options	Options	Facility		Options	Facility			
	Growth*	Nil		Growth*	Nil			
	Dividend	Payout and Reinvestment**		Dividend	Payout and Reinvestment**			
	*If no option is specified at the time of application, the default option is Growth			*If no option is specified at the time of application, the default option is Growth				
	**If no facility is specified, the default facility is Dividend Reinvestment			**If no facility is specified, the default facility is Dividend Reinvestment				
Applicable NAV	The applicable NAV for purchase or redemption or switching of units will be based on the time of the Business Day on which the application is accepted. For details please refer Page. No.9							
Investment Strategy	Please refer page no.9 for details							
Minimum Application and Redemption Amount/ Number of Units	Fresh Purchase	Additional Purchase	Redemption	Fresh Purchase	Additional Purchase	Redemption		
	Rs. 5,000/- and in multiples of Re. 1/- thereafter.	Rs. 1,000/- and in multiples of Re. 1/- thereafter	Rs. 1,000/- or 100 units or account balance, whichever is lower	Rs. 5,000/- and in multiples of Re. 1/- thereafter.	Rs. 1,000/- and in multiples of Re. 1/- thereafter	Rs. 1,000/- or 100 units or account balance, whichever is lower.		
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the official points of acceptance of Religare Mutual Fund.							
Benchmark Index	CRISIL Liquid Fund Index			BSE 500				
Dividend Policy	For details please refer page no. 12							
Name of the Fund Manager	Mr. Pranav Gokhale			Mr. Vetri Subramaniam				
Name of the Trustee Company	Religare Trustee Company Limited							
Performance of the Scheme (as on 30 <sup>th</sup> March, 2012)	Particulars	1 Year*	3 Years*	Since Inception*	Particulars	1 Year*	3 Years*	Since Inception*
	Religare Arbitrage Fund - Growth^	7.79%	6.05%	6.88%	Religare Contra Fund - Growth^	-5.59%	28.35%	9.02%
	Crilil Liquid Fund Index	8.44%	6.10%	6.80%	BSE 500	-9.11%	24.26%	6.12%
								
	^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. @ 30-04-2007 to 31-03-2008 Date of allotment : April 30, 2007.			^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. @ 11-04-2007 to 31-03-2008 Date of allotment : April 11, 2007				
Expenses of the Scheme (i) Load Structure	Continuous Offer Period			Continuous Offer Period				
	Entry Load	Exit Load		Entry Load	Exit Load			
	Nil	Nil		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)			
	Also please refer page no.13 for details. The AMC reserves the right to change/ modify the load structure from a prospective 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%	2.00%	1.75%			
	Actual expenses for the previous financial year ended March 31, 2012 (Unaudited): 1.10%			Actual expenses for the previous financial year ended March 31, 2012 (Unaudited): 2.50%				
Transaction Charges	For details please refer page no. 12							
Waiver of Load for Direct Applications	Not Applicable							
Tax Treatment for the Investors (Unitholders)	Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to their tax advisor.							
Daily Net Asset Value (NAV) Publication	The NAV will be declared on all business days and will be published in 2 newspapers. NAV can also be viewed on www.religaremf.com and www.amfindia.com.							
For Investor Grievances please contact	For details please refer page no. 13							
Unitholder's Information	For details please refer page no. 13							

Name of Scheme	Religare Equity Fund				Religare Mid Cap Fund			
Investment Objective	To generate long-term capital growth from a focused portfolio of predominantly equity and equity-related securities.				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.			
Asset Allocation Pattern	Type of Instruments		Normal Allocation (% of Net Assets)		Type of Instruments		Normal Allocation (% of Net Assets)	
	Equity and Equity related instruments#		70-100%		Equity and Equity Related Instruments out of which:-		65-100%	
	Debt* & Money Market instruments		0-30%		Midcap Companies		65-100%	
	*Debt instruments may include securitised debt upto 30% of the net assets. #Maximum exposure 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. However, the cumulative gross exposure through equity, debt and derivative positions shall not exceed 100% of the net assets of the scheme.				Companies other than Midcap Companies		0-35%	
					Debt* & Money Market Instruments		0-35%	
Risk Profile	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. For scheme specific risk factors please refer page no. 11				* Investment in securitized debt shall not exceed 35% of the net assets of the Scheme. The Scheme will not invest in foreign securitized debt. 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 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.			
Plan & Options	Options		Facility		Options		Facility	
	Growth*		Nil		Growth*		Nil	
	Dividend		Payout and Reinvestment**		Dividend		Payout and Reinvestment**	
	*If no option is specified at the time of application, the default option is Growth				*If no option is specified at the time of application, the default option is Growth			
	**If no facility is specified, the default facility is Dividend Reinvestment				**If no facility is specified, the default facility is Dividend Reinvestment			
Applicable NAV	The applicable NAV for purchase or redemption or switching of units will be based on the time of the Business Day on which the application is accepted. For details please refer page no. 9							
Investment Strategy	Please refer page no. 9 for details							
Minimum Application and Redemption Amount/ Number of Units	Fresh Purchase	Additional Purchase	Redemption		Fresh Purchase	Additional Purchase	Redemption	
	Rs. 5000/- and in multiples of Re. 1/- thereafter.	Rs. 1,000/- and in multiples of Re. 1/- thereafter	Rs. 1,000/- or 100 units or account balance, whichever is lower		Rs. 5,000/- and in multiples of Re. 1/- thereafter.	Rs. 1,000/- and in multiples of Re. 1/- thereafter	Rs. 1,000/- or 100 units or account balance, whichever is lower.	
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the official points of acceptance of Religare Mutual Fund.							
Benchmark Index	BSE 100				CNX Midcap Index			
Dividend Policy	For details please refer page no. 12							
Name of the Fund Manager	Mr. Vetri Subramaniam				Mr. Vinay Paharia			
Name of the Trustee Company	Religare Trustee Company Limited							
Performance of the Scheme (as on 30 <sup>th</sup> March, 2012)	Particulars	1 Year*	3 Years*	Since Inception*	Particulars	1 Year*	3 Years*	Since Inception*
	Religare Equity Fund - Growth <sup>^</sup>	-8.19%	20.83%	3.48%	Religare Mid Cap Fund - Growth <sup>^</sup>	5.36%	38.90%	7.86%
	BSE 100	-9.23%	22.85%	-0.19%	CNX Midcap Index	-4.09%	31.29%	8.65%
								
	^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. @ 04-10-2007 to 31-03-2008 Date of allotment: October 4, 2007				^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. @ 19-04-2007 to 31-03-2008 Date of allotment: April 19, 2007			
Expenses of the Scheme (i) Load Structure	Continuous Offer Period				Continuous Offer Period			
	Entry Load		Exit Load		Entry Load		Exit Load	
	Nil		1% (If redeemed / switched out on or before 1 year from the date of allotment)		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)				Nil (If redeemed/switched-out after 1 year from the date of allotment)	
	Also please refer page no. 13 for details. The AMC reserves the right to change/ modify the load structure from a prospective 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%	2.00%	1.75%		
	Actual expenses for the previous financial year ended March 31, 2012 (Unaudited): 2.50%				Actual expenses for the previous financial year ended March 31, 2012 (Unaudited): 2.50%			
Transaction Charges	For details please refer page no. 12							
Waiver of Load for Direct Applications	Not Applicable							
Tax Treatment for the Investors (Unitholders)	Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to their tax advisor.							
Daily Net Asset Value (NAV) Publication	The NAV will be declared on all business days and will be published in 2 newspapers. NAV can also be viewed on www.religaremf.com and www.amfiindia.com.							
For Investor Grievances please contact	For details please refer page no. 13							
Unitholder's Information	For details please refer page no. 13							

Name of Scheme	Religare AGILE Fund			Religare Banking Fund			
Investment Objective	Religare AGILE Fund (Alpha Generated from Industry Leaders Fund) aims 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 from the Industry Leaders on the basis of a mathematical model.			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.			
Asset Allocation Pattern	Type of Instruments	Normal Allocation (% of Net Assets)		Type of Instruments	Normal Allocation (% of Net Assets)		
	Equity and Equity related instruments#	90-100%		Equity and Equity related instruments of the constituents of CNX Bank Index#	65-100%		
	Debt* & Money Market instruments	0-10%		Equity and Equity related instruments of banking and financial services companies other than the constituents of CNX Bank Index#	0-35%		
	*Debt instruments may include securitised debt (excluding foreign securitised debt) upto 10% of the net assets. #Maximum exposure 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. However, the cumulative gross exposure through equity, debt and derivative positions shall not exceed 100% of the net assets of the scheme.		Debt* & Money Market Instruments		0-35%		
Risk Profile	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. For scheme specific risk factors please refer page no. 11						
Plan & Options	Options	Facility		Options	Facility		
	Growth*	Nil		Growth*	Nil		
	Dividend	Payout and Reinvestment**		Dividend	Payout and Reinvestment**		
*If no option is specified at the time of application, the default option is Growth			*If no option is specified at the time of application, the default option is Growth				
**If no facility is specified, the default facility is Dividend Reinvestment			**If no facility is specified, the default facility is Dividend Reinvestment				
Applicable NAV	The applicable NAV for purchase or redemption or switching of units will be based on the time of the Business Day on which the application is accepted. For details please refer Page.No. 9						
Investment Strategy	Please refer page no.10 for details						
Minimum Application and Redemption Amount/Number of Units	Fresh Purchase	Additional Purchase	Redemption	Fresh Purchase	Additional Purchase	Redemption	
	Rs.5,000/- and in multiples of Re. 1/- thereafter.	Rs.1,000/- and in multiples of Re. 1/- thereafter	Rs.1,000/- or 100 units or account balance, whichever is lower	Rs.5,000/- and in multiples of Re. 1/- thereafter	Rs.1,000/- and in multiples of Re. 1/- thereafter	Rs.1,000/- or 100 units or account balance, whichever is lower	
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the official points of acceptance of Religare Mutual Fund.						
Benchmark Index	S&P CNX Nifty			CNX Bank Index			
Dividend Policy	For details please refer page no. 12						
Name of the Fund Manager	Mr. Pranav Gokhale			Mr. Amit Ganatra			
Name of the Trustee Company	Religare Trustee Company Limited						
Performance of the Scheme (as on 30 <sup>th</sup> March, 2012)	Particulars	1 Year*	3 Years* Since Inception*	Particulars	1 Year*	3 Years* Since Inception*	
	Religare AGILE Fund - Growth ^	-3.91%	14.21%	-9.15%	Religare Banking Fund - Growth ^	-10.80%	33-89%
	S&P CNX Nifty	-9.23%	20.57%	-1.91%	CNX Bank Index	-12.75%	35.19%
							
^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. @19-12-2007 to 31-03-2008 Date of allotment: December 19, 2007			^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. @14-07-2008 to 31-03-2009 Date of allotment: July 14, 2008.				
Expenses of the Scheme (i) Load Structure	Continuous Offer Period			Continuous Offer Period			
	Entry Load	Exit Load		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)		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)		
Also please refer page no.13 for details. The AMC reserves the right to change/modify the load structure from a prospective 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%	2.00%	1.75%		
	Actual expenses for the previous financial year ended March 31, 2012 (Unaudited): 2.50%			Actual expenses for the previous financial year ended March 31, 2012 (Unaudited): 2.50%			
Transaction Charges	For details please refer page no. 12						
Waiver of Load for Direct Applications	Not Applicable						
Tax Treatment for the Investors (Unitholders)	Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to their tax advisor.						
Daily Net Asset Value (NAV) Publication	The NAV will be declared on all business days and will be published in 2 newspapers. NAV can also be viewed on www.religaremf.com and www.amfindia.com.						
For Investor Grievances please contact Unitholder's Information				For details please refer page no. 13			
				For details please refer page no. 13			



Name of Scheme	Religare Business Leaders Fund			Religare PSU Equity Fund		
Investment Objective	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.			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 powers to appoint majority of directors		
Asset Allocation Pattern	Type of Instruments	Normal Allocation (% of Net Assets)		Type of Instruments	Normal Allocation (% of Net Assets)	
	Equity & Equity related instruments#	80-100%		Equity and Equity related instruments of the constituents of the BSE PSU Index	65-100%	
	Money Market Instruments & Debt Securities*	0-20%		Equity and Equity related instruments of PSU companies other than the constituents of the BSE PSU Index	0-35%	
	# 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 net assets of the 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.			Equity and Equity related instruments of non PSU companies#		
	However, the cumulative gross exposure through equity, debt and derivative positions shall not exceed 100% of the net assets of the scheme.			Debt* & Money Market Instruments		
Risk Profile	# Companies which are PSUs at the time of investment and which may subsequently become non PSU because of privatization or disinvestment *Investment in securitized debt including pass through certificate (PTC) shall not exceed 20% of the net assets of the Scheme. The Scheme will not invest in foreign securitized debt. The Scheme may use derivatives for purposes as may be permitted from time to time. 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.					
Plan & Options	Options		Facility	Options		Facility
	Growth*		Nil	Growth*		Nil
	Dividend		Payout and Reinvestment**	Dividend		Payout and Reinvestment**
	*If no option is specified at the time of application, the default option is Growth **If no facility is specified, the default facility is Dividend Reinvestment			*If no option is specified at the time of application, the default option is Growth **If no facility is specified, the default facility is Dividend Reinvestment		
Applicable NAV	The applicable NAV for purchase or redemption or switching of units will be based on the time of the Business Day on which the application is accepted. For details please refer Page.No.9					
Investment Strategy	Please refer page no.10 for details					
Minimum Application and Redemption Amount/Number of Units	Fresh Purchase	Additional Purchase	Redemption	Fresh Purchase	Additional Purchase	Redemption
	Rs.5,000/- and in multiples of Re.1/- thereafter	Rs.1,000/- and in multiples of Re.1/- thereafter	Rs.1,000/- or 100 units or account balance, whichever is lower	Rs.5,000/- and in multiples of Re.1/- thereafter	Rs.1,000/- and in multiples of Re.1/- thereafter	Rs.1,000/- or 100 units
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the official points of acceptance of Religare Mutual Fund.					
Benchmark Index	S&P CNX Nifty			BSE PSU Index		
Dividend Policy	For details please refer page no.12					
Name of the Fund Manager	Mr.Vetri Subramaniam			Mr.Vetri Subramaniam & Mr. Amit Ganatra		
Name of the Trustee Company	Religare Trustee Company Limited					
Performance of the Scheme (as on 30 <sup>th</sup> March, 2012)	Particulars	1 Year*	Since Inception*	Particulars	1 Year*	Since Inception*
	Religare Business Leaders Fund - Growth^	-7.62%	5.99%	Religare PSU Equity Fund - Growth^	-10.68%	-0.89%
	S&P CNX Nifty	-9.23%	6.17%	BSE PSU Index	-18.40%	-9.29%
						
^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. @21-08-2009 to 31-03-2010 Date of allotment : August 21, 2009.						
Expenses of the Scheme (i) Load Structure	Continuous Offer Period			Continuous Offer Period		
	Entry Load	Exit Load		Entry Load	Exit Load	
	Nil	1% (If redeemed / switched out on or before 1 year from the date of allotment)		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)			Nil (If redeemed / switched out after 1 year from the date of allotment)	
Also please refer page no.13 for details. The AMC reserves the right to change / modify the load structure from a prospective 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%	2.00%	1.75%	
Actual expenses for the previous financial year ended March 31, 2012 (Unaudited): 2.50%.			Actual expenses for the previous financial year ended March 31, 2012 (Unaudited): 2.47%.			
Transaction Charges	For details please refer page no.12					
Waiver of Load for Direct Applications	Not Applicable					
Tax Treatment for the Investors (Unitholders)	Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to their tax advisor.					
Daily Net Asset Value (NAV) Publication	The NAV will be declared on all business days and will be published in 2 newspapers. NAV can also be viewed on www.religaremf.com and www.amfiindia.com.					
For Investor Grievances please contact	For details please refer page no.13					
Unitholder's Information	For details please refer page no.13					

Name of Scheme	Religare Infrastructure Fund			Religare Mid N Small Cap Fund				
Investment Objective	To provide long term capital appreciation by investing in a portfolio that is predominantly constituted of equity and equity related instruments of infrastructure companies.			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.				
Asset Allocation Pattern	Type of Instruments	Normal Allocation (% of Net Assets)		Type of Instruments	Normal Allocation (% of Net Assets)			
	Equity and Equity Related Instruments of companies engaged in infrastructure sector#	65-100%		1. Equity and Equity related instruments# of mid@ cap companies.	65-95%			
	Debt* & Money Market instruments	0-35%		2. Equity and Equity related instruments# of small@@ cap companies \$	5-35%			
	*Debt instruments may include securitised debt upto 35% of the net assets. #Maximum exposure 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.  However, the cumulative gross exposure through equity, debt and derivative positions shall not exceed 100% of the net assets of the scheme.			Equity and Equity related instruments# of companies other than (1) & (2) above Debt* and Money Market Instruments				
Risk Profile	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. For scheme specific risk factors please refer page no. 11							
Plan & Options	Options		Facility	Options		Facility		
	Growth*		Nil	Growth*		Nil		
	Dividend		Payout and Reinvestment**	Dividend		Payout and Reinvestment**		
*If no option is specified at the time of application, the default option is Growth **If no facility is specified, the default facility is Dividend Reinvestment			*If no option is specified at the time of application, the default option is Growth ***If no facility is specified, the default facility is Dividend Reinvestment					
Applicable NAV	The applicable NAV for purchase or redemption or switching of units will be based on the time of the Business Day on which the application is accepted. For details please refer page no. 9							
Investment Strategy	Please refer page no. 10 for details							
Minimum Application and Redemption Amount / Number of Units	Fresh Purchase	Additional Purchase	Redemption	Fresh Purchase	Additional Purchase	Redemption		
	Rs. 5,000/- and in multiples of Re. 1/- thereafter.	Rs. 1,000/- and in multiples of Re. 1/- thereafter	Rs. 1,000/- or 100 units or account balance, whichever is lower	Rs. 5,000/- and in multiples of Re. 1/- thereafter.	Rs. 1,000/- and in multiples of Re. 1/- thereafter	Rs. 1,000/- or 100 units or account balance, whichever is lower.		
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the official points of acceptance of Religare Mutual Fund.							
Benchmark Index	CNX Infrastructure Index			CNX Midcap Index				
Dividend Policy	For details please refer page no. 12							
Name of the Fund Manager	Mr. Amit Ganatra			Mr. Vinay Paharia				
Name of the Trustee Company	Religare Trustee Company Limited							
Performance of the Scheme (as on 30 <sup>th</sup> March, 2012)	Particulars	1 Year*	3 Years*	Since Inception*	Particulars	1 Year*	3 Years*	Since Inception*
	Religare Infrastructure Fund - Growth^	-11.55%	14.87%	-7.26%	Religare Mid N Small Cap Fund - Growth^	5.92%	40.64%	9.93%
	CNX Infrastructure Index	-18.45%	1.93%	-16.13%	CNX Midcap Index	-4.09%	31.29%	6.82%
								
^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. @ 21-11-2007 to 31-03-2008 Date of allotment : October 4, 2007				^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. @ 17-03-2007 to 31-03-2008 Date of allotment : April 19, 2007				
Expenses of the Scheme (i) Load Structure	Continuous Offer Period			Continuous Offer Period				
	Entry Load	Exit Load		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)		Nil	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)			
Also please refer page no. 13 for details. The AMC reserves the right to change / modify the load structure from a prospective 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%	2.00%	1.75%			
	Actual expenses for the previous financial year ended March 31, 2012 (Unaudited): 2.50%			Actual expenses for the previous financial year ended March 31, 2012 (Unaudited): 2.50%				
Transaction Charges	For details please refer page no. 12							
Waiver of Load for Direct Applications	Not Applicable							
Tax Treatment for the Investors (Unitholders)	Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to their tax advisor.							
Daily Net Asset Value (NAV) Publication	The NAV will be declared on all business days and will be published in 2 newspapers. NAV can also be viewed on www.religaremf.com and www.amfindia.com.							
For Investor Grievances please contact	For details please refer page no. 13							
Unitholder's Information	For details please refer page no. 13							



## INFORMATION COMMON TO ALL SCHEME(S)

### 1. Applicable NAV & Cut Off Time

Applicable To	Applicable NAV & Cut Off Time
All schemes	<p><b>Purchases:-</b></p> <ul style="list-style-type: none"> <li>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.</li> <li>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*</li> <li>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.</li> <li>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.</li> </ul> <p>*Payments by stockinvest, cash, postal orders and money orders will not be accepted.</p> <p><b>Redemptions/Switches:-</b></p> <ul style="list-style-type: none"> <li>Valid redemption application received upto 3 p.m. on a Business Day, the same day's closing NAV will be applicable.</li> <li>Valid redemption application received after 3 p.m. on a Business Day, the closing NAV of the next Business Day will be applicable.</li> <li>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.</li> </ul>

### 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 0-50% 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:

1. The market capitalization of the stock chosen should not be less than the market capitalization of the last stock of S&P CNX Nifty;
2. 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;
3. The stock should have a price history of at least 1 year before the date of investment;
4. 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&P CNX 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.
- 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 manage risk. 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.

### 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 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.

##### B 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, 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.

##### C Risk Factors associated with investing in Fixed Income Securities:

In addition 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 :

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.

##### I. 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

<b>Risk Factors</b>	No assurance can be given that fund manager will be able to locate investment opportunities or to correctly exploit 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.
<b>Risk Mitigation Measures</b>	This investment strategy attempts to profit from the <b>Cost of Carry</b> between the cash markets and futures market. The <b>Cost of Carry</b> 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

<b>Risk Factors</b>	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.
<b>Risk Mitigation Measures</b>	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

<b>Risk Factors</b>	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.
<b>Risk Mitigation Measures</b>	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

<b>Risk Factors</b>	As the Scheme invests a higher percentage of its assets in a smaller number 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.
<b>Risk Mitigation Measures</b>	The fund is 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

<b>Risk Factors</b>	The Scheme being sector specific will be affected by the risks associated with the banking and finance sector.
<b>Risk Mitigation Measures</b>	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.

## vii. Religare PSU Equity Fund

<b>Risk Factors</b>	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.
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<b>Risk Mitigation Measures</b>	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.
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## viii. Religare Infrastructure Fund

<b>Risk Factors</b>	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.
<b>Risk Mitigation Measures</b>	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

<b>Risk Factors</b>	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.
<b>Risk Mitigation Measures</b>	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.

## 4. 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 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.

## 5. 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 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:

- 1) 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.  
\*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 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](http://www.religaremf.com) and [www.amfindia.com](http://www.amfindia.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](http://www.religaremf.com)) and Association of Mutual Funds in India ([www.amfindia.com](http://www.amfindia.com)) and link for the same will be displayed prominently on the website of the Mutual Fund ([www.religaremf.com](http://www.religaremf.com)).



## SCHEMES AT A GLANCE

Scheme Name	Type	Investment Objective	Asset Allocation Pattern					AUM (in Crs.) as on 31/03/12	Live Folios as on 31/03/12
			Instruments	Indicative Allocations (% of total assets)		Risk Profile	Notes		
				Minimum	Maximum	High/Medium /Low			
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 from the Industry Leaders on the basis of a mathematical model.	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
			Debt* & Money Market Instruments	0	10	Low to 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	An Open Ended Equity Scheme	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 table is the exposure taken against the underlying equity investments and should not be considered for calculating the total 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 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).^	7.85	227
			*Equity Derivatives including stock futures and stock options#	65	80	High	The maximum fixed income derivative position will not exceed 35% of the portfolio (i.e. net assets including cash).^		
			Money Market Instruments/Debt instruments** and Fixed Income Derivatives	20	35	Low to Medium			
Religare Banking Fund	An Open Ended Banking Sector Scheme	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.	Equity and Equity Related Instruments of the constituents of CNX Bank Index#	65	100	High	*Debt instruments may include securitized debt (excluding foreign securitized debt) upto 35% of the net assets.	41.01	13,332
			Equity and Equity Related Instruments of banking and financial services companies other than the constituents of CNX Bank Index#	0	35	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 time to time.^		
			Debt* & Money Market Instruments	0	35	Low to Medium			
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 net assets of the Scheme. The Scheme will not invest in foreign securitized debt. The maximum derivative position will be restricted to 50% of the net assets.^	30.48	10,757
			Money Market Instruments & Debt Securities*	0	20	Low to Medium			



Scheme Name	Type	Investment Objective	Asset Allocation Pattern				AUM (in Crs.) as on 31/03/12	Live Folios as on 31/03/12	
			Instruments	Indicative Allocations (% of total assets)		Risk Profile			Notes
				Minimum	Maximum				
Religare Contra 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 through means of contrarian investing.	Equity & Equity Related Instruments#	65	100	High	*Debt instruments may include securitized debt (excluding foreign 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.^	66.62	21,315
			Money Market Instruments & Debt Securities*	0	35	Low to Medium			
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 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.^	17.85	7,189
			Debt* & Money Market Instruments	0	30	Low to Medium			
Religare Growth Fund	An Open Ended Diversified Equity Scheme	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% 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.^	41.44	13,249
			Debt* & Money Market Instruments	0	35	Low to Medium			
Religare PSU Equity Fund	An Open Ended Equity Scheme	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 become non PSU because of privatization or disinvestment. * Investment in securitized debt including pass through certificate (PTC) shall not exceed 20% of the net assets. The Scheme will not invest in foreign securitized debt. The maximum derivative position will be restricted to 50% of the net assets.^	98.54	31,989
			Equity and Equity Related Instruments of PSU companies other than the constituents of the BSE PSU Index	0	35	High			
			Equity and Equity Related Instruments of non PSU companies#	0	20	High			
			Debt * & Money Market Instruments	0	35	Low to Medium			
Religare Tax Plan	An Open ended equity linked savings scheme with a lock-in period of 3 years	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 as specified by SEBI, from time to time.^ The Scheme does not intend to invest in securitized debt.	119.67	49,902
			Money Market Instruments	0	20	Low to Medium			
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 related Instruments of Mid Cap Companies.	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 will not invest in foreign securitized debt. 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 time to time.^	55.07	16,743
			Mid Cap Companies	65	100	High			
			Companies other than Mid Cap Companies	0	35	High			
			Debt* & Money Market Instruments	0	35	Low to Medium			

Scheme Name	Type	Investment Objective	Asset Allocation Pattern					AUM (In Crs.) as on 31/03/12	Live Folios as on 31/03/12
			Instruments	Indicative Allocations (% of total assets)		Risk Profile	Notes		
				Minimum	Maximum	High/Medium /Low			
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.	Equity and Equity Related Instruments of companies engaged in infrastructure sector #	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 time to time.*	41.78	13,541
			Debt* and Money Market Instruments	0	35	Low to Medium	*Debt instruments may include securitized debt upto 35% of the net assets.		
Religare Mid N Small 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 related instruments of mid and small cap companies.	1. Equity and Equity related instruments# of mid@ cap companies.	65	95	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 time to time.*	18.38	4,308
			2. Equity and Equity related instruments# of small@@ cap companies \$	5	35	High	@ Companies which have a market capitalisation of more than the last stock of CNX Midcap Index and less than the highest market capitalisation of the constituent stock of the CNX Midcap Index.		
			Equity and Equity related instruments# of companies other than mentioned in (1) & (2) above	0	30	High	@@ 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* and Money Market Instruments	0	30	Low to Medium	*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 assured and is subject to availability of distributable surplus.	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 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. ^	7.37	1,034
			Equity and Equity Related Instruments and/or Units of equity mutual fund schemes	0	25	High			
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.	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	Low to 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 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. ^	86.32	7,145
			Equity and Equity Related Instruments and/or Units of equity mutual fund schemes	0	25	High			
			Gold ETF	10	35	High			

^ 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

- 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".
- 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 Form and tendering the payment.
- 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.
- Please strike out any section that is not applicable. Cancellation / white-ink on any of the mandatory information should be countersigned.
- Applications can be submitted at any of the Official Points of Acceptance of the AMC / Registrar.

### 2. APPLICANT INFORMATION

- 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.
- 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 minors 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.
  - Date of birth of minor along with the photocopy of following supporting documents shall be mandatory while investing on behalf of minor:
    - Birth certificate of the minor; or
    - School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc.; or
    - Passport of the minor; or
    - Any other suitable proof evidencing the date of birth of the minor.
- 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.
- 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.
- In case of NRI / FII investors, the Account Statements / Allotment Advice / Redemption cheques / other correspondence will be sent to the mailing address mentioned.
- Please fill in your date of birth as this may be required for validating your identity for certain transactions/communications.
- 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.
- 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.

\*(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

- Applicants are required to fill a separate form for each scheme
- Scheme, Plan, Option, Facility of the scheme should be clearly stated
- In case applications are received where play/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.
- 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

- Post Dated Cheques
- Auto Debit Instructions (ECS)
- 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:

- 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/-.
- The exemption will not be applicable to normal purchase transactions upto Rs. 50,000/- which will continue to be subject to PAN requirement.
- 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.
- 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.

- 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.
- 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.
- 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:

- 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 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 folio no./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 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 restriction will not be applicable for apayment, 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 a copy 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.

#### 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.

#### 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.
- (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.
- (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.
- (l) 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, DP ID 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 beneficiary 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 allotted 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/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:

- 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;
- Reject any application;
- Prevent further transactions by a Unitholder;
- To mandatorily redeem the units held by the Unitholder at the applicable NAV prevalent at the time of such redemption; and
- 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](http://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 Tax Plan             | b. Religare AGILE Fund            |
| c. Religare Growth Fund          | d. Religare Banking Fund          |
| e. Religare Equity Fund          | f. Religare Business Leaders Fund |
| g. Religare Contra Fund          | h. Religare PSU Equity Fund       |
| i. Religare Mid Cap Fund         | j. Religare Infrastructure Fund   |
| k. Religare Mid N Small Cap 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. 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	FI(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/FCNR a/c, where applicable							✓	
Certified True Copy of PAN	✓ \$	✓	✓	✓	✓	✓	✓	✓
KYC Acknowledgement	✓ \$	✓	✓	✓	✓	✓	✓	✓
Demat Account Details (Client Master List Copy)**	✓	✓	✓	✓	✓	✓	✓	✓

\*For FI(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
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### 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.



Distributor / Broker ARN

ARN -

Sub-Broker Code

Upfront 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 distributor.

For details on transaction charges payable to distributors, please refer to KIM.

Transaction Charges (Please tick any one of the below. For details refer Page No.12)

\*Default

☐ I am a first time investor in Mutual Funds

OR

☐ I am an existing investor in Mutual Funds\*

(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)

Existing Unitholder Details : Pl. fill in Folio Number below. Pl. furnish PAN details in section 1 and then proceed to section 2.

Folio Number, if any

Name of Sole / First Unitholder

1. Applicant's Personal Details

Name

Mr./Ms./M/s.

Date of Birth

D D M M Y Y Y Y

Enclosed (please ☒ PAN Card ☐ KYC Compliance Proof\*

PAN\*\*

GUARDIAN (if Sole/First applicant is a Minor) CONTACT PERSON (in case of Non-individual Investors only)

Name

Mr./Ms./M/s.

Date of Birth

D D M M Y Y Y Y

Enclosed (please ☒ PAN Card ☐ KYC Compliance Proof\*

PAN\*\*

\*\*\* 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)

City

PIN

City

PIN

State

State

Country

Contact Details

Phone

Office

Residence

Fax

Mobile

E-mail

I/we wish to receive Account Statements / Allotment Advice, Annual Reports and other statutory as well as other information documents by email in lieu of physical documents (Please ☒ Yes ☐ No

(Where the investor has not specified any choice or has applied for both the choices, the application will be processed as if the investor has opted for default choice i.e. Yes)

Status (please ☒ Individual ☐ Partnership ☐ Company ☐ Society/Club ☐ HUF ☐ NRI / FII ☐ Trust ☐ Minor ☐ Body Corporate ☐ Others (Please specify)

Occupation (please ☒ Private Sector Service ☐ Public Sector / Government Service ☐ Business ☐ Professional ☐ Agriculturist ☐ Retired ☐ Housewife ☐ Politically Exposed Person ☐ Forex Dealer ☐ Others (Please specify)

Mode of Holding (please ☒ Single ☐ Joint ☐ Anyone or Survivor (Default Option is Anyone or Survivor)  
(Only for non - demat mode)

SECOND APPLICANT (No joint holder where minor is First holder)

Name

Mr./Ms./M/s.

Date of Birth

D D M M Y Y Y Y

Enclosed (please ☒ PAN Card ☐ KYC Compliance Proof\*

PAN\*\*

THIRD APPLICANT (No joint holder where minor is First holder)

Name

Mr./Ms./M/s.

Date of Birth

D D M M Y Y Y Y

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)

Name

Mr./Ms./M/s.

Enclosed (please ☒ PAN Card ☐ KYC Compliance Proof\*

PAN\*\*

Refer instruction no. 12 on page no. 18

2. Demat Account Details (Optional)

DPID #

Beneficiary Account No.

DP Name

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. 19) \*\* PAN Instructions (Please refer instruction on page no. 17) \*\*\* For documentation please refer instruction on page no. 17.

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

D D M M Y Y Y Y

Plan / Option

Amount (Rs.)

Along with Cheque/DD No.

Dated

D D M M Y Y Y Y

Drawn on Bank / Branch

Signature, Stamp & Date

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

**3. Investment and Payment Details**

(Cheque/DD should be drawn in favour of the Scheme)

<b>Scheme Name</b>	<input type="text"/>	<b>Plan</b>	<input type="text"/>
<b>Option</b>	<input type="text"/>	<b>Dividend Frequency</b>	<input type="text"/>

**For Lumpsum Investment**

Investment Amt. (Rs.)  Mode of Payment ☒ Chq. ☐ DD ☐ Fund Transfer

DD charges, if any (Rs.)  Net Amt. (Rs.)  Investment amt. - DD charges

Cheque/DD No.  Date  **DDMMYYYY**

Bank/Branch

A/c. No.

Account Type ☒ Current ☐ Savings

NRI Investors only ☒ NRE ☐ NRO ☐ FCNR

Applicable in case of Third Party Payment: Payment on behalf of Please ☒ Minor ☐ Client ☐ Employee ☐ Distributor

Name of the Person making Payment

**For SIP / Micro SIP** (Refer instruction no. 7 on page no. 17)

☐ SIP ☐ Micro SIP

☐ SIP through Auto-Debit (ECS / Direct Debit) OR ☐ SIP through Post Dated Cheques  
Pls. fill up the SIP Auto Debit Facility Form Subsequent Installment Details

Investment Amount  No. of Installments  Total Amount   
Rs.  X  = Rs.

**First SIP Installment Cheque Details :**

Cheque No.  Amount

Dated  **DDMMYYYY** Drawn on Bank

Branch

SIP Date ☒ 3rd ☐ 10th ☐ 15th ☐ 20th or ☐ 25th Frequency ☒ Monthly or ☐ Quarterly

**SIP through Post Dated Cheques**

Period From  **MMYYYYYY** To  **MMYYYYYY**

Chq. Nos. From  To

**Document Details in case of Micro SIP** (Refer instruction no. 7 on page no. 17)

Document Name  Document Number

PAN  Enclosed copy of KYC Compliance Proof ☐ (Please refer instruction no.8)**4. Bank Account Details (Mandatory As Per SEBI Guidelines)**

Refer instruction no. 4 on page no. 17

Account No.  Account Type (please ☒ Current ☐ Savings ☐ NRE ☐ NRO ☐ FCNR

Bank Name

Branch Address  City

MICR Code  NEFT/RTGS/IFSC Code  PIN

(9 digit No. next to your Cheque No.) (11 digit character code appearing on cheque leaf)

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 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 ☒

Unit holders who have opted to hold Units in dematerialised form must provide Bank Account details linked with the Demat account, as mentioned under section 4 above. In case of discrepancy, bank 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. 18

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 our website or at any Religare Investor Service Centers.

<b>Name and Address of Nominee</b>	<b>Name and Address of the Guardian (if Nominee is a Minor)</b>
Name <input type="text"/>	Name <input type="text"/>
Address <input type="text"/>	Address <input type="text"/>
<input type="text"/>	City <input type="text"/> State <input type="text"/>
Date of Birth <input type="text"/> <b>DDMMYYYY</b> Relationship with Applicant <input type="text"/>	PIN <input type="text"/>
(in case nominee is a minor)	Guardian's relation with the Minor Nominee <input type="text"/>
	Signature of the Guardian <input type="text"/>

I do not intend to nominate (Please tick the box, in case you do not wish to nominate) ☐**6. Personal Identification Number (PIN)**

Refer instruction no. 13 on page no. 19

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 investors only). The Distributor has disclosed to me/us all the commissions (in the form of trail commission 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 me/us. I/We hereby authorise Religare Mutual Fund, its Investment Manager and its Agents to disclose details of my/our investment to my/our bank(s)/Religare Mutual Fund's Bank(s) and/or Distributor/Broker/Investment Advisor and to verify my/our bank details provided by me/us. I/We hereby declare that the particulars given above are correct. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold Religare Asset Management Company Ltd. (Investment Manager to Religare Mutual Fund), their appointed service providers or representatives responsible. I/We will also inform Religare Asset Management Company Ltd., about any changes in my/our bank account. I/We hereby declare that the amount being invested by me/us in the Scheme of Religare Mutual Fund is derived through legitimate sources and is not held or designed for the purpose of contravention of any Act, Rules, Regulations or any statute or legislation or any other applicable laws or any Notifications, Directions issued by any governmental or statutory authority from time to time.

\*I/We confirm that I am / we are Non-Residents of Indian Nationality / Origin and that the funds are remitted from abroad through approved banking channels or from my/our NRE / NRO / FCNR Account. I/We confirm that the details provided by me / us are true and correct.

If NRI (Please ☒ Repatriation basis ☐ Non-Repatriation basis

\*Applicable to NRI's

Date  **DDMMYYYY** Place

Sole/First Applicant / Guardian / POA	<input type="text"/>
Second Applicant / POA	<input type="text"/>
Third Applicant / POA	<input type="text"/>

**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](http://www.religaremf.com)



## Application No :

For Office Use Only

Distributor / Broker ARN	Sub-Broker Code	For Office Use Only
ARN -		

Upfront 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 distributor. For details on transaction charges payable to distributors, please refer to KIM.

### Transaction Charges (Please tick any one of the below. For details refer Page No.12)

\*Default

☐ I am a first time investor in Mutual Funds  
(Rs. 150/- will be deducted as transaction charges for subscription of Rs. 10,000/- and above)

OR

☐ I am an existing investor in Mutual Funds\*  
(Rs. 100/- 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.

Folio Number, if any         Name of Sole/  
First Unitholder

## 1. Applicant's Personal Details

\*\*\* (Mandatory for Minor)

Name

Mr./Ms./M/s.

Date of Birth

D D M M Y Y Y Y

PAN\*\*

Enclosed (please ☒ )

☐ PAN Card

☐ KYC Compliance Proof\*

**GUARDIAN** (if Sole/First applicant is a Minor) **CONTACT PERSON** (in case of Non-individual Investors only)

Name	Mr./Ms./M/s.	Date of Birth	D D M M Y Y Y Y
PAN**		Enclosed (please <input checked="" type="checkbox"/> )	<input type="checkbox"/> PAN Card <input type="checkbox"/> KYC Compliance Proof*
***Relation	<input type="checkbox"/> Father <input type="checkbox"/> Mother <input type="checkbox"/> 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)

City					PIN				
State					Country				

## Contact Details

Phone	Office	Residence	Fax
Mobile	I/we wish to receive Account Statements/Allotment Advice, Annual Reports and other statutory as well as other information documents by email in lieu of physical documents (Please <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No (Where the investor has not specified any choice or has applied for both the choices, the application will be processed as if the investor has opted for default choice i.e. Yes)		
E-mail			

We wish to receive Account Statements/ Allotment Advice, Annual Reports and other statutory as well as other information documents by email in lieu of physical documents (Please ☒ Yes ☐ No)  
(Where the investor has not specified any choice or has applied for both the choices, the application will be processed as if the investor has opted for default choice i.e. Yes)

**Status** (please ✓) ☐ Individual ☐ Partnership ☐ Company ☐ Society/Club ☐ HUF ☐ NRI/FII ☐ Trust ☐ Minor ☐ Body Corporate ☐ Others (Please specify) \_\_\_\_\_

**Occupation** (please ✓) ☐ Private Sector Service ☐ Public Sector / Government Service ☐ Business ☐ Professional ☐ Agriculturist ☐ Retired  
☐ Housewife ☐ Politically Exposed Person ☐ Forex Dealer ☐ Others (Please specify) \_\_\_\_\_

**Mode of Holding** (please ✓) ☒ Single ☐ Joint ☐ Anyone or Survivor (Default Option is Anyone or Survivor)  
(Only for non - demat mode)

**SECOND APPLICANT** (No joint holder where 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\*

**THIRD APPLICANT** (No joint holder where minor is First holder)

Name

Date of Birth

D

D

M

M

Y

Y

Y

Y

PAN\*\*

Enclosed (please ☒ )
☐ PAN Card
☐ KYC Compliance Proof\*

**POA HOLDER DETAILS** (If the investment is being made by a Constituted Attorney please furnish the details of POA Holder)

Name

PAN\*\*

Enclosed (please ☒) ☐ PAN Card ☐ KYC Compliance Proof\*  
Refer instruction no. 12 on page no. 18

Refer instruction no. 12 on page no. 18

## 2. Demat Account Details (Optional)

DPID#		Beneficiary Account No.	DP Name
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. 19) \*\* PAN Instructions (Please refer instruction on page no. 17) \*\*\* For documentation please refer instruction on page no. 17.

### Acknowledgement Slip (To be filled by the Applicant)

Application No :

Received from	<input style="width: 100%;" type="text" value="Mr./Ms./M/s."/>			
an application for Units	<input style="width: 100%;" type="text" value="Name of the Scheme"/>	Date	<input style="width: 100%;" type="text" value="D D M M Y Y Y Y"/>	
Plan/Option	<input style="width: 100%;" type="text"/>			
Amount (Rs.)	<input style="width: 20%;" type="text"/>	Along with Cheque/DD No.	<input style="width: 60%;" type="text"/>	
Dated	<input style="width: 20%;" type="text" value="D D M M Y Y Y Y"/>	Drawn on Bank /Branch	<input style="width: 60%;" type="text"/>	

Signature, Stamp & Date

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

3. Investment and Payment Details

(Cheque/DD should be drawn in favour of the Scheme)

Scheme Name

Option

Plan

Dividend Frequency

For Lumpsum Investment

Investment Amt. (Rs.)

Mode of Payment ☒ Chq. ☐ DD ☐ Fund Transfer

DD charges, if any (Rs.)

Net Amt. (Rs.)

Cheque/DD No.

Date

Bank/Branch

A/c. No.

Account Type ☒ Current ☐ Savings

NRI Investors only ☒ NRE ☐ NRO ☐ FCNR

Applicable in case of Third Party Payment: Payment on behalf of Please ☒ Minor ☐ Client ☐ Employee ☐ Distributor

Name of the Person making Payment

PAN

Enclosed copy of KYC Compliance Proof ☐ (Please refer instruction no. 8)

For SIP / Micro SIP (Refer instruction no. 7 on page no. 17)

☐ SIP ☐ Micro SIP

☐ SIP through Auto-Debit (ECS / Direct Debit) OR ☐ SIP through Post Dated Cheques

Pls. fill up the SIP Auto Debit Facility Form

Subsequent Installment Details

Investment Amount

No. of Installments

Total Amount

Rs.

X

= Rs.

First SIP Installment Cheque Details :

Cheque No.

Amount

Dated

Drawn on Bank

Branch

SIP Date ☒ 3rd ☐ 10th ☐ 15th ☐ 20th or ☐ 25th

Frequency ☒ Monthly or ☐ Quarterly

SIP through Post Dated Cheques

Period From

To

Chq. Nos. From

To

Document Details in case of Micro SIP (Refer instruction no. 7 on page no. 17)

Document Name

Document Number

4. Bank Account Details (Mandatory As Per SEBI Guidelines)

Refer instruction no. 4 on page no. 17

Account No.

Account Type (please ☒ Current ☐ Savings ☐ NRE ☐ NRO ☐ FCNR

Bank Name

Branch Address

City

MICR Code

NEFT/RTGS/IFSC Code

PIN

(9 digit No. next to your Cheque No.)

(11 digit character code appearing on cheque leaf)

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 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 ☒   
Unit holders who have opted to hold Units in dematerialised form must provide Bank Account details linked with the Demat account, as mentioned under section 4 above. In case of discrepancy, bank 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. 18

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 our website or at any Religare Investor Service Centers.

Name and Address of Nominee

Name and Address of the Guardian (if Nominee is a Minor)

Name

Name

Address

Address

City

State

Date of Birth

PIN

(In case nominee is a minor)

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) ☐

6. Personal Identification Number (PIN)

Refer instruction no. 13 on page no. 19

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 investors only). The Distributor has disclosed to me/us all the commissions (in the form of trail commission 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 me/us. I/We hereby authorise Religare Mutual Fund, its Investment Manager and its Agents to disclose details of my/our investment to my/our bank(s)/Religare Mutual Fund's Bank(s) and/or Distributor/Broker/Investment Advisor and to verify my/our bank details provided by me/us. I/We hereby declare that the particulars given above are correct. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold Religare Asset Management Company Ltd. (Investment Manager to Religare Mutual Fund), their appointed service providers or representatives responsible. I/We will also inform Religare Asset Management Company Ltd., about any changes in my/our bank account. I/We hereby declare that the amount being invested by me/us in the Scheme of Religare Mutual Fund is derived through legitimate sources and is not held or designed for the purpose of contravention of any Act, Rules, Regulations or any statute or legislation or any other applicable laws or any Notifications, Directions issued by any governmental or statutory authority from time to time.  
\*I/We confirm that I am / we are Non-Residents of Indian Nationality / Origin and that the funds are remitted from abroad through approved banking channels or from my / our NRE / NRO / FCNR Account. I/We confirm that the details provided by me / us are true and correct.  
If NRI (Please ☒ Repatriation basis ☐ Non-Repatriation basis

\*Applicable to NRI's

Date

Place

Sole/First Applicant/Guardian/POA

Second Applicant/POA

Third Applicant/POA

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](http://www.religaremf.com)

Key Partner / Agent Information

Form No : E

Distributor / Broker ARN  
ARN -

Sub-Broker Code

For Office Use Only

Upfront 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 distributor.

For details on transaction charges payable to distributors, please refer to KIM.

Transaction Charges (Please tick any one of the below. For details refer Page No.12)

\*Default

☐ I am a first time investor in Mutual Funds (Rs. 150/- will be deducted as transaction charges for subscription of Rs. 10,000/- and above) OR ☐ I am an existing investor in Mutual Funds\* (Rs. 100/- will be deducted as transaction charges for subscription of Rs. 10,000/- and above)

First Investment with  
Current Date Cheque

Application to be submitted at least 30 days before  
the commencement of SIP through ECS

☐ New Application ☐ Change in Bank Account\* ☐ Cancellation  
(\*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 of SIP enrollment and ECS Debit Clearing.

1. Investment and SIP Details

FIRST / SOLE INVESTOR

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 ☐ 10th ☐ 15th\* ☐ 20th ☐ 25th (\*Default Option)  
SIP Period [for ECS (Debit Clearing)] Start From  M M Y Y Y Y End on  M M Y Y Y Y No. of Installments

2. Demat Account Details (Optional)

Please ☒ ☐ NSDL ☐ CDSL

DPID #  Beneficiary Account No.  DP Name   
(# 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  Bank City

I/We hereby authorise Religare Mutual Fund / Religare Asset Management Company Limited and their authorised service providers, to debit my/our following bank account by ECS (Debit Clearing) / Direct Debit for collection of SIP payments.

4. Particulars of Bank Account

Bank Name   
Bank Branch  Bank City   
Account Number  Account Type ☐ Savings ☐ Current ☐ NRE ☐ NRO ☐ FCNR  
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). If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold the user institution responsible. I/We will also inform Religare Mutual Fund / Religare Asset Management Company Limited, about any changes in my/our bank account. I/We have read and agreed to the terms and conditions mentioned overleaf.

First Account Holder Signature (As in Bank Records)	<input type="text"/>
Second Account Holder Signature (As in Bank Records)	<input type="text"/>
Third Account Holder Signature (As in Bank Records)	<input type="text"/>

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)

This is to inform that I/We have registered for the RBI's Electronic Clearing Service (Debit Clearing) and that my payment towards my investment in Religare Mutual Fund shall be made from my/our below mentioned bank account with your bank. I/We authorise the representative carrying this ECS (Debit Clearing) Mandate Form to get it verified & executed.

Bank Account Number

First Account Holder Signature (As in Bank Records)	<input type="text"/>
Second Account Holder Signature (As in Bank Records)	<input type="text"/>
Third Account Holder Signature (As in Bank Records)	<input type="text"/>

# 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 Cap 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 (Jan, April, July, October)	
Default Frequency/Date	<ul style="list-style-type: none"><li>Frequency: Monthly</li><li>Date: 15th of month/quarter</li><li>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)</li></ul>	
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. 1,500/- per quarter and in multiples of Re. 1/- thereafter for quarterly frequency.
Minimum number of installments	<ul style="list-style-type: none"><li>12: Where each SIP installment is Rs. 500/- per month but less than Rs. 1,000/- per month</li><li>6: Where each SIP installment is Rs. 1,000/- or more per month</li><li>4: for quarterly frequency (including first installment)</li></ul>	
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.
- 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 instructions 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.

## 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	<b>For fresh investors</b> 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.
	<b>For existing investors</b> 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 ■ Bhubaneswar ■ 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 ■ Jammu ■ Jamnagar ■ Jamshedpur ■ Jodhpur ■ Kakinada ■ Kanpur ■ Kolhapur ■ 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 ■ Tirupati ■ Trichur ■ Trichy ■ Trivandrum ■ Tumkur ■ Udaipur ■ Udupi ■ 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.
- 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, its 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.
- 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.
- 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, its 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.

## 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 Branches
Bank of Baroda, Union Bank of India and State Bank Of India	

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





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

Distributor / Broker ARN ARN -	Sub-Broker Code	For Office Use Only
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Upfront 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 distributor.

For details on transaction charges payable to distributors, please refer to KIM.

### Transaction Charges (Please tick any one of the below. For details refer Page No.12)

\*Default

☐ I am a first time investor in Mutual Funds  
(Rs. 150/- will be deducted as transaction charges for subscription of Rs. 10,000/- and above)

OR

☐ I am an existing investor in Mutual Funds\*  
(Rs. 100/- will be deducted as transaction charges for subscription of Rs. 10,000/- and above)

☐ First Investment with Current Date Cheque
 ☐ Application to be submitted at least 30 days before the commencement of SIP through ECS
 ☐ New Application
 ☐ Change in Bank Account\*
 ☐ Cancellation
 (\*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 of SIP enrollment and ECS Debit Clearing.

## 1. Investment and SIP Details

FIRST / SOLE INVESTOR

Name	<input type="text" value="Mr./Ms./M/s."/>				
Application No.	<input type="text"/>	Folio No.(Existing Unitholder)	<input type="text"/>		
Scheme	<input type="text"/>	Option	<input type="checkbox"/> Growth	<input type="checkbox"/> Dividend Reinvestment	<input type="checkbox"/> Dividend Payout
Each SIP Amount (Rs.)	<input type="text"/>	Frequency	<input type="checkbox"/> Monthly	<input type="checkbox"/> Quarterly (Jan, April, July, Oct)	
SIP Date [for ECS (Debit Clearing)]	<input type="checkbox"/> 3rd	<input type="checkbox"/> 10th	<input type="checkbox"/> 15th*	<input type="checkbox"/> 20th	<input type="checkbox"/> 25th
	(*Default Option)				
SIP Period [for ECS (Debit Clearing)]	Start From	<input type="text" value="MMYYYY"/>	End on	<input type="text" value="MMYYYY"/>	No. of Installments <input type="text"/>

## 2. Demat Account Details (Optional)

Please (✓) ☐ NSDL ☐ CDSL

DPID#								Beneficiary Account No.	DP Name
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			Bank City		




I/We hereby authorise Religare Mutual Fund/Religare Asset Management Company Limited and their authorised service providers, to debit my/our following bank account by ECS (Debit Clearing) /Direct Debit for collection of SIP payments.

#### 4. Particulars of Bank Account

Bank Name	<input type="text"/>										
Bank Branch	<input type="text"/>					Bank City	<input type="text"/>				
Account Number	<input type="text"/>					Account Type	<input type="checkbox"/> Savings	<input type="checkbox"/> Current	<input type="checkbox"/> NRE	<input type="checkbox"/> NRO	<input type="checkbox"/> FCNR
Preferred messaging medium	<b>SMS :</b>	<input type="checkbox"/>	<b>E-mail:</b>	<input type="checkbox"/>	Note: Please (✓) for your preferred medium of messaging						
9 Digit MICR Code	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	(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). If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold the user institution responsible. I/We will also inform Religare Mutual Fund / Religare Asset Management Company Limited, about any changes in my/our bank account. I/We have read and agreed to the terms and conditions mentioned overleaf.




First Account Holder Signature (As in Bank Records)	
Second Account Holder Signature (As in Bank Records)	
Third Account Holder Signature (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)**

This is to inform that I/We have registered for the RBI's Electronic Clearing Service (Debit Clearing) and that my payment towards my investment in Religare Mutual Fund shall be made from my/our below mentioned bank account with your bank. I/We authorise the representative carrying this ECS (Debit Clearing) Mandate Form to get it verified & executed.

First Account Holder Signature (As in Bank Records)	
Second Account Holder Signature (As in Bank Records)	
Third Account Holder Signature (As in Bank Records)	

Bank Account 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 Cap 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 (Jan, April, July, October)	
Default Frequency/Date	<ul style="list-style-type: none"><li>Frequency: Monthly</li><li>Date: 15th of month/quarter</li><li>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)</li></ul>	
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 quarterly frequency.
Minimum number of installments	<ul style="list-style-type: none"><li>12: Where each SIP installment is Rs. 500/- per month but less than Rs. 1,000/- per month</li><li>6: Where each SIP installment is Rs. 1,000/- or more per month</li><li>4: for quarterly frequency (including first installment)</li></ul>	
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.
- 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.

## 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.

- 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 ■ Bhubaneswar ■ 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 ■ Jammu ■ Jamnagar ■ Jamshedpur ■ Jodhpur ■ Kakinada ■ Kanpur ■ Kolhapur ■ 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 ■ Tirupati ■ Trichur ■ Trichy ■ Trivandrum ■ Tumkur ■ Udaipur ■ Udupi ■ 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.
- 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, its 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.
- 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.
- 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, its 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.

## 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 Branches
Bank of Baroda, Union Bank of India and State Bank Of India	

\* 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 hereby apply to the Trustees of Religare Mutual Fund for Systematic Transfer Plan (STP)/Systematic Withdrawal Plan (SWP) enrollment under the following scheme and we agree to abide by the terms and conditions of the Plan

Key Partner / Agent Information

Form No : T

Distributor / Broker ARN

Sub-Broker Code

For Office Use Only

ARN -

Upfront 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 distributor.

Existing Folio Number :

Application Number :

1. Applicant's Personal Details

FIRST / SOLE APPLICANT

Date of Birth

D

D

M

M

Y

Y

Y

Y

Name

Mr./Ms./M/s.

SECOND APPLICANT

Date of Birth

D

D

M

M

Y

Y

Y

Y

Name

Mr./Ms./M/s.

THIRD APPLICANT

Date of Birth

D

D

M

M

Y

Y

Y

Y

Name

Mr./Ms./M/s.

2. Systematic Transfer Plan (STP) Mandate

Eligible Schemes from which you can transfer

Eligible Schemes into which you can transfer

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 Medium Term Bond Fund

Religare Contra Fund / Religare Growth Fund / Religare Tax Plan / Religare Arbitrage Fund / Religare Banking Fund / Religare AGILE Fund / Religare Equity Fund / Religare Mid Cap 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 / Religare Gold Fund.

From Scheme (from where you wish to transfer)

Scheme

Plan

Option

To Scheme (to where you wish to transfer)

Scheme

Option

Frequency (Please ✓)

☐ Weekly

☐ Monthly\*

☐ Quarterly

STP Date (✓)

☐ 3rd

☐ 10th

☐ 15th\*

☐ 20th

☐ 25th

(\*Default Option)

Period of Enrollment

From (1st Installment)

M

M

Y

Y

Y

Y

To (Last Installment)

M

M

Y

Y

Y

Y

Transfer Amount

Rs.

Rs. (in words)

No. of Installments

Total Transfer (Rs.)

3. Systematic Withdrawal Plan (SWP) Mandate

Eligible Schemes for SWP : 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 Medium Term Bond Fund / Religare Contra Fund / Religare Tax Plan (Applicable after a period of 3 years from the date of allotment) / Religare Growth Fund / Religare Banking Fund / Religare AGILE Fund / Religare Equity Fund / Religare Mid Cap Fund / Religare Business Leaders Fund / Religare PSU Equity Fund / Religare Infrastructure Fund / Religare Mid N Small Cap Fund / Religare Gold Fund.

Scheme

Plan

Option

Frequency (Please ✓)

☐ Weekly

☐ Monthly\*

☐ Quarterly

SWP Date (✓)

☐ 3rd

☐ 10th

☐ 15th\*

☐ 20th

☐ 25th

(\*Default Option)

Period of Enrollment

From (1st Installment)

M

M

Y

Y

Y

Y

To (Last Installment)

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 Signature

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 investors only). The Distributor has disclosed to me/us all the commissions (in the form of trail commission 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 me/us. I/We hereby authorise Religare Mutual Fund, its Investment Manager and its Agents to disclose details of my/our investment to my/our bank(s) / Religare Mutual Fund's Bank(s) and/or Distributor / Broker/ Investment Advisor and to verify my/our bank details provided by me/us. I/We hereby declare that the particulars given above are correct. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold Religare Asset Management Company Ltd. (Investment Manager to Religare Mutual Fund), their appointed service providers or representatives responsible. I/We will also inform Religare Asset Management Company Ltd., about any changes in my/our bank account. I/We hereby declare that the amount being invested by me/us in the Scheme of Religare Mutual Fund is derived through legitimate sources and is not held or designed for the purpose of contravention of any Act, Rules, Regulations or any statute or legislation or any other applicable laws or any Notifications, Directions issued by any governmental or statutory authority from time to time.  
\*I/We confirm that I am / we are Non-Residents of Indian Nationality / Origin and that the funds are remitted from abroad through approved banking channels or from my/our NRE / NRO / FCNR Account. I/We confirm that the details provided by me / us are true and correct.  
If NRI (Please ✓) ☐ Repatriation basis ☐ Non-Repatriation basis  
\*Applicable to NRI's  
Date 

D

D

M

M

Y

Y

Y

Y

 Place

Signature(s)

Sole/First Applicant / Guardian / POA

Second Applicant / POA

Third Applicant / POA

Common Instructions

- 1. 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, 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, 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.

- 3. 

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 every month	3rd or 10th or 15th or 20th or 25th of every quarter
Minimum amount for STP 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
- 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.
- 6. 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 N Small Cap Fund/Religare Monthly Income Plan/Religare Monthly Income Plan (MIP) Plus	Nil	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.
- 9. 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. 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. 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)

- 1. 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 lock-in period of 3 years), Religare AGILE Fund, Religare Business Leaders Fund, Religare PSU Equity Fund, Religare Infrastructure Fund, Religare Mid N Small 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.

- 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.

- 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	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. 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 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 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, 1st 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, Sector 35B, Chandigarh-160022. Tel. no. 0172-5071725. ■ **Chennai:** Flat No F11, First Floor, Akshaya 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 Kizhavana Road, Panampilly Nagar, Cochin-682036. ■ **Coimbatore:** 29/1, 1st 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-12, Bengal Ambuja Complex, 2nd Floor, City Centre, Durgapur - 713 216. Tel: 0343-6512111. ■ **Hyderabad:** 8-2-596 Karvy Plaza, Avenue 4, Street No.1, Banjara Hills, 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. ■ **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. Tel. no. 022-66235353/5454. ■ **Nagpur:** Plot No.2/1, House No.102/1, Mangaldeep Apartment, Mata Mandir Road, Opp. Khandelwal Jewellers, Dharampeth, Nagpur - 440 010. Tel. no. 0712-6619382, 0712-6610513. ■ **New Delhi:** 305, 3rd Floor, New Delhi House, Barakhamba Road, Connaught Place, New Delhi - 110 001. Tel. no. 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, Dyaneeshwar Paduka Chowk, F.C. Road, Pune - 411 004. Tel. no. 020 - 25533795/25532783/25533592 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. Tel. no. 0471-2725728. ■ **Udaipur:** 201-202, Madhav Chambers, Opp. G.P.O, Chetak Circle, Madhuban, Udaipur-313001. Tel. no. 0294-2429370. ■ **Vadodara:** SB-485, Mangal Deep Complex, Opposite Masonic Hall, Productivity Road, Alkapuri, Vadodara-390007. Tel: 0265-6640870/71. ■ **Varanasi:** D-64/132, KA 1st Floor, Anant Complex, Sagra, Varanasi - 221 010. Tel. no. 0542-3204893, 0542-2223814, 0542-2225365. ■ **Vijayawada:** 39-10-7 Opp. Municipal Water Tank, Labbipet, Vijayawada - 520 010. Tel. 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, 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

033-444031012. ■ **Lucknow:** 2nd Floor, Shagun Palace, 3 Sapru Marg, Lucknow-226001, U.P. Tel. 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, 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, Wakdevadi, Shivaji Nagar, Pune - 411005. Tel. No. 020 - 30513994.

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:** Hotel 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. ■ **Balasure:** M S Das Street, Gopalgaon, Balasure - 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, Kapsiya Chowk, Begusarai - 851117. Tel. no. 06243-243696. ■ **Belgaum:** CTS No 3939/ A2 A1, Above Raymond's 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. BERHAMPUR, 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-460001. Tel. 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 MP 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 Road Bilaspur-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 - 233230/32/30. ■ **Burdwan:** 63 G T Road, Birhata, Halder Complex, 1st Floor, Burdwan - 713101. Tel. no. 0342-2550219. ■ **Calicut:** Sowbhagya Shopping 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, Darbhanga - 846 003. Tel. no. 06672 - 326015. ■ **Davangere:** # 15/9, Sobagu Complex, 1st 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: 0451-2436077/0451/6147. ■ **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 - 382 011. 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, Gorakhpur - 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, 1<sup>st</sup> Floor, Red Square Market, Hissar - 125001.Tel no. 01662-225845, 01662-225868, 01662-225836. ■ **Hoshiarpur:** 1st Floor, The Mall Tower, Opp Kapila Hospital, Opp Kapila Hospital, Opp Kapila Hospital, Hoshiarpur - 146001.Tel no. 01882-503204. ■ **Hubli:** 22 & 23, 2nd Floor Eureka Junction T B Road 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, 3<sup>rd</sup> 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), Ummaipur, 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 - 686 001 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, 1<sup>st</sup> 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:** 2<sup>nd</sup> 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 - 384002Tel 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:** 1<sup>st</sup> 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 - 422 002.Tel no. 0253-6611395. ■ **Navsari:** 1<sup>st</sup> 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, Nizamabad-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:** 1Floor, 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:** 1st 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 - 124001 Tel 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 - 247001Tel 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, 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 Securities, No 6, Vaman Road, Vijaypur Road, Vaman Nagar, Solapur-413 004Tel 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 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 Pillar Mandapam, Tirupati - 517501Tel no. 0877 2252426. ■ **Tiruvalla:** 2<sup>nd</sup> 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-456010 Tel 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, 2<sup>nd</sup> Floor, Near SBI Fort Branch, Vizianagaram - 535 002. Tel no. 08922 - 236962/63/64. ■ **Warangal:** 5-6-95, 1<sup>st</sup> 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 Fund investments are subject to market risks, read all  
scheme related documents carefully.**

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**Religare Mutual Fund**

3rd Floor, GYS Infinity, Paranjpe 'B' Scheme, Subhash Road,  
Vile Parle (East), Mumbai - 400 057.

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## 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](http://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

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

### 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)

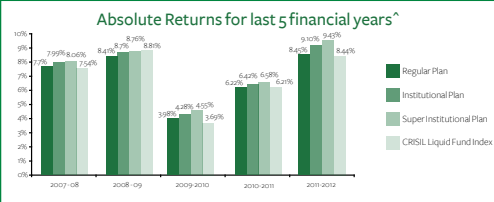
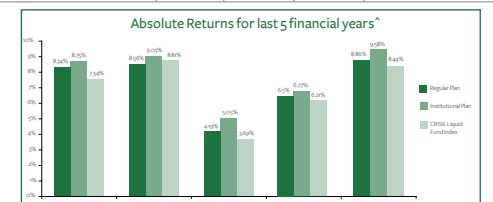
Religare Gold Fund

(An open ended Fund of Funds scheme)

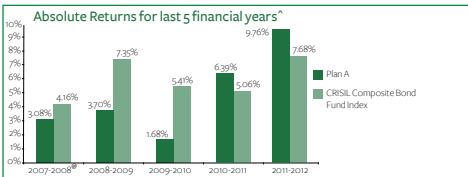
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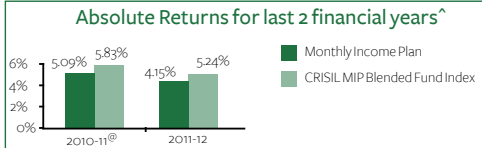
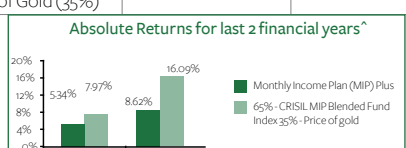
Name of Scheme	Religare Liquid Fund				Religare Ultra Short Term Fund					
Investment Objective	To provide reasonable returns, commensurate with low risk while providing a high level of liquidity, through a portfolio of money market and debt securities.				To provide liquidity and optimal returns to the investors by investing primarily in a mix of short term debt and money market instruments which results in a portfolio having marginally higher maturity and moderately higher credit risk as compared to a liquid fund at the same time maintaining a balance between safety and liquidity.					
Asset Allocation Pattern	Type of Instruments		Normal Allocation (% of Net Assets)		Type of Instruments		Normal Allocation (% of Net Assets)			
	Money Market Instruments (Including cash and reverse repo and debt instruments with residual maturity less than 183 days)		Up to 100%		Money Market & Debt instruments with maturity/ average maturity / interest rate reset not greater than 1 year *		0-100%			
	Debt Instruments (Including floating rate debt instruments* with residual maturity greater than 182 days)		Up to 50%		Debt instruments with maturity greater than 1 year*		0-50%			
	Securitized Debt Instruments		Up to 30%							
	*Floating rate debt instruments are debt instruments issued by Central/ State governments, Corporates, PSUs, etc. 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. 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 - Upto 35% of the net assets of the Scheme. Investment in Derivatives - Upto 50% of the net assets of the Scheme. However, the cumulative gross exposure through debt and derivative positions shall not exceed 100% of the net assets of the scheme.				* Includes securitized debt cumulative upto 30% of the net assets. Investment in Derivatives - Upto 50% of the net assets of the Scheme. However, the cumulative gross exposure through debt and derivative positions shall not exceed 100% of the net assets of the scheme.					
Risk Profile	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. For scheme specific risk factors please refer page no. 10.									
Plan & Options	Plan	Options		Dividend Frequency	Plan	Options		Dividend Frequency		
	Regular*	Dividend Reinvestment		Weekly	Regular*	Dividend Reinvestment		Daily/ Weekly/ Monthly		
		Growth**		-		Growth**, Bonus		-		
	Institutional	Dividend Reinvestment***		Daily/ Weekly***/ Monthly		Dividend Reinvestment***		Daily/ Weekly***/ Monthly/ Discretionary		
		Growth		-		Dividend Payout		Weekly/ Monthly/ Discretionary		
	Super Institutional	Dividend Payout		Monthly		Growth, Bonus		-		
		Growth		-						
	*If no plan is specified at the time of application, the default plan is Regular				*If no plan is specified at the time of application, the default plan is Regular					
	**Under Regular Plan the default option is Growth.				**Under Regular Plan the default option is Growth.					
	***Under Institutional & Super Institutional Plan the default option is Weekly Dividend Reinvestment.				***Under Institutional Plan the default option is Weekly Dividend Reinvestment.					
Applicable NAV	The applicable NAV for purchase or redemption or switching of units will be based on the time of the Business Day on which the application is accepted. For details please refer Page. No. 9.									
Investment Strategy	Please refer page no. 9 for details									
Minimum Application and Redemption Amount/ Number of Units	Plan	Fresh Purchase	Additional Purchase	Redemption	Plan	Fresh Purchase	Additional Purchase	Redemption		
	Regular	Rs.5,000/-	Rs.1,000/-	Rs.1,000/- or 1 unit or account balance, whichever is lower	Regular	Rs.5,000/-	Rs.1,000/-	Rs.1,000/- or 1 unit or account balance, whichever is lower		
	Institutional	Rs.1 crore	Rs.1 lakh							
	Super Institutional	Rs.2 crores	Rs.25 lakhs							
		& in multiples of Re. 1/- thereafter								
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the official points of acceptance of Religare Mutual Fund.									
Benchmark Index	CRISIL Liquid Fund Index									
Dividend Policy	For details please refer page no. 12.									
Name of the Fund Manager	Mr. Krishna Cheemalapati				Mr. Sujoy Das					
Name of the Trustee Company	Religare Trustee Company Limited									
Performance of the Scheme (as on 30 <sup>th</sup> April, 2012)	Particulars	1 Year*	3 Years*	5 Years*	Since Inception*	Particulars	1 Year*	3 Years*	5 Years*	Since Inception*
	Religare Liquid Fund - Regular - Growth <sup>^</sup>	8.60%	6.32%	6.94%	7.01%	Religare Ultra Short Term Fund - Regular - Growth <sup>^</sup>	9.01%	6.63%	7.29%	7.35%
	Religare Liquid Fund - Institutional - Growth <sup>^</sup>	9.26%	6.70%	7.29%	7.36%	Religare Ultra Short Term Fund - Institutional - Growth <sup>^</sup>	9.79%	7.27%	7.84%	7.91%
	Religare Liquid Fund - Super Institutional Plan - Growth <sup>^</sup>	9.60%	6.97%	7.48%	7.54%	CRISIL Liquid Fund Index	8.59%	6.07%	6.85%	6.96%
	CRISIL Liquid Fund Index	8.59%	6.07%	6.85%	6.94%					
										
	*Past performance may or may not be sustained in future.				*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				*Returns are compounded annualised returns (CAGR) and inception date is deemed to be the date of allotment. Date of allotment: January 18, 2007					
Expenses of the Scheme	Continuous Offer Period				Continuous Offer Period					
(i) Load Structure	Plans		Entry Load	Exit Load	Plans		Entry Load	Exit Load		
	Regular/Institutional/Super Institutional		Nil	Nil	Regular/Institutional		Nil	Nil		
	Also please refer page no. 12 for details. The AMC reserves the right to change/modify the load structure from a prospective date.									
(ii) Recurring Expenses	Average Daily Net Assets	First Rs. 100 Crs	Next Rs. 300 Crs	Next Rs. 300 Crs	Balance	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	2.25%	2.00%	1.75%	1.50%	Maximum, as a % of Average Daily Net Assets	2.25%	2.00%	1.75%	1.50%
	Actual expenses for the previous financial year ended March 31, 2012 (Unaudited): 0.20%				Actual expenses for the previous financial year ended March 31, 2012 (Unaudited): 0.57%					
Transaction Charges	For details please refer page no. 12									
Waiver of Load for Direct Applications	Not Applicable									
Tax Treatment for the Investors (Unitholders)	Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to their tax advisor.									
Daily Net Asset Value (NAV) Publication	The NAV will be calculated on all calendar days and will be published on all Business Days in 2 newspapers. NAV can also be viewed on www.religaremf.com and www.amhindia.com.				The NAV will be declared on all business days and will be published in 2 newspapers. NAV can also be viewed on www.religaremf.com and www.amhindia.com.					
For Investor Grievances please contact Unitholder's Information	For details please refer page no. 13				For details please refer page no. 13					

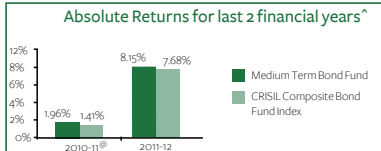
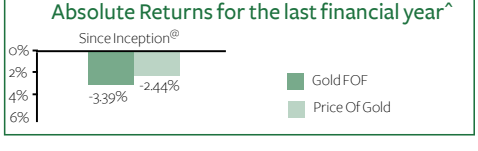


Name of Scheme	Religare Short Term Plan				Religare Active Income Fund						
Investment Objective	To seek to generate steady returns with a moderate risk for investors by investing in a portfolio of short-medium term debt and money market instruments.				To generate optimal returns while maintaining liquidity through active management of the portfolio by investing in debt and money market 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.						
Asset Allocation Pattern	Type of Instruments		Normal Allocation (% of Net Assets)		Type of Instruments		Normal Allocation (% of Net Assets)				
	Money Market & Debt* instruments with maturity / average maturity upto 18 months**		50-100%		Debt* instruments including Government securities and Corporate Debt		0-90%				
	Debt* instruments with maturity / average maturity greater than 18 months**		0-50%		Money Market instruments		10-100%				
	*Includes securitized debt (excluding foreign securitised debt) upto 50% of the net assets. Investment in fixed income derivatives - 50% of the net assets of the Scheme. However, the cumulative gross exposure through debt and derivative positions shall not exceed 100% of the net assets of the scheme.				*Debt securities may include securitised debts (excluding foreign securitised debt) upto 50% of the net assets of the Scheme. Investment in fixed income derivatives - upto 50% of the net assets of the Scheme. However, the cumulative gross exposure through debt and derivative positions shall not exceed 100% of the net assets of the scheme.						
	** Including floating rate instruments which may 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 SID of the scheme.										
Risk Profile	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. For scheme specific risk factors please refer page no. 10.										
Plan & Options	Plan	Options	Sub-option	Dividend Frequency	Plan	Options	Sub-option	Dividend Frequency			
	Plan A*	Dividend	Reinvestment	Weekly/Discretionary	Plan A*	Dividend	Reinvestment	Monthly/Quarterly/Annual/Discretionary			
		Pay-out	Monthly/Discretionary	Pay-out			Quarterly/Annual/Discretionary				
	Plan B	Growth**	-	-	Plan B	Growth**	-	-			
		Dividend	Reinvestment***	Daily/Weekly***/Monthly		Dividend	Reinvestment***	Monthly***/Quarterly/Annual			
Pay-out			Monthly	Pay-out			Quarterly/Annual				
*If no plan is specified at the time of application, the default plan is Plan A **Under Plan A the default option is Growth. ***Under Plan B the default option is Weekly Dividend Reinvestment.				*If no plan is specified at the time of application, the default plan is Plan A **Under Plan A the default option is Growth. ***Under Plan B the default option is Monthly Dividend Reinvestment.							
Applicable NAV	The applicable NAV for purchase or redemption or switching of units will be based on the time of the Business Day on which the application is accepted. For details please refer Page.No.9										
Investment Strategy	Please refer page no.9 & 10 for details										
Minimum Application and Redemption Amount/ Number of Units	Plan	Fresh Purchase	Additional Purchase	Redemption	Plan	Fresh Purchase	Additional Purchase	Redemption			
	Plan A	Rs.5,000/-	Rs.1,000/-	Rs.1,000/- or 100 units or account balance, whichever is lower	Plan A	Rs.5,000/-	Rs.1,000/-	Rs.1,000/- or 100 units or account balance, whichever is lower			
Plan B	Rs.25,000/-	Rs.1,000/-	Plan B		Rs.25,000/-	Rs.1,000/-					
		& in multiples of Re. 1/- thereafter									
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the official points of acceptance of Religare Mutual Fund.										
Benchmark Index	CRISIL Short Term Bond Fund Index				CRISIL Composite Bond Fund Index						
Dividend Policy	For details please refer page no.12										
Name of the Fund Manager	Mr. Sujoy Das										
Name of the Trustee Company	Religare Trustee Company Limited										
Performance of the Scheme (as on 30 <sup>th</sup> April, 2012)	Particulars		1 Year*	3 Years*	5 Years*	Since Inception*	Particulars		1 Year*	3 Years*	Since Inception*
	Religare Short Term Plan - Plan A - Growth <sup>^</sup>		11.65%	7.02%	7.72%	7.80%	Religare Active Income Fund - Plan A - Growth <sup>^</sup>		9.88%	5.07%	5.40%
	Religare Short Term Plan - Plan B - Growth <sup>^</sup>		11.02%	6.99%	7.81%	7.90%	Cril Composite Bond Fund Index		8.19%	5.32%	6.44%
	Cril Short Term Bond Fund Index		8.59%	6.07%	7.58%	7.61%	<div><div>Absolute Returns for last 5 financial years<sup>^</sup></div></div>				
<sup>^</sup> Past performance may or may not be sustained in future. *Returns are compounded annualised returns (CAGR) and inception date is deemed to be date of allotment. Date of allotment : March 24, 2007 Date of allotment : August 02, 2007.											
Expenses of the Scheme (i) Load Structure	Continuous Offer Period				Continuous Offer Period						
	Plans	Entry Load	Exit Load		Plans	Entry Load	Exit Load				
	Plan A/Plan B	Nil	0.25% (if redeemed/switched-out on or before 30 days from the date of allotment.) Nil (if redeemed/switched-out after 30 days from the date of allotment.)		Plan A/Pan B	Nil	1% (if redeemed/switched-out on or before 45 days from the date of allotment.) Nil (if redeemed/switched-out after 45 days from the date of allotment.)				
Also please refer page no.12 for details. The AMC reserves the right to change/modify the load structure from a prospective date.											
(ii) Recurring Expenses	Average Daily Net Assets		First Rs. 100 Crs		Next Rs. 300 Crs		Next Rs. 300 Crs		Balance Assets		
	Maximum, as a % of Average Daily Net Assets		2.25%		2.00%		1.75%		1.50%		
Actual expenses for the previous financial year ended March 31, 2012 (Unaudited): 1.64%											
Actual expenses for the previous financial year ended March 31, 2012 (Unaudited): 1.79%											
Transaction Charges	For details please refer page no. 12										
Waiver of Load for Direct Applications	Not Applicable										
Tax Treatment for the Investors (Unitholders)	Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to their tax advisor.										
Daily Net Asset Value (NAV) Publication	The NAV will be declared on all business days and will be published in 2 newspapers. NAV can also be viewed on www.religaremf.com and www.amfindia.com.										
For Investor Grievances please contact	For details please refer page no.13										
Unitholder's Information	For details please refer page no.13										

Name of Scheme	Religare Overnight Fund			Religare Credit Opportunities Fund																						
Investment Objective	To provide liquidity to the investors while mirroring overnight returns.			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.																						
Asset Allocation Pattern	Type of Instruments		Normal Allocation (% of Net Assets)	Type of Instruments		Normal Allocation (% of Net Assets)																				
	CBLO / reverse repo, debt instrument, including floating rate debt instrument with overnight maturity/daily put/call option		70-100%	Debt Securities*and Money Market Instruments with average maturity of less than 1 year		65-100%																				
	Debt & Money Markets instruments with residual maturity up to 91 days*.		0-30%	Debt Securities with average maturity of more than 1 year		0-35%																				
	*Debt securities may include securitised debt (Excluding Foreign securitised debt) upto 30% of net assets of the scheme. Investment in fixed income derivatives - upto 30% of the net assets of the scheme. However, the cumulative gross exposure through debt and derivative positions shall not exceed 100% of the net assets of the scheme. 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.			Note: 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. *Investment in securitized debt including passthrough certificate (PTC) shall not exceed 70% of the net assets of the 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 debt and derivative positions shall not exceed 100% of the net assets of the scheme.																						
Risk Profile	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. For scheme specific risk factors please refer page no. 10																									
Plan & Options	Options		Facility		Plan	Options	Sub-option	Dividend Frequency																		
	Growth*		Nil		Regular*	Dividend	Reinvestment***	Daily/Monthly																		
	Daily Dividend		Reinvestment			Growth**	Payout	Monthly																		
	*If no option is specified at the time of application, the default option is Growth.				Institutional	Dividend	Reinvestment***	Daily/Monthly/Discretionary																		
							Payout	Monthly/Discretionary																		
Growth						-	-																			
				*If no Plan is specified at the time of application, the default plan is Regular ** If no option is specified at the time of application, the default option is Growth. ***Under Sub-option the default sub-option is Reinvestment																						
Applicable NAV	The applicable NAV for purchase or redemption or switching of units will be based on the time of the Business Day on which the application is accepted. For details please refer Page.No.9																									
Investment Strategy	Please refer page no. 10 for details																									
Minimum Application and Redemption Amount/ Number of Units	Fresh Purchase	Additional Purchase	Redemption	Plan	Fresh Purchase	Additional Purchase	Redemption																			
	Rs. 5,000/- and in multiples of Re. 1/- thereafter	Rs. 1,000/- and in multiples of Re. 1/- thereafter	Rs. 1,000/- or 1 unit or account balance, whichever is lower	Regular	Rs. 5,000/-	Rs. 1,000/-	Rs. 1,000/- or 100 units or account balance whichever is lower																			
				Institutional	Rs. 1 crore	Rs. 1 lac																				
					& in multiples of Re. 1/- thereafter																					
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the official points of acceptance of Religare Mutual Fund.																									
Benchmark Index	CRISIL Liquid Fund Index			CRISIL Short Term Bond Index																						
Dividend Policy	For details please refer page no.12																									
Name of the Fund Manager	Mr. Sujoy Das			Mr. Nitish Sikand																						
Name of the Trustee Company	Religare Trustee Company Limited																									
Performance of the Scheme (as on 30 <sup>th</sup> April, 2012)	Particulars		1 Year*	3 Years*	Since Inception*	Particulars		1 Year*	Since Inception*																	
	Religare Overnight Fund - Growth^		8.38%	5.13%	5.37%	Religare Credit Opportunities Fund - Regular - Growth^		9.58%	7.18%																	
	Crisil Liquid Fund Index		8.59%	6.07%	6.84%	Religare Credit Opportunities Fund -Institutional - Growth^		10.39%	7.70%																	
	<table><caption>Absolute Returns for last 5 financial years^</caption><thead><tr><th>Financial Year</th><th>Overnight Fund</th><th>CRISIL Liquid Fund Index</th></tr></thead><tbody><tr><td>2007-08</td><td>3.91%</td><td>3.76%</td></tr><tr><td>2008-09</td><td>5.43%</td><td>8.81%</td></tr><tr><td>2009-10</td><td>1.88%</td><td>3.69%</td></tr><tr><td>2010-11</td><td>4.91%</td><td>6.21%</td></tr><tr><td>2011-12</td><td>7.41%</td><td>8.44%</td></tr></tbody></table>		Financial Year	Overnight Fund	CRISIL Liquid Fund Index	2007-08	3.91%	3.76%	2008-09	5.43%	8.81%	2009-10	1.88%	3.69%	2010-11	4.91%	6.21%	2011-12	7.41%	8.44%			Crisil Short Term Bond Fund Index		8.59%	6.51%
			Financial Year	Overnight Fund	CRISIL Liquid Fund Index																					
2007-08	3.91%	3.76%																								
2008-09	5.43%	8.81%																								
2009-10	1.88%	3.69%																								
2010-11	4.91%	6.21%																								
2011-12	7.41%	8.44%																								
						<table><caption>Absolute Returns for the last 3 financial years^</caption><thead><tr><th>Financial Year</th><th>Regular Plan</th><th>Institutional Plan</th><th>CRISIL Short Term Bond Index</th></tr></thead><tbody><tr><td>2009-2010</td><td>3.07%</td><td>3.24%</td><td>3.11%</td></tr><tr><td>2010-2011</td><td>5.83%</td><td>6.14%</td><td>5.12%</td></tr><tr><td>2011-2012</td><td>9.39%</td><td>10.27%</td><td>8.28%</td></tr></tbody></table>		Financial Year	Regular Plan	Institutional Plan	CRISIL Short Term Bond Index	2009-2010	3.07%	3.24%	3.11%	2010-2011	5.83%	6.14%	5.12%	2011-2012	9.39%	10.27%	8.28%			
Financial Year	Regular Plan	Institutional Plan	CRISIL Short Term Bond Index																							
2009-2010	3.07%	3.24%	3.11%																							
2010-2011	5.83%	6.14%	5.12%																							
2011-2012	9.39%	10.27%	8.28%																							
		^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. @14-09-2007 to 31-03-2008. Date of allotment : September 14, 2007.																								
Expenses of the Scheme (i) Load Structure	Continuous Offer Period			Continuous Offer Period																						
	Entry Load		Exit Load	Plans	Entry Load	Exit Load																				
	Nil		Nil	Regular/ Institutional	Nil	0.25% (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 allotment.)																				
	Also please refer page no. 12 for details. The AMC reserves the right to change/modify the load structure from a prospective 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		2.25%	2.00%	1.75%	1.50%																				
	Actual expenses for the previous financial year ended March 31, 2012 (Unaudited): 0.10%		Actual expenses for the previous financial year ended March 31, 2012 (Unaudited): 0.72%																							
Transaction Charges	For details please refer page no. 12																									
Waiver of Load for Direct Applications	Not Applicable																									
Tax Treatment for the Investors (Unitholders)	Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to their tax advisor.																									
Daily Net Asset Value (NAV) Publication	The NAV will be calculated on all calendar days and will be published on all Business Days in 2 newspapers. NAV can also be viewed on www.religaremf.com and www.amfindia.com.			The NAV will be declared on all business days and will be published in 2 newspapers. NAV can also be viewed on www.religaremf.com and www.amfindia.com.																						
For Investor Grievances please contact Unitholder's Information	For details please refer page no. 13			For details please refer page no. 13																						

Name of Scheme	Religare Gilt Fund			
Investment Objective	To generate optimal returns by investing in a portfolio of securities issued and guaranteed by Central and State Government. The Fund may utilize derivatives, as permitted by Regulations, in order to achieve its objective.			
Asset Allocation Pattern	Type of Instruments		Normal Allocation (% of Net Asset)	
			Long Duration Plan	Short Duration Plan
	Government Securities including T - Bills		0-100%	0-100%
	Investment in derivatives - upto 50% of the net assets. However, the cumulative gross exposure through debt and derivative positions shall not exceed 100% of the net assets of the scheme. 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.			
Risk Profile	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. For scheme specific risk factors please refer page no. 10			
Plan & Options	Long Duration Plan offers the following sub-plans/ options:			
	Sub Plan	Option	Sub-option	Frequency
	Regular* and Institutional	Dividend	Reinvestment***	Monthly***/ Quarterly/ Annual
		Growth**	Pay-out	Quarterly/ Annual
	Short Duration Plan offers the following sub-plans/options:			
	Sub Plan	Option	Sub-option	Frequency
	Regular* and Institutional	Dividend	Reinvestment***	Weekly/ Monthly***
		Growth**	Pay-out	Monthly
	*If no Sub Plan is specified at the time of application, the default Sub Plan is Regular			
	**For Long Duration Plan/Short Duration Plan the default option under Regular Plan is Growth.			
***For Long Duration Plan/Short Duration Plan the default option under Institutional Plan is Monthly Dividend Reinvestment.				
Applicable NAV	The applicable NAV for purchase or redemption or switching of units will be based on the time of the Business Day on which the application is accepted. For details please refer page no. 9			
Investment Strategy	Please refer page no.10 for details			
Minimum Application and Redemption Amount/ Number of Units	Plan	Fresh Purchase	Additional Purchase	Redemption
	Regular	Rs. 5,000/- and in multiples of Re. 1/- thereafter	Rs. 1,000/- and in multiples of Re. 1/- thereafter	Rs. 1,000/- or 100 units or account balance, whichever is lower
	Institutional	Rs. 50 Lakhs and in multiples of Re. 1/- thereafter	Rs. 1 Lakh and in multiples of Re. 1/- thereafter	
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the official points of acceptance of Religare Mutual Fund.			
Benchmark Index	Long Duration Plan : I-Sec LI-BEX/ Short Duration Plan : I-Sec Si-BEX			
Dividend Policy	For details please refer page no. 12			
Name of the Fund Manager	Mr. Sujoy Das			
Name of the Trustee Company	Religare Trustee Company Limited			
Performance of the Scheme (as on 30 <sup>th</sup> April, 2012)	Religare Gilt Fund-Long Duration Plan			Religare Gilt Fund-Short Duration Plan
	Particulars	1 Year*	3 Years*	Since Inception*
	Regular - Growth^	6.01%	6.72%	4.02%
	I-Sec LI-BEX	6.66%	4.06%	6.85%
				
				
^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 (i) Load Structure	Continuous Offer Period			
	Entry Load		Exit Load	
	Nil		Nil	
	Also please refer page no.12 for details. The AMC reserves the right to change/modify the load structure from a prospective date.			
(ii) Recurring Expenses	Average Daily Net Assets	First Rs. 100 Crs	Next Rs. 300 Crs	Next Rs. 300 Crs
	Maximum, as a % of Average Daily Net Assets	2.25%	2.00%	1.75%
	Balance Assets			1.50%
	For Long Duration Plan : Actual expenses for the previous financial year ended March 31, 2012 (Unaudited): 2.00%			
	For Short Duration Plan : Actual expenses for the previous financial year ended March 31, 2012 (Unaudited): 1.25%			
Transaction Charges	For details please refer page no. 12			
Waiver of Load for Direct Applications	Not Applicable			
Tax Treatment for the Investors (Unitholders)	Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to their tax advisor.			
Daily Net Asset Value (NAV) Publication	The NAV will be declared on all business days and will be published in 2 newspapers. NAV can also be viewed on www.religaremf.com and www.amfindia.com.			
For Investor Grievances please contact	For details please refer page no.13			
Unitholder's Information	For details please refer page no.13			

Name of Scheme	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)		
Investment Objective	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.			To generate regular income through a portfolio of fixed income securities, Gold ETFs and equity & equity related instruments.		
Asset Allocation Pattern	Type of Instruments	Normal Allocation (% of Net Assets)		Type of Instruments	Normal Allocation (% of Net Assets)	
	Debt* and Money Market Instruments	75-100%		Debt* and Money Market Instruments	65-90%	
	Equity and Equity Related Instruments and/or Units of equity mutual fund schemes	0-25%		Equity and Equity Related Instruments and/or Units of equity mutual fund schemes	0-25%	
	* 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 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. However, the cumulative gross exposure through equity, debt and derivative positions shall not exceed 100% of the net assets of the scheme.		* 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 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. However, the cumulative gross exposure through equity, debt and derivative positions shall not exceed 100% of the net assets of the scheme.			
Risk Profile	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. For schemes specific risk factors please refer page no. 10					
Plan & Options	Options	Facility	Frequency	Options	Facility	Frequency
	Growth*	Nil	Nil	Growth*	Nil	Nil
	Dividend	Payout & Reinvestment**	Monthly	Dividend	Payout & Reinvestment**	Monthly
	*If no option is specified at the time of application, the default option is Growth. **If no facility is specified, the default facility is Dividend Reinvestment			*If no option is specified at the time of application, the default option is Growth. **If no facility is specified, the default facility is Dividend Reinvestment		
Applicable NAV	The applicable NAV for purchase or redemption or switching of units will be based on the time of the Business Day on which the application is accepted. For details please refer page no. 9					
Investment Strategy	Please refer page no. 10 for details					
Minimum Application and Redemption Amount/ Number of Units	Fresh Purchase	Additional Purchase	Redemption	Fresh Purchase	Additional Purchase	Redemption
	Growth Option Rs. 5,000/- and in multiples of Re. 1/- thereafter Dividend Option Rs. 25,000/- and in multiples of Re. 1/- thereafter	Rs. 1,000/- and in multiples of Re. 1/- thereafter	Rs. 1,000/- or 100 units or account balance, whichever is lower	Growth Option Rs. 5,000/- and in multiples of Re. 1/- thereafter Dividend Option Rs. 25,000/- and in multiples of Re. 1/- thereafter	Rs. 1,000/- and in multiples of Re. 1/- thereafter	Rs. 1,000/- or 100 units or account balance, whichever is lower
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the official points of acceptance of Religare Mutual Fund.					
Benchmark Index	CRISIL MIP Blended Fund Index			65% - CRISIL MIP Blended Fund Index and 35% - price of gold		
Dividend Policy	For details please refer page no. 12					
Name of the Fund Manager	For debt Investments: Mr. Sujoy Das For equity Investments: Mr. Vetri Subramaniam			For debt investments: Mr. Sujoy Das For equity and gold E T F investments: Mr. Vetri Subramaniam		
Name of the Trustee Company	Religare Trustee Company Limited					
Performance of the Scheme (as on 30 <sup>th</sup> April, 2012)	Particulars	1 Year*	Since Inception*	Particulars	1 Year*	Since Inception*
	Religare Monthly Income Plan - Growth^ CRISIL MIP Blended Fund Index	4.14% 5.75%	5.04% 6.11%	Religare MIP Plus- Growth^ CRISIL MIP Blended Fund Index (65%) and Price of Gold (35%)	8.06% 14.87%	7.79% 13.26%
						
	^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. @01-06-2010 to 31-03-2011. Date of allotment: June 1, 2010.			^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. @01-06-2010 to 31-03-2011. Date of allotment: June 1, 2010.		
Expenses of the Scheme (i) Load Structure	Continuous Offer Period			Continuous Offer Period		
	Entry Load	Exit Load		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.)		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.)	
	Also please refer page no. 12 for details. The AMC reserves the right to change/modify the load structure from a prospective 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	2.25%	2.00%	1.75%	1.50%	
	Actual expenses for the previous financial year ended March 31, 2012 (Unaudited): 2.25%			Actual expenses for the previous financial year ended March 31, 2012 (Unaudited): 2.08%		
Transaction Charges	For details please refer page no. 12					
Waiver of Load for Direct Applications	Not Applicable					
Tax Treatment for the Investors (Unitholders)	Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to their tax advisor.					
Daily Net Asset Value (NAV) Publication	The NAV will be declared on all business days and will be published in 2 newspapers. NAV can also be viewed on www.religaremf.com and www.amfindia.com.					
For Investor Grievances please contact	For details please refer page no. 13					
Unitholder's Information	For details please refer page no. 13					

Name of Scheme	Religare Medium Term Bond Fund				Religare Gold Fund		
Investment Objective	To generate regular income and capital appreciation by investing in a portfolio of medium term debt and money market instruments.				To provide returns that closely corresponds to returns provided by Religare Gold Exchange Traded Fund.		
Asset Allocation Pattern	Type of Instruments		Normal Allocation (% of Net Assets)		Type of Instruments		
	Debt* and Money Market Instruments with maturity upto 5 years		80-100%		Units of Religare Gold ETF		
	Money Market Instruments#		0-20%		Money Market Instruments*		
	Note: Investment in debt and money market instrument having maturity less than one year will be for defensive consideration only. *Investment in securitized debt including pass through certificate (PTC) shall not exceed 40% 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.				* For the purpose of managing liquidity. The Scheme will not invest in securitized debt. The Fund manager may invest in liquid scheme of Religare Mutual Fund or scheme(s) of other Mutual Funds registered with SEBI which predominantly invests in money market instruments.		
Risk Profile	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. For scheme specific risk factors please refer page no.10						
Plan & Options	Options	Facility	Frequency		Options	Facility	Frequency
	Growth*	Nil	Nil		Growth*	Nil	Nil
	Dividend	Reinvestment**	Monthly***/ Quarterly/ Annual		Dividend	Payout & Reinvestment**	-
		Pay-out	Monthly***/ Quarterly / Annual		*If no option is specified at the time of application, the default option is Growth. **If no facility is specified, the default facility is Dividend Reinvestment.		
*If no option is specified at the time of application, the default option is Growth. **If no facility is specified, the default facility is Dividend Reinvestment. **If no frequency is specified, the default frequency is Monthly.							
Applicable NAV	The applicable NAV for purchase or redemption or switching of units will be based on the time of the Business Day on which the application is accepted. For details please refer Page. No. 9						
Investment Strategy	Please refer page no. 10 for details						
Minimum Application and Redemption Amount/ Number of Units	Fresh Purchase	Additional Purchase	Redemption		Fresh Purchase	Additional Purchase	Redemption
	Rs. 5,000/-	Rs. 1,000/-	Rs. 1,000/- or 100 units or account balance, whichever is lower		Rs. 5,000/-	Rs. 1,000/-	Rs. 1,000/- or 100 units or account balance, whichever is lower
	& in multiples of Re. 1/- thereafter				& in multiples of Re. 1/- thereafter		
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the official points of acceptance of Religare Mutual Fund.						
Benchmark Index	CRISIL Composite Bond Fund Index			Price of gold			
Dividend Policy	For details please refer page no. 12						
Name of the Fund Manager	Mr. Nitish Sikand						
Name of the Trustee Company	Religare Trustee Company Limited						
Performance of the Scheme (as on 30 <sup>th</sup> April, 2012)	Particulars	1 Year*	Since Inception*		Particulars	Since Inception*	
	Religare Medium Term Bond Fund - Growth <sup>^</sup>	8.43%	8.25%		Religare Gold FOF - Growth <sup>^</sup>	0.15%	
	CRISIL Composite Bond Fund Index	8.19%	7.50%		Price of Gold	0.43%	
							
<sup>^</sup> 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. @30-12-2010 to 31-03-2011. Date of allotment: December 30, 2010.				<sup>^</sup> Past performance may or may not be sustained in future. *Returns are Absolute & inception date is deemed to be date of allotment. @05-12-2011 to 31-03-2012. Date of allotment: Dec. 05, 2011.			
Expenses of the Scheme (i) Load Structure	Continuous Offer Period					Continuous Offer Period	
	Entry Load	Exit Load				Entry Load	Exit Load
	Nil	1% (if redeemed/switched-out on or before 6 months from the date of allotment.)  Nil (if redeemed/switched-out after 6 months from the date of allotment.)				Nil	2% (If redeemed/switched out on or before 6 months from the date of allotment) 1% (if redeemed/switched-out after 6 months but before 1 year from the date of allotment.) NIL (if redeemed/switched-out after 1 year from the date of allotment.)
Also please refer page no. 12 for details. The AMC reserves the right to change/modify the load structure from a prospective date.							
(ii) Recurring Expenses	Average Daily Net Assets	First Rs. 100 Crs	Next Rs. 300 Crs	Next Rs. 300 Crs	Balance Assets	Maximum as a % of average daily net assets: 0.75%	
	Maximum, as a % of Average Daily Net Assets	2.25%	2.00%	1.75%	1.50%	The investor will bear the recurring expenses of the scheme, in addition to the expenses of underlying scheme.	
	Actual expenses for the previous financial year ended March 31, 2012 (Unaudited): 1.50%					Actual expenses for the previous financial year ended March 31, 2012 (Unaudited): 0.50%	
Transaction Charges	For details please refer page no. 12						
Waiver of Load for Direct Applications	Not Applicable						
Tax Treatment for the Investors (Unitholders)	Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to their tax advisor.						
Daily Net Asset Value (NAV) Publication	The NAV will be declared on all business days and will be published in 2 newspapers. NAV can also be viewed on www.religaremf.com and www.amfindia.com.						
For Investor Grievances please contact	For details please refer page no. 13						
Unitholder's Information	For details please refer page no. 13						



## INFORMATION COMMON TO ALL SCHEME(S)

### 1. Applicable NAV & Cut Off Time

Applicable To	Applicable NAV & Cut Off Time
All schemes except Religare Liquid Fund and Religare Overnight Fund	<p><b>Purchases / Switches:-</b></p> <ul style="list-style-type: none"> <li>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.</li> <li>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.</li> <li>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*</li> <li>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.</li> </ul> <p>*Payments by stockinvest, cash, postal orders and money orders will not be accepted.</p> <p><b>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.</b></p> <p><b>For amount equal to or more than Rs. 1 Crore :-</b></p> <ul style="list-style-type: none"> <li>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.</li> <li>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.</li> <li>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.</li> </ul> <p>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.</p> <p>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.</p> <p>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 each application.</p> <p>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.</p> <p><b>Redemptions / Switches:-</b></p> <ul style="list-style-type: none"> <li>Valid redemption application received upto 3 p.m. on a Business Day, the same day's closing NAV will be applicable.</li> <li>Valid redemption application received after 3 p.m. on a Business Day, the closing NAV of the next Business Day will be applicable.</li> <li>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.</li> </ul>
Religare Liquid Fund and Religare Overnight Fund	<p><b>Purchases / Switches:-</b></p> <ul style="list-style-type: none"> <li>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.</li> <li>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.</li> <li>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.</li> </ul> <p>Payments by stockinvest, cash, postal orders and money orders will not be accepted.</p> <p><b>Redemptions / Switches:-</b></p> <ul style="list-style-type: none"> <li>Valid redemption application received upto 3 p.m. on a Business Day, the closing NAV of the day immediately preceding the next Business Day will be applicable.</li> <li>Valid redemption application received after 3 p.m. on a Business Day, the closing NAV of the next Business Day will be applicable.</li> </ul> <p>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.</p>

### 2. Investment Strategy of Schemes

#### i. 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 issuer.

#### 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 issuer.
- 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 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 issuer.
- 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 portfolio returns.

#### 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:

1. 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 upto 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 dated securities. 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 inter alia 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. 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, CBO/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, CBO/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 a small 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 upto 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:

1. 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.

#### xi. 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
<b>Average</b>	0.26%	0.38%	0.51%	0.63%	0.75%	0.87%
<b>Max</b>	7.05%	8.01%	8.23%	11.10%	12.26%	12.32%
<b>Min</b>	-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 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.

##### 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.

**C. Risk Factors associated with investing in Fixed Income Securities:**

In addition 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 lent securities 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 Securitized 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
<b>Volatility</b>	By controlling class/sector/issuer exposures to debt & money market instruments to control overall portfolio volatility.
<b>Concentration</b>	By investing in various debt instruments such as corporate and PSU bonds, CBLQ/Repo and money market instruments of various issuers which will be from different industries/sectors.
<b>Liquidity</b>	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.

**I. Scheme Specific Risk Factors / Risk Mitigation Measures:**

**Religare Active Income Fund / Religare Gilt Fund**

<b>Risk Factors</b>	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.
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<b>Risk Mitigation Measures</b>	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.
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**Religare Monthly Income Plan (Plus)**

<b>Risk Factors</b>	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.
<b>Risk Mitigation Measures</b>	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**

<b>Risk Factors</b>	<ul style="list-style-type: none"> <li>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.</li> <li>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.</li> </ul> <p>Some of the key factors affecting gold prices are:</p> <ul style="list-style-type: none"> <li>Demand &amp; Supply of Gold</li> <li>Central Bank Actions</li> <li>Inflation Trends and Interest Rate Changes</li> <li>Currency fluctuation</li> <li>Producer mining interest</li> <li>Geo-political concerns</li> </ul> <p>Please refer to SID of the Scheme for detailed risk factors associated with investment in Religare Gold ETF.</p> <ul style="list-style-type: none"> <li>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.</li> <li>There may be a deviation in performance between the Scheme &amp; 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.</li> <li>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.</li> <li>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.</li> </ul>
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	<ul style="list-style-type: none"> <li>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.</li> <li>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 be by and large be physical gold.</li> <li>Tracking Error Risk</li> </ul> <p>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/o6 dated April 21, 2006.</p> <p>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).</p> <p>Tracking error could be the result of various factors including but not limited to:</p> <ol style="list-style-type: none"> <li>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.</li> <li>Delay in realisation of sale proceeds.</li> <li>Subscription/redemption request in size less than Creation Unit 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.</li> <li>The potential for trades to fail, which may result in the Scheme not having acquired gold at a price necessary to track the benchmark price.</li> <li>The holding of a cash position and accrued income prior to distribution of income and payment of accrued expenses.</li> <li>Disinvestments to meet redemptions, recurring expenses, dividend payouts etc.</li> <li>Transaction cost (including taxes and insurance premium) and recurring expenses.</li> <li>Realisation of Unit holders' funds.</li> </ol> <p>The scheme will endeavor to minimise the tracking error by:</p> <ul style="list-style-type: none"> <li>Setting off of incremental subscriptions against redemptions;</li> <li>Use of gold related derivative instruments, as and when allowed by regulations;</li> <li>Rebalancing of the portfolio</li> </ul> <p>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.</p>	
	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.

#### Risk Mitigation Strategies

Type of Risk	Measures to mitigate risk	
Liquidity Risk	The Scheme will predominantly invest in Religare Gold ETF. Units of Religare Gold ETF 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 Religare Gold ETF can also be subscribed and redeemed directly with Mutual Fund (in minimum Creation Unit Size). Hence, liquidity risk is low in case of Religare Gold ETF.	
Tracking Error	Source of Tracking Error	Measures to be taken by AMC to reduce Tracking Error
	Variance in NAV of the Underlying Scheme and closing price on the Stock Exchange. Purchase/Sale of units of Underlying 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 ETF to minimize the tracking error in best interest of investors.

#### 4. 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 Payout 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.

#### 5. 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 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 the 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:

- 1) 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.  
\* 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 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](http://www.religaremf.com) and [www.amfindia.com](http://www.amfindia.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](http://www.religaremf.com)) and Association of Mutual Funds in India ([www.amfindia.com](http://www.amfindia.com)) and link for the same will be displayed prominently on the website of the Mutual Fund ([www.religaremf.com](http://www.religaremf.com)).



## SCHEMES AT A GLANCE

Scheme Name	Type	Investment Objective	Asset Allocation Pattern					AUM (In Crs.) as on 30/04/12	Live Folios as on 30/04/12
			Instruments	Indicative Allocations (% of total assets)		Risk Profile	Notes		
				Minimum	Maximum	High/Medium /Low			
Religare Active Income Fund	An Open Ended Income Scheme	To generate optimal returns while maintaining liquidity through active management of the portfolio by investing in debt and money market 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.	Debt* instruments including Government securities and Corporate Debt	0	90	Low to Medium	*Debt securities may include securitised debts (excluding foreign securitised debt) up to 50% of the net assets. Investment in fixed income derivatives upto 50% of the net assets. <sup>\$</sup>	667.60	182
			Money Market Instruments	10	100	Low			
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.  *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. <sup>\$</sup>	847.26	2,105
			Debt Securities with average maturity of more than 1 year	0	35	Low to Medium			
Religare Gilt Fund	An Open Ended Dedicated Gilt Fund	To generate optimal returns by 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.	Long Duration Plan and Short Duration Plan:				The Scheme may from time to time pending investment in Government 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 earn reasonable 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.	Long Term: 0.17; Short Term: 0.02	Long Term: 51; Short Term: 26
			Government securities including T - Bills	0	100	Sovereign			

Scheme Name	Type	Investment Objective	Asset Allocation Pattern					AUM (In Crs.) as on 30/04/12	Live Folios as on 30/04/12
			Instruments	Indicative Allocations (% of total assets)		Risk Profile	Notes		
				Minimum	Maximum	High/Medium /Low			
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 position <= 30% of the net assets. <sup>§</sup>  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.	0.03	31
			Debt & Money Market Instruments with residual maturity upto 91 days*	0	30	Low to Medium			
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 maturity and moderately higher credit risk as compared to a liquid fund at the same time maintaining a balance between safety and liquidity.	Money Market & Debt instruments with maturity/ average maturity/ interest rate reset not greater than 1 year*	0	100	Low	*Includes securitised debts cumulative up to 30% of the net assets.  Investment in derivatives <= 50% of the net assets. <sup>§</sup>	980.65	1,361
			Debt instruments with maturity greater than 1 year*	0	50	Low to 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.	Money Market instruments (including cash & reverse repo and debt instruments with residual maturity less than 183 days)	0	100	Low	* Floating rate debt instruments are debt instruments issued by Central / State governments, Corporates, PSUs, etc. 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.	4,063.15	633
			Debt Instruments (including floating rate debt instruments* with residual maturity greater than 182 days)	0	50	Low to Medium			
			Securitized Debt Instruments	0	30	Low to 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 net assets. <sup>§</sup>		

Scheme Name	Type	Investment Objective	Asset Allocation Pattern					AUM (In Crs.) as on 30/04/12	Live Folios as on 30/04/12
			Instruments	Indicative Allocations (% of total assets)		Risk Profile	Notes		
				Minimum	Maximum	High/Medium /Low			
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 short-medium term debt and money market instruments.	Money Market & Debt* instruments with maturity/average maturity upto 18 months**	50	100	Low to Medium	*Includes securitised debts (excluding foreign securitised debt) up to 50% of the net assets.  ** Including floating rate instruments, which may 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.⁵	1,217.80	582
			Debt instruments with maturity/average maturity greater than 18 months**	0	50	Medium			
Religare Monthly Income Plan	An open ended income scheme. Monthly income is not assured and is subject to availability of distributable surplus.	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 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.⁶	756	1,027
			Equity and Equity Related Instruments and/or Units of equity mutual fund schemes	0	25	High			

Scheme Name	Type	Investment Objective	Asset Allocation Pattern					AUM (in Crs.) as on 30/04/12	Live Folios as on 30/04/12
			Instruments	Indicative Allocations (% of total assets)		Risk Profile	Notes		
				Minimum	Maximum	High/Medium /Low			
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.	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	Low to 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 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.^	85.89	7,042
			Equity and Equity Related Instruments and/or Units of equity mutual fund schemes	0	25	High			
			Gold ETF	10	35	High			
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 and money market instruments.	Debt* and Money Market Instruments with maturity upto 5 years	80	100	Low to Medium	*Investment in securitized debt including pass through certificate (PTC) shall not exceed 40% 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.^	26.25	585
			Money Market Instruments#	0	20	Low			
Religare Gold Fund	An Open Ended Fund of Funds Scheme	To provide returns that closely corresponds to returns provided by Religare Gold Exchange Traded Fund.	Units of Religare Gold ETF	95	100	Medium	*For the purpose of managing liquidity	16.64	11,369
			Money Market Instruments*	0	5	Low to Medium			

^ 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

- 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".
- 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 Form and tendering the payment.
- 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.
- Please strike out any section that is not applicable. Cancellation / white-ink on any of the mandatory information should be countersigned.
- Applications can be submitted at any of the Official Points of Acceptance of the AMC / Registrar.

### 2. APPLICANT INFORMATION

- 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.
- 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.
  - Date of birth of minor along with the photocopy of following supporting documents shall be mandatory while investing on behalf of minor:
    - Birth certificate of the minor; or
    - School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc.; or
    - Passport of the minor; or
    - Any other suitable proof evidencing the date of birth of the minor.
- 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.
- 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.
- In case of NRI / FII investors, the Account Statements / Allotment Advice / Redemption cheques / other correspondence will be sent to the mailing address mentioned.
- Please fill in your date of birth as this may be required for validating your identity for certain transactions / communications.
- 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.
- 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

- Applicants are required to fill a separate form for each scheme
- Scheme, Plan, Option, Facility of the scheme should be clearly stated
- 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.
- 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

- Post Dated Cheques
- Auto Debit Instructions (ECS)
- 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:

- 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/-.
- The exemption will not be applicable to normal purchase transactions upto Rs. 50,000/- which will continue to be subject to PAN requirement.
- 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.
- 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 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 folio no./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 are 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 a copy 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.

## 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.

## 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.
- (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.
- (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.
- (l) 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, DP ID 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 beneficiary 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 allotted 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/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](http://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         | b. Religare Ultra Short Term Fund           |
| c. Religare Short Term Plan     | d. Religare Active Income Fund              |
| e. Religare Monthly Income Plan | f. Religare Monthly Income Fund (MIP) Plain |
| g. Religare Overnight Fund      | h. Religare Credit Opportunities Fund       |
| i. Religare Gilt Fund           | j. Religare Medium Term Bond Fund           |
| k. Religare Gold 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. **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								
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 SIP ID 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
Religare Liquid Fund	Regular	Gr, DR	WDR	Rs. 5,000/- and in multiples of Re. 1/-	Rs. 1,000/-	Gr
	Institutional	Gr, DR	DDR, WDR, MDR	Rs. 1 crore and in multiples of Re. 1/-	Rs. 1 Lakh/ Rs. 1,000/-	WDR
	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
Religare Ultra Short Term Fund	Regular	Gr, DR, B	DDR, WDR, MDR	Rs. 5,000/- and in multiples of Re. 1/-	Rs. 1,000/-	Gr
	Institutional	Gr, DP, DR, B	DDR, WDR, WDP, MDR, MDP, DscDP, DscDR	Rs. 1 crore and in multiples of Re. 1/-	Rs. 1 Lakh/ Rs. 1,000/-	WDR
Religare Short Term Plan	Plan A	Gr, DP, DR	WDR, MDP, DscDP, DscDR	Rs. 5,000/- and in multiples of Re. 1/-	Rs. 1,000/-	Gr
	Plan B	Gr, DP, DR	DDR, WDR, MDR, MDP	Rs. 25,000/- and in multiples of Re. 1/-		WDR
Religare Active Income Fund	Plan A	Gr, DP, DR, B	MDR, QDR, ADP, QDP, ADP, DscDP, DscDR	Rs. 5,000/- and in multiples of Re. 1/-	Rs. 1,000/-	Gr
	Plan B	Gr, DP, DR, B	MDR, QDR, ADP, 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 Fund	Regular	Gr, DP, DR	DDR, MDP, MDR	Rs. 5,000/- and in multiples of Re. 1/-	Rs. 1,000/-	Gr/DR
	Institutional	Gr, DP, DR	DDR, MDP, MDR, DscDP, DscDR	Rs. 1 crore and in multiples of Re. 1/-	Rs. 1 Lakh/ Rs. 1,000/-	Gr/DR
Religare Gilt Fund - Long Duration Plan	Regular	Gr, DP, DR	MDR, QDR, ADP, QDP, ADP	Rs. 5,000/- and in multiples of Re. 1/-	Rs. 1,000/-	Gr
	Institutional	Gr, DP, DR	MDR, QDR, ADP, QDP, ADP	Rs. 50 lakhs and in multiples of Re. 1/-	Rs. 1 Lakh/ Rs. 1,000/-	MDR
Religare Gilt Fund - Short Duration Plan	Regular	Gr, DP, DR	WDR, MDR, MDP	Rs. 5,000/- and in multiples of Re. 1/-	Rs. 1,000/-	Gr
	Institutional	Gr, DP, DR	WDR, MDR, MDP	Rs. 50 lakhs and in multiples of Re. 1/-	Rs. 1 Lakh/ Rs. 1,000/-	MDR
Religare Monthly Income Plan	-	Gr, DP, DR	MDP, MDR	<b>Growth Option:</b> Rs. 5,000/- & in multiples of Re. 1/- <b>Dividend Option:</b> Rs. 25,000/- & in multiples of Re. 1/-	Rs. 1,000/-	Gr/DR
Religare Monthly Income Plan (MIP) Plus	-	Gr, DP, DR	MDP, MDR	<b>Growth Option:</b> Rs. 5,000/- & in multiples of Re. 1/- <b>Dividend Option:</b> Rs. 25,000/- & in multiples of Re. 1/-	Rs. 1,000/-	Gr/DR
Religare Medium Term Bond Fund	-	Gr, DP, DR	MDR, QDR, ADP, 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, QDR: Quarterly Dividend Reinvestment, ADP: Annual Dividend Reinvestment, MDP: Monthly Dividend Payout, QDP: Quarterly Dividend Payout, ADP: Annual Dividend Payout, B: Bonus, DscDP: Discretionary Dividened Payout, DscDR: Discretionary Dividened Reinvestment.

Distributor / Broker ARN  
 ARN - 

 Sub-Broker Code  



Upfront 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 distributor.

For details on transaction charges payable to distributors, please refer to KIM.

<b>Transaction Charges (Please tick any one of the below. For details refer Page No.12)</b>		*Default
<input type="checkbox"/> I am a first time investor in Mutual Funds (Rs.150/- will be deducted as transaction charges for subscription of Rs. 10,000/- and above)	OR	<input type="checkbox"/> I am an existing investor in Mutual Funds* (Rs. 100/- 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.

Folio Number, if any	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Name of Sole / First Unitholder	<input type="text"/>
----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	---------------------------------	----------------------

**1. Applicant's Personal Details**

\*\*\* (Mandatory for Minor)

Name <input type="text" value="Mr./Ms./M/s."/>	Date of Birth	<input type="text" value="D D M M Y Y Y Y"/>
PAN** <input type="text"/>	Enclosed (please )	<input type="checkbox"/> PAN Card <input type="checkbox"/> KYC Compliance Proof*

**GUARDIAN (if Sole / First applicant is a Minor) CONTACT PERSON (in case of Non-individual Investors only)**

Name <input type="text" value="Mr./Ms./M/s."/>	Date of Birth	<input type="text" value="D D M M Y Y Y Y"/>
PAN** <input type="text"/>	Enclosed (please )	<input type="checkbox"/> PAN Card <input type="checkbox"/> KYC Compliance Proof*
*** Relation <input type="checkbox"/> Father <input type="checkbox"/> Mother <input type="checkbox"/> 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)

<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
City <input type="text"/>	PIN <input type="text"/>
State <input type="text"/>	Country <input type="text"/>

**Contact Details**

Phone	Office <input type="text"/>	Residence <input type="text"/>	Fax	<input type="text"/>
Mobile	<input type="text"/>			
E-mail	<input type="text"/>			

 I/we wish to receive Account Statements / Allotment Advice, Annual Reports and other statutory as well as other information documents by email in lieu of physical documents (Please ) ☐ Yes ☐ No  
 (Where the investor has not specified any choice or has applied for both the choices, the application will be processed as if the investor has opted for default choice i.e. Yes)

**Status** (please ) ☐ Individual ☐ Partnership ☐ Company ☐ Society / Club ☐ HUF ☐ NRI / FII ☐ Trust ☐ Minor ☐ Body Corporate ☐ Others (Please specify) \_\_\_\_\_

**Occupation** (please ) ☐ Private Sector Service ☐ Public Sector / Government Service ☐ Business ☐ Professional ☐ Agriculturist ☐ Retired  
☐ Housewife ☐ Politically Exposed Person ☐ Forex Dealer ☐ Others (Please specify) \_\_\_\_\_

**Mode of Holding** (please ) ☐ Single ☐ Joint ☐ Anyone or Survivor (Default Option is Anyone or Survivor)

(Only for non - demat mode)

**SECOND APPLICANT** (No joint holder where minor is First holder)

Name <input type="text" value="Mr./Ms./M/s."/>	Date of Birth	<input type="text" value="D D M M Y Y Y Y"/>
PAN** <input type="text"/>	Enclosed (please )	<input type="checkbox"/> PAN Card <input type="checkbox"/> KYC Compliance Proof*

**THIRD APPLICANT** (No joint holder where minor is First holder)

Name <input type="text" value="Mr./Ms./M/s."/>	Date of Birth	<input type="text" value="D D M M Y Y Y Y"/>
PAN** <input type="text"/>	Enclosed (please )	<input type="checkbox"/> PAN Card <input type="checkbox"/> KYC Compliance Proof*

**POA HOLDER DETAILS** (If the investment is being made by a Constituted Attorney please furnish the details of POA Holder)

Name <input type="text" value="Mr./Ms./M/s."/>	Date of Birth	<input type="text" value="D D M M Y Y Y Y"/>
PAN** <input type="text"/>	Enclosed (please )	<input type="checkbox"/> PAN Card <input type="checkbox"/> KYC Compliance Proof*

Refer instruction no. 12 on page no. 20.

**2. Demat Account Details (Optional)**

 Please ( ) ☐ NSDL ☐ CDSL

DP ID #	Beneficiary Account No.	DP Name
<input type="text" value="I N"/>	<input type="text"/>	<input type="text"/>

(# 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	<input type="text" value="Mr./Ms./M/s."/>	
an application for Units	Name of the Scheme <input type="text"/>	Date <input type="text" value="D D M M Y Y Y Y"/>
Plan / Option	<input type="text"/>	
Amount (Rs.)	Along with Cheque / DD No. <input type="text"/>	
Dated	<input type="text" value="D D M M Y Y Y Y"/>	Drawn on Bank / Branch <input type="text"/>

Signature, Stamp &amp; Date

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

**3. Investment and Payment Details**

(Cheque/DD should be drawn in favour of the Scheme)

<b>Scheme Name</b>	<input type="text"/>	<b>Plan</b>	<input type="text"/>
<b>Option</b>	<input type="text"/>	<b>Dividend Frequency</b>	<input type="text"/>

**For Lumpsum Investment**

Investment Amt. (Rs.)  Mode of Payment ( ) ☐ Chq. ☐ DD ☐ Fund Transfer

DD charges, if any (Rs.)  Net Amt. (Rs.)  Investment amt. - DD charges

Cheque/DD No.  Date  DD MM YYYY

Bank/Branch

A/c. No.

Account Type ( ) ☐ Current ☐ Savings

NRI Investors only ( ) ☐ NRE ☐ NRO ☐ FCNR

Applicable in case of Third Party Payment: Payment on behalf of Please ( ) ☐ Minor ☐ Client ☐ Employee ☐ Distributor

Name of the Person making Payment

PAN

Enclosed copy of KYC Compliance Proof ☐ (Please refer instruction no.8)

**For SIP / Micro SIP (Refer instruction no. 7 on page no. 18)**

☐ SIP ☐ Micro SIP

☐ **SIP through Auto-Debit (ECS / Direct Debit) OR** ☐ **SIP through Post Dated Cheques**  
Pls. fill up the SIP Auto Debit Facility Form Subsequent Installment Details

Investment Amount  No. of Installments  Total Amount

Rs.  X  = Rs.

**First SIP Installment Cheque Details :**

Cheque No.  Amount

Dated  DD MM YYYY Drawn on Bank

Branch

SIP Date ( ) ☐ 3rd ☐ 10th ☐ 15th ☐ 20th or ☐ 25th Frequency ( ) ☐ Monthly or ☐ Quarterly

**SIP through Post Dated Cheques**

Period From  MM YYYY To  MM YYYY

Chq. Nos. From  To

**Document Details in case of Micro SIP (Refer instruction no. 7 on page no. 18)**

Document Name  Document Number

**4. Bank Account Details (Mandatory As Per SEBI Guidelines)**

Refer instruction no. 4 on page no. 18

Account No.  Account Type (please ) ☐ Current ☐ Savings ☐ NRE ☐ NRO ☐ FCNR

Bank Name

Branch Address  City

MICR Code  NEFT/RTGS/IFSC Code  PIN

(9 digit No. next to your Cheque No.) (11 digit character code appearing on cheque leaf)

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 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 ( ) ☐

Unit holders who have opted to hold Units in dematerialised form must provide Bank Account details linked with the Demat account, as mentioned under section 4 above. In case of discrepancy, bank 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. 19

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 our website or at any Religare Investor Service Centers.

**Name and Address of Nominee**

Name

Address

Date of Birth (in case nominee is a minor)  DD MM YYYY Relationship with Applicant

**Name and Address of the Guardian (if Nominee is a Minor)**

Name

Address

City  State

PIN

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) ☐

**6. Personal Identification Number (PIN)**

Refer instruction no. 13 on page no. 20

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)**

<p>The Trustees, Religare Mutual Fund</p> <p>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 investors only). The Distributor has disclosed to me/us all the commissions (in the form of trail commission 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 me/us. I/We hereby authorise Religare Mutual Fund, its Investment Manager and its Agents to disclose details of my/our investment to my/our bank(s)/Religare Mutual Fund's Bank(s) and/or Distributor/Broker/Investment Advisor and to verify my/our bank details provided by me/us. I/We hereby declare that the particulars given above are correct. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold Religare Asset Management Company Ltd. (Investment Manager to Religare Mutual Fund), their appointed service providers or representatives responsible. I/We will also inform Religare Asset Management Company Ltd., about any changes in my/our bank account. I/We hereby declare that the amount being invested by me/us in the Scheme of Religare Mutual Fund is derived through legitimate sources and is not held or designed for the purpose of contravention of any Act, Rules, Regulations or any statute or legislation or any other applicable laws or any Notifications, Directions issued by any governmental or statutory authority from time to time.</p> <p>*I/We confirm that I am/we are Non-Residents of Indian Nationality / Origin and that the funds are remitted from abroad through approved banking channels or from my/our NRE / NRO / FCNR Account. I/We confirm that the details provided by me/us are true and correct.</p> <p>If NRI (Please ) <input type="checkbox"/> Repatriation basis <input type="checkbox"/> Non-Repatriation basis</p> <p>*Applicable to NRI's</p> <p>Date <input type="text"/> <small>DD MM YYYY</small> Place <input type="text"/></p>	<p>Sole/First Applicant/ Guardian / POA </p> <p>Second Applicant/ POA </p> <p>Third Applicant/ POA </p>
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**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](http://www.religaremf.com)





## Application No :

ce Use Only

For Office Use Only

Upfront 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 distributor. For details on transaction charges payable to distributors, please refer to KIM.

## Transaction Charges (Please tick any one of the below. For details refer Page No.12)

\*Default

☐ I am a first time investor in Mutual Funds (Rs. 150/- will be deducted as transaction charges for subscription of Rs. 10,000/- and above) **OR** ☐ I am an existing investor in Mutual Funds\* (Rs. 100/- 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.

[illegible]

Name of Sole/  
First Unitholder

### 1. Applicant's Personal Details

\*\*\* (Mandatory for Minor)

Name  Date of Birth   
 PAN\*\*   
 Enclosed (please ) ☐ PAN Card ☐ KYC Compliance Proof

**GUARDIAN** (if Sole /First applicant is a Minor) **CONTACT PERSON** (in case of Non-individual Investors only)

Name  Date of Birth   
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/ILs]

City					PIN				
State									

## Overseas Address (Mandatory in case of NRI / FII applicant)

City					PIN				
State					Country				

### Contact Details

Phone	Office	Residence	Fax
Mobile			
E-mail			

I/we wish to receive Account Statements / Allotment Advice, Annual Reports and other statutory as well as other information documents by email in lieu of physical documents (Please ) ☐ Yes ☐ No  
 (Where the investor has not specified any choice or has applied for both the choices, the application will be processed as if the investor has opted for default choice i.e. Yes)

I/we wish to receive Account Statements/Allotment Advice, Annual Reports and other statutory as well as other information documents by email in lieu of physical documents (Please ) ☐ Yes ☐ No  
(Where the investor has not specified any choice or has applied for both the choices, the application will be processed as if the investor has opted for default choice i.e. Yes)

**Status** (please ) ☐ Individual ☐ Partnership ☐ Company ☐ Society/Club ☐ HUF ☐ NRI/FII ☐ Trust ☐ Minor ☐ Body Corporate ☐ Others (Please specify) \_\_\_\_\_

**Occupation** (please ) ☐ Private Sector Service ☐ Public Sector /Government Service ☐ Business ☐ Professional ☐ Agriculturist ☐ Retired  
☐ Housewife ☐ Politically Exposed Person ☐ Forex Dealer ☐ Others (Please specify) \_\_\_\_\_

**Mode of Holding** (please ) ☐ Single ☐ Joint ☐ Anyone or Survivor (Default Option is Anyone or Survivor)

(Only for non - demat mode)

**SECOND APPLICANT** (No joint holder where minor is First holder)

Name  Date of Birth

PAN\*\*  Enclosed (please ) ☐ PAN Card ☐ KYC Compliance Proof

**THIRD APPLICANT** (No joint holder where minor is First holder)

Name

Date of Birth

PAN\*\*

Enclosed (please ) ☐ PAN Card ☐ KYC Compliance Proof

**POA HOLDER DETAILS** (If the investment is being made by a Constituted Attorney please furnish the details of POA Holder)

Name

PAN\*\* 

--	--	--	--	--	--	--	--	--

 Enclosed (please ) ☐ PAN Card ☐ KYC Compliance Proof

Refer instruction no. 12 on page no. 20

## 2. Demat Account Details (Optional)

Please ( ) ☐ NSDL ☐ CDSL

DP ID #		Beneficiary Account No.	DP Name
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	<input type="text" value="Mr./Ms./M/s."/>				
an application for Units	<input type="text" value="Name of the Scheme"/>	Date	<input type="text" value="D D"/>	<input type="text" value="M M"/>	<input type="text" value="Y Y Y Y"/>
Plan/Option	<input type="text"/>				
Amount (Rs.)	<input type="text"/>	Along with Cheque/DD No.	<input type="text"/>		
Dated	<input type="text" value="D D"/>	<input type="text" value="M M"/>	<input type="text" value="Y Y Y Y"/>	Drawn on Bank / Branch	<input type="text"/>

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

### 3. Investment and Payment Details

(Cheque/DD should be drawn in favour of the Scheme)

Scheme Name	<input type="text"/>	Plan	<input type="text"/>
Option	<input type="text"/>	Dividend Frequency	<input type="text"/>

#### For Lumpsum Investment

Investment Amt. (Rs.)  Mode of Payment ( ) ☐ Chq. ☐ DD ☐ Fund Transfer

DD charges, if any (Rs.)  Net Amt. (Rs.)  Investment amt. - DD charges

Cheque/DD No.  Date  DD MM YYYY

Bank/Branch

A/c. No.

Account Type ( ) ☐ Current ☐ Savings

NRI Investors only ( ) ☐ NRE ☐ NRO ☐ FCNR

Applicable in case of Third Party Payment: Payment on behalf of Please ( ) ☐ Minor ☐ Client ☐ Employee ☐ Distributor

Name of the Person making Payment

PAN

Enclosed copy of KYC Compliance Proof ☐ (Please refer instruction no.8)

#### For SIP / Micro SIP (Refer instruction no. 7 on page no. 18)

☐ SIP ☐ Micro SIP

☐ SIP through Auto-Debit (ECS / Direct Debit) OR ☐ SIP through Post Dated Cheques

Pls. fill up the SIP Auto Debit Facility Form Subsequent Installment Details

Investment Amount No. of Installments Total Amount

Rs.  X  = Rs.

**First SIP Installment Cheque Details :**

Cheque No.  Amount

Dated  DD MM YYYY Drawn on Bank

Branch

SIP Date ( ) ☐ 3rd ☐ 10th ☐ 15th ☐ 20th or ☐ 25th Frequency ( ) ☐ Monthly or ☐ Quarterly

**SIP through Post Dated Cheques**

Period From  MM YYYY To  MM YYYY

Chq. Nos. From  To

**Document Details in case of Micro SIP (Refer instruction no. 7 on page no. 18)**

Document Name  Document Number

### 4. Bank Account Details (Mandatory As Per SEBI Guidelines)

Refer instruction no. 4 on page no. 18

Account No.  Account Type (please ) ☐ Current ☐ Savings ☐ NRE ☐ NRO ☐ FCNR

Bank Name

Branch Address  City

MICR Code  NEFT/RTGS/IFSC Code  PIN

(9 digit No. next to your Cheque No.) (11 digit character code appearing on cheque leaf)

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 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 ( ) ☐

Unit holders who have opted to hold Units in dematerialised form must provide Bank Account details linked with the Demat account, as mentioned under section 4 above. In case of discrepancy, bank 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. 19

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 our website or at any Religare Investor Service Centers.

#### Name and Address of Nominee

Name

Address

Date of Birth (in case nominee is a minor)  DD MM YYYY Relationship with Applicant

#### Name and Address of the Guardian (if Nominee is a Minor)

Name

Address

City  State

PIN

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) ☐

### 6. Personal Identification Number (PIN)

Refer instruction no. 13 on page no. 20

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 investors only). The Distributor has disclosed to me/us all the commissions (in the form of trail commission 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 me/us. I/We hereby authorise Religare Mutual Fund, its Investment Manager and its Agents to disclose details of my/our investment to my/our bank(s)/Religare Mutual Fund's Bank(s) and/or Distributor/Broker/Investment Advisor and to verify my/our bank details provided by me/us. I/We hereby declare that the particulars given above are correct. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold Religare Asset Management Company Ltd. (Investment Manager to Religare Mutual Fund), their appointed service providers or representatives responsible. I/We will also inform Religare Asset Management Company Ltd., about any changes in my/our bank account. I/We hereby declare that the amount being invested by me/us in the Scheme of Religare Mutual Fund is derived through legitimate sources and is not held or designed for the purpose of contravention of any Act, Rules, Regulations or any statute or legislation or any other applicable laws or any Notifications, Directions issued by any governmental or statutory authority from time to time.

\*I/We confirm that I am/we are Non-Residents of Indian Nationality / Origin and that the funds are remitted from abroad through approved banking channels or from my/our NRE / NRO / FCNR Account. I/We confirm that the details provided by me/us are true and correct.

If NRI (Please ) ☐ Repatriation basis ☐ Non-Repatriation basis

\*Applicable to NRI's

Date  DD MM YYYY Place

Sole/First Applicant/Guardian/POA

Second Applicant/POA

Third Applicant/POA

### 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](http://www.religaremf.com)

Distributor / Broker ARN  
 ARN - **ARN-077543-0**

 Sub-Broker Code

 For Office Use Only

Upfront 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 distributor.

For details on transaction charges payable to distributors, please refer to KIM.

**Transaction Charges (Please tick any one of the below. For details refer Page No.12)**

\*Default

☐ I am a first time investor in Mutual Funds (Rs.150/- will be deducted as transaction charges for subscription of Rs.10,000/- and above) **OR** ☐ I am an existing investor in Mutual Funds\* (Rs.100/- will be deducted as transaction charges for subscription of Rs.10,000/- and above)

**First Investment with Current Date Cheque**
**Application to be submitted at least 30 days before the commencement of SIP through ECS**
☐ New Application ☐ Change in Bank Account\* ☐ Cancellation  
 (\*Please provide a cancelled cheque)  
☐ SIP ☐ Micro SIP

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 of SIP enrollment and ECS Debit Clearing.

**1. Investment and SIP Details**
**FIRST / SOLE INVESTOR**

Name	Mr./Ms./M/s.		
Application No.		Folio No.(Existing Unitholder)	
Scheme		Option	<input type="checkbox"/> Growth <input type="checkbox"/> Dividend Reinvestment <input type="checkbox"/> Dividend Payout
Each SIP Amount (Rs.)		Frequency	<input type="checkbox"/> Monthly* <input type="checkbox"/> Quarterly (Jan, April, July, Oct)
SIP Date [for ECS (Debit Clearing)]	<input type="checkbox"/> 3rd <input type="checkbox"/> 10th <input type="checkbox"/> 15th* <input type="checkbox"/> 20th <input type="checkbox"/> 25th	(*Default Option)	
SIP Period [for ECS (Debit Clearing)]	Start From <input type="text" value="M M Y Y Y Y"/>	End on <input type="text" value="M M Y Y Y Y"/>	No. of Installments <input type="text" value=""/>
PAN	<input type="text" value=""/>	KYC Reference No.	<input type="text" value=""/>

**2. Demat Account Details (Optional)**

DPID #	Beneficiary Account No.	DP Name
<input type="text" value="I N"/>	<input type="text" value=""/>	<input type="text" value=""/>
(# Not applicable in case of CDSL).	(Applicable only to existing investors for fresh SIP enrolment. Please see instruction No. 12 on Page 20)	

**3. First SIP Transaction**

Cheque No.	<input type="text" value=""/>	Cheque Date	<input type="text" value=""/>	Amount (Rs.)	<input type="text" value=""/>
Bank	<input type="text" value=""/>		Bank City	<input type="text" value=""/>	

I/We hereby authorise Religare Mutual Fund / Religare Asset Management Company Limited and their authorised service providers, to debit my / our following bank account by ECS (Debit Clearing) / Direct Debit for collection of SIP payments.

**4. Particulars of Bank Account**

Bank Name	<input type="text" value=""/>				
Bank Branch	<input type="text" value=""/>			Bank City	<input type="text" value=""/>
Account Number	<input type="text" value=""/>		Account Type	<input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR	
Preferred messaging medium	SMS : <input type="checkbox"/>	E-mail : <input type="checkbox"/>	Note : Please ( ) for your preferred medium of messaging		
9 Digit MICR Code	<input type="text" value=""/>		(Please enter the 9 digit number that appears after the cheque number)		
Account Holder Name as in Bank Account	<input type="text" value=""/>				

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). If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold the user institution responsible. I/We will also inform Religare Mutual Fund / Religare Asset Management Company Limited, about any changes in my/ our bank account. I/We have read and agreed to the terms and conditions mentioned overleaf.

**First Account Holder Signature**  
 (As in Bank Records)


**Second Account Holder Signature**  
 (As in Bank Records)


**Third Account Holder Signature**  
 (As in Bank Records)


**5. For Office Use Only (not to be filled in by the investor)**

Recorded on	<input type="text" value=""/>	Scheme Code	<input type="text" value=""/>
Recorded by	<input type="text" value=""/>	Credit Account No.	<input type="text" value=""/>

**6. Authorisation of the Bank Account Holder (to be filled and signed by the Investor)**

This is to inform that I/We have registered for the RBI's Electronic Clearing Service (Debit Clearing) and that my payment towards my investment in Religare Mutual Fund shall be made from my/our below mentioned bank account with your bank. I/We authorise the representative carrying this ECS (Debit Clearing) Mandate Form to get it verified &amp; executed.

**First Account Holder Signature**  
 (As in Bank Records)


**Second Account Holder Signature**  
 (As in Bank Records)


**Third Account Holder Signature**  
 (As in Bank Records)




Bank Account Number

# 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:

<b>Frequency</b>	Monthly/Quarterly (Jan, April, July, October)	
<b>SIP dates offered</b>	3rd or 10th or 15th or 20th or 25th of month/quarter (Jan, April, July, October)	
<b>Default Frequency/Date</b>	<ul style="list-style-type: none"> <li>Frequency: Monthly</li> <li>Date: 15th of month/quarter</li> <li>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)</li> </ul>	
<b>Minimum amount per installment</b>	<b>Religare Monthly Income Plan, Religare Monthly Income Plan (MIP) Plus and Religare Gold Fund.</b> Rs. 500/- per month and in multiples of Re. 1/- thereafter for monthly frequency. Rs. 1,500/- per quarter and in multiples of Re. 1/- thereafter for quarterly frequency.	
<b>Minimum number of installments</b>	<ul style="list-style-type: none"> <li><b>12:</b> Where each SIP installment is Rs.5,000/- per month but less than Rs.1,000/- per month</li> <li><b>6:</b> Where each SIP installment is Rs.1,000/- or more per month</li> <li><b>4:</b> for quarterly frequency (including first installment)</li> </ul>	
<b>Installments</b>	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.	
<b>Load Structure</b>	<b>Entry Load</b>	<b>Exit Load</b>
(Applicable only to Religare Monthly Income Plan and Religare Monthly Income Plan (Plus))	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)
	Nil	2% (if redeemed/switched-out on or before 6 months from the date of allotment) 1% (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)
(Applicable only to Religare Gold Fund)	Nil	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.
- 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.
- 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	<b>For fresh investors</b> 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.
	<b>For existing investors</b> 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”.
- 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 Jammu Jamnagar Jamshedpur Jodhpur Kakinada Kanpur Kolhapur 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 Tirupati Trichur Trichy Trivandrum Tumkur Udaipur Udupi 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.
- 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, its 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.
- 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.
- 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, its 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.

## Terms & Conditions - specific to SIP through Auto Debit

The Auto Debit Facility is available 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 Branches
Bank of Baroda, Union Bank of India and State Bank Of India	

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

Distributor / Broker ARN  
 ARN - **ARN-077543-0**

 Sub-Broker Code

 For Office Use Only

Upfront 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 distributor.

For details on transaction charges payable to distributors, please refer to KIM.

**Transaction Charges (Please tick any one of the below. For details refer Page No.12)**

\*Default

☐ I am a first time investor in Mutual Funds (Rs.150/- will be deducted as transaction charges for subscription of Rs.10,000/- and above) **OR** ☐ I am an existing investor in Mutual Funds\* (Rs.100/- will be deducted as transaction charges for subscription of Rs.10,000/- and above)

**First Investment with Current Date Cheque**
**Application to be submitted at least 30 days before the commencement of SIP through ECS**
☐ New Application ☐ Change in Bank Account\* (\*Please provide a cancelled cheque) ☐ Cancellation  
☐ SIP ☐ Micro SIP

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 of SIP enrollment and ECS Debit Clearing.

**1. Investment and SIP Details**
**FIRST / SOLE INVESTOR**

Name	<input type="text" value="Mr./Ms./M/s."/>		
Application No.	<input type="text"/>	Folio No.(Existing Unitholder)	<input type="text"/>
Scheme	<input type="text"/>	Option	<input type="checkbox"/> Growth <input type="checkbox"/> Dividend Reinvestment <input type="checkbox"/> Dividend Payout
Each SIP Amount (Rs.)	<input type="text"/>	Frequency	<input type="checkbox"/> Monthly* <input type="checkbox"/> Quarterly (Jan, April, July, Oct)
SIP Date [for ECS (Debit Clearing)]	<input type="checkbox"/> 3rd <input type="checkbox"/> 10th <input type="checkbox"/> 15th* <input type="checkbox"/> 20th <input type="checkbox"/> 25th	(*Default Option)	
SIP Period [for ECS (Debit Clearing)]	Start From <input type="text" value="M M Y Y Y Y"/>	End on <input type="text" value="M M Y Y Y Y"/>	No. of Installments <input type="text"/>
PAN	<input type="text"/>	KYC Reference No.	<input type="text"/>

**2. Demat Account Details (Optional)**

DPID #	Beneficiary Account No.	DP Name
<input type="text" value="I N"/>	<input type="text"/>	<input type="text"/>
(# Not applicable in case of CDSL).	(Applicable only to existing investors for fresh SIP enrolment. Please see instruction No. 12 on Page 20)	

**3. First SIP Transaction**


Cheque No.	<input type="text"/>	Cheque Date	<input type="text"/>	Amount (Rs.)	<input type="text"/>
Bank	<input type="text"/>		Bank City	<input type="text"/>	

I/We hereby authorise Religare Mutual Fund / Religare Asset Management Company Limited and their authorised service providers, to debit my / our following bank account by ECS (Debit Clearing) / Direct Debit for collection of SIP payments.

**4. Particulars of Bank Account**

Bank Name	<input type="text"/>				
Bank Branch	<input type="text"/>			Bank City	<input type="text"/>
Account Number	<input type="text"/>		Account Type	<input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR	
Preferred messaging medium	SMS : <input type="checkbox"/>	E-mail : <input type="checkbox"/>	Note : Please ( ) for your preferred medium of messaging		
9 Digit MICR Code	<input type="text"/>		(Please enter the 9 digit number that appears after the cheque number)		
Account Holder Name as in Bank Account	<input type="text"/>				

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). If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold the user institution responsible. I/We will also inform Religare Mutual Fund / Religare Asset Management Company Limited, about any changes in my/ our bank account. I/We have read and agreed to the terms and conditions mentioned overleaf.

<b>First Account Holder Signature</b> (As in Bank Records)	
<b>Second Account Holder Signature</b> (As in Bank Records)	
<b>Third Account Holder Signature</b> (As in Bank Records)	

**5. For Office Use Only (not to be filled in by the investor)**

Recorded on	<input type="text"/>	Scheme Code	<input type="text"/>
Recorded by	<input type="text"/>	Credit Account No.	<input type="text"/>

**6. Authorisation of the Bank Account Holder (to be filled and signed by the Investor)**

This is to inform that I/We have registered for the RBI's Electronic Clearing Service (Debit Clearing) and that my payment towards my investment in Religare Mutual Fund shall be made from my/our below mentioned bank account with your bank. I/We authorise the representative carrying this ECS (Debit Clearing) Mandate Form to get it verified &amp; executed.

Bank Account Number

<b>First Account Holder Signature</b> (As in Bank Records)	
<b>Second Account Holder Signature</b> (As in Bank Records)	
<b>Third Account Holder Signature</b> (As in Bank Records)	



# 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 (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	<b>Religare Monthly Income Plan, Religare Monthly Income Plan (MIP) Plus and Religare Gold Fund.</b> Rs. 500/- per month and in multiples of Re. 1/- thereafter for monthly frequency. Rs. 1,500/- per quarter and in multiples of Re. 1/- thereafter for quarterly frequency.	
Minimum number of installments	<b>12:</b> Where each SIP installment is Rs.5,000/- per month but less than Rs.1,000/- per month <b>6:</b> Where each SIP installment is Rs.1,000/- or more per month <b>4:</b> 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
(Applicable only to Religare Monthly Income Plan and Religare Monthly Income Plan (Plus))	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)
	Nil	2% (if redeemed/switched-out on or before 6 months from the date of allotment) 1% (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)
(Applicable only to Religare Gold Fund)	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.
- 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.
- 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	<b>For fresh investors</b> 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.
	<b>For existing investors</b> 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”.
- 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 Jammu Jamnagar Jamshedpur Jodhpur Kakinada Kanpur Kolhapur 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 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.
- 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, its 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.
- 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.
- 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, its 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.

## Terms & Conditions - specific to SIP through Auto Debit

The Auto Debit Facility is available 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 Branches
Bank of Baroda, Union Bank of India and State Bank Of India	

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

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

**Key Partner / Agent Information**
**Form No : T**

Distributor / Broker ARN <div style="border: 1px solid black; padding: 2px;">ARN - ARN-077543-0</div>	Sub-Broker Code <div style="border: 1px solid black; height: 20px;"></div>	<b>For Office Use Only</b> <div style="border: 1px solid black; height: 20px;"></div>
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Upfront 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 distributor.

Folio Number : <div style="border: 1px solid black; display: inline-block; width: 100px; height: 20px;"></div>	Application Number : <div style="border: 1px solid black; display: inline-block; width: 150px; height: 20px;"></div>
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**1. Applicant's Personal Details**
**FIRST / SOLE APPLICANT**

 Date of Birth 

D D M M Y Y Y Y

 Name 

Mr./Ms./M/s.

**SECOND APPLICANT**

 Date of Birth 

D D M M Y Y Y Y

 Name 

Mr./Ms./M/s.

**THIRD APPLICANT**

 Date of Birth 

D D M M Y Y Y Y

 Name 

Mr./Ms./M/s.

**2. Systematic Transfer Plan (STP) Mandate**
**Eligible Schemes from which you can transfer**

 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 Medium Term Bond Fund

**Eligible Schemes into which you can transfer**

 Religare Contra Fund / Religare Growth Fund / Religare Tax Plan / Religare Arbitrage Fund / Religare Banking Fund /  
 Religare AGILE Fund / Religare Equity Fund / Religare Mid Cap 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 / Religare Gold Fund.

<b>From Scheme (from where you wish to transfer)</b>	Scheme <div style="border: 1px solid black; width: 150px; height: 20px;"></div>	Plan <div style="border: 1px solid black; width: 150px; height: 20px;"></div>	Option <div style="border: 1px solid black; width: 150px; height: 20px;"></div>
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<b>To Scheme (to where you wish to transfer)</b>	Scheme <div style="border: 1px solid black; width: 150px; height: 20px;"></div>	Option <div style="border: 1px solid black; width: 250px; height: 20px;"></div>
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<b>Frequency (Please )</b>	<input type="checkbox"/> Weekly (1st business day of each week)	<input type="checkbox"/> Monthly*	<input type="checkbox"/> Quarterly	<b>STP Date ( )</b> <input type="checkbox"/> 3rd <input type="checkbox"/> 10th <input type="checkbox"/> 15th* <input type="checkbox"/> 20th <input type="checkbox"/> 25th (*Default Option)
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<b>Period of Enrollment</b>	From (1st Installment) <div style="border: 1px solid black; padding: 2px;">M M Y Y Y Y</div>	To (Last Installment) <div style="border: 1px solid black; padding: 2px;">M M Y Y Y Y</div>
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<b>Transfer Amount</b> Rs. <div style="border: 1px solid black; width: 150px; height: 20px;"></div>	Rs. (in words) <div style="border: 1px solid black; width: 250px; height: 20px;"></div>
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No. of Installments <div style="border: 1px solid black; width: 50px; height: 20px;"></div>	Total Transfer (Rs.) <div style="border: 1px solid black; width: 150px; height: 20px;"></div>
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**3. Systematic Withdrawal Plan (SWP) Mandate**

**Eligible Schemes for SWP :** 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 Medium Term Bond Fund / Religare Contra Fund / Religare Tax Plan (Applicable after a period of 3 years from the date of allotment) / Religare Growth Fund / Religare Banking Fund / Religare AGILE Fund / Religare Equity Fund / Religare Mid Cap Fund / Religare Business Leaders Fund / Religare PSU Equity Fund / Religare Infrastructure Fund / Religare Mid N Small Cap Fund / Religare Gold Fund.

Scheme <div style="border: 1px solid black; width: 150px; height: 20px;"></div>	Plan <div style="border: 1px solid black; width: 150px; height: 20px;"></div>	Option <div style="border: 1px solid black; width: 150px; height: 20px;"></div>
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<b>Frequency (Please )</b>	<input type="checkbox"/> Weekly (1st business day of each week)	<input type="checkbox"/> Monthly*	<input type="checkbox"/> Quarterly	<b>SWP Date ( )</b> <input type="checkbox"/> 3rd <input type="checkbox"/> 10th <input type="checkbox"/> 15th* <input type="checkbox"/> 20th <input type="checkbox"/> 25th (*Default Option)
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<b>Period of Enrollment</b>	From (1st Installment) <div style="border: 1px solid black; padding: 2px;">M M Y Y Y Y</div>	To (Last Installment) <div style="border: 1px solid black; padding: 2px;">M M Y Y Y Y</div>
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<b>Withdrawal Amount to be ( Per Installment)</b> Rs. <div style="border: 1px solid black; width: 150px; height: 20px;"></div>	Rs. (in words) <div style="border: 1px solid black; width: 250px; height: 20px;"></div>
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No. of Installments <div style="border: 1px solid black; width: 50px; height: 20px;"></div>	Total Withdrawal (Rs.) <div style="border: 1px solid black; width: 150px; height: 20px;"></div>
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**4. Applicant's Signature**

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 investors only). The Distributor has disclosed to me/us all the commissions (in the form of trail commission 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 me/us. I/We hereby authorise Religare Mutual Fund, its Investment Manager and its Agents to disclose details of my/our investment to my/our bank(s) / Religare Mutual Fund's Bank(s) and / or Distributor / Broker/ Investment Advisor and to verify my/our bank details provided by me/us. I/We hereby declare that the particulars given above are correct. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold Religare Asset Management Company Ltd. (Investment Manager to Religare Mutual Fund), their appointed service providers or representatives responsible. I/We will also inform Religare Asset Management Company Ltd., about any changes in my/our bank account. I/We hereby declare that the amount being invested by me/us in the Scheme of Religare Mutual Fund is derived through legitimate sources and is not held or designed for the purpose of contravention of any Act, Rules, Regulations or any statute or legislation or any other applicable laws or any Notifications, Directions issued by any governmental or statutory authority from time to time.

\*I/We confirm that I am/ we are Non-Residents of Indian Nationality / Origin and that the funds are remitted from abroad through approved banking channels or from my/our NRE / NRO / FCNR Account. I/We confirm that the details provided by me /us are true and correct.

If NRI (Please ) ☐ Repatriation basis ☐ Non-Repatriation basis

\*Applicable to NRI's

Date 

D D M M Y Y Y Y

 Place

**Signature(s)**

Sole/First Applicant/ Guardian/ POA

✍

Second Applicant/ POA

✍

Third Applicant/ POA

✍

Common Instructions

- 1. 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, 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, Religare Monthly Income Plan (MIP) Plus and Religare Gold Fund.
- 3. 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 every month	3rd or 10th or 15th or 20th or 25th of every quarter
Minimum amount for STP 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

- 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.
- 6. 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 N Small Cap Fund/Religare Monthly Income Plan/Religare Monthly Income Plan (MIP) Plus	Nil	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.
- 9. 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. 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. 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)

- 1. 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 N Small 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.
- 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. 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 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 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:** Flat No : 6, Old No. 25, New No. 51, Adyar Business 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, 1/1 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, 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, 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, Sector 35B, Chandigarh-160 022.Tel.No.0172-5071725. **Chennai:** Flat No F11, 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 - 682 036 **Coimbatore:** 29/1, 1<sup>st</sup> Floor, Chinthamani Nagar, Opp To Indian Overseas Bank, Nsr Road, Saibaba Colony, Coimbatore - 641011. Tel. no. 9600930515, 0422-4384770. **Dehradun:** Kaulagarh Road, Near Sirmour Marg, Above Reliance World, Dehradun - 248 001. tel. no. 0135 - 3205130. **Durgapur:** MWAV-16, Bengal Ambuja Complex, 2<sup>nd</sup> Floor, City Centre, Durgapur - 713 216. Tel: 0343-6512111. **Hyderabad:** 8-2-596 Kavya Plaza, Avenue 4, Street No.1, Banjara Hills, 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. **Jaipur:** S-16 A, 3<sup>rd</sup> 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, 0291-5146, 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. 0522-321315. **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, 1st Floor, Opp Nagappa Motors, Madurai - 625010. **Mangalore:** Ground Floor, Mahendra Arcade, Kodial Bal, 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 -440 010.Tel.no.0712-6619382,0712-6610513. **New Delhi:** 305, 3rd Floor, New Delhi House, Barakhamba Road, Connaught Place, New Delhi-110 001. Tel: 011-43681700. **Panipat:** 1<sup>st</sup> 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, 3<sup>rd</sup> 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. **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:** 2<sup>nd</sup> Floor, Akshaya Towers, Above Jetairways, Sasthamangalam, Trivandrum - 695010.Tel.no.0471-2725728. **Udaipur:** 201-202, Madhav Chambers, Opp.G.P.O,Chetak Circle, Madhuban, Udaipur-313001.Tel.no.0294-2429370. **Vadodara:** SB-485, Mangal Deep Complex, Opposite Masonic Hall, Productivity Road, Alkapuri, Vadodara-390007.Tel:0265-6640870/71. **Varanasi:** D-64/132, KA 1<sup>st</sup> Floor, Anant Complex, Sigra, Varanasi - 221 010 Tel. no. 0542-3404893, 0542-2223814, 0542-2225365. **Vijayawada:** 39-10-7 Opp. Municipal Water Tank, Labhipet, Vijayawada - 520 010 Tel. 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, 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:** 1<sup>st</sup> 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:** 2<sup>nd</sup> 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, 1<sup>st</sup> 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:** 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 - 276 001. Tel: 05462 - 247947. **Balasore:** M S Das Street, Gopalgaon, Balasore - 756001.Tel. no. 06782-260503. **Bareilly:** 1<sup>st</sup> 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-460001 Tel. 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, 2<sup>nd</sup> Floor, Above Max New York Life Insurance, The Mall Road, Bhatinda - 151001. Tel. no. 0164 5006725. **Bhavnagar:** Surabhi Mall, 301, 3<sup>rd</sup> 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, 1<sup>st</sup> 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 Road Bilaspur-495001. Tel. no. 07752-406701 / 236466 / 221931/406764 / 07752-322186. **Bokaro:** B-1, 1<sup>st</sup> 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, 1<sup>st</sup> Floor, Burdwan - 713101. Tel. no. 0342- 2550219. **Calicut:** Sowbhagya Shopping Complex, Areyadathupalam, avoor Road, Calicut - 673 004.Tel. no. 0495-3042083. **Chandrapur:** Shop No.5, Office No.2, 1<sup>st</sup> 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:** 1<sup>st</sup> 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<sup>st</sup> 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 Agharam, 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, 1<sup>st</sup> 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, 1<sup>st</sup> Floor, Near Hotel Haveli, Sector No. 11, Gandhinagar - 382 011. Tel. no. 079 - 32063473. **Gaya:** 1<sup>st</sup> Floor Lal Bhawan, Tower Chowk, Near Kiran Cinema, Gaya-823001. Tel. no. 0631-2220065. **Ghaziabad:** 1<sup>st</sup> Floor, C-7, Lohia Nagar, Ghaziabad - 201 001.Tel. no. 0120-3100049. **Ghaziipur:** Shubhra Hotel Complex, 2<sup>nd</sup> Floor,



Mahaubagh, Ghazipur - 233 001. Tel no. 0548 - 2222390. **Gonda:** 1<sup>st</sup> 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-585105. 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, 1<sup>st</sup> Floor, Red Square Market, Hissar - 125001.Tel no. 01662-225845, 01662-225868, 01662-225836. **Hoshiarpur:** 1st Floor, The Mall Tower, Opp Kapila Hospital, Opp Kapila Hospital, Opp Kapila Hospital, Hoshiarpur - 146001.Tel no. 01882-503204. **Hubli:** 22 & 23, 2nd Floor Eureka Junction T B Road Hubli -580029.Tel no: 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 Bungalow, Jamnagar - 361001.Tel no. 0288-2556260, 0288-2556562. **Jamshedpur:** Kanchan Tower, 3<sup>rd</sup> 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, Kundhwa Plaza, 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 Bhawan, Below Reliance Web World, Kadappakkada, 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 - 686 001 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, 1<sup>st</sup> 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:** 2<sup>nd</sup> 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 - 281001Ph 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.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):** 101, Yashwant Building, Ram Ganesh, Godkari path, Ram Maruti road, Naupada, Thane west, Mumbai- 400062. Tel: 022 25428476. **Muzaffarpur:** 1<sup>st</sup> Floor, UmaMarket, 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 - 422 002.Tel no. 0253-6611395. **Navsari:** 1<sup>st</sup> 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, Nizamabad-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, 1<sup>st</sup> 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:** 1st 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, 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 Securities, No 6, Vaman Road, Vijaypur Road, Vaman Nagar, Solapur-413 004Tel 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, Sheetha 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 - 685584 Tel 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 Pillar Mandapam, Tirupati - 517501Tel no. 0877 2252426. **Tiruvalla:** 2<sup>nd</sup> Floor, Erinjery Complex, Near Kotak Securities, 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, 2<sup>nd</sup> Floor, Near SBI Fort Branch, Vizianagaram - 535 002. Tel no. 08922 - 236962/63/64. **Warangal:** 5-6-95, 1<sup>st</sup> 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.





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