

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

Debt Schemes

Religare Liquid Fund
Religare Ultra Short Term Fund
Religare Short Term Plan
Religare Credit Opportunities Fund
Religare Active Income Fund
Religare Monthly Income Plan
Religare Monthly Income Plan (MIP) Plus
Religare Gilt Fund
Religare Overnight Fund
Religare Medium Term Bond Fund

Ongoing Offer:
Issue of units at applicable NAV

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the Scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations, associate transactions etc., investors should, before investment, refer to the Statement of Additional Information(SAI) / Scheme Information Document (SID) available free of cost at any of the investor Service Centres or distributors or from the website www.religaremf.com. The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended till date and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM. This KIM is dated April 28, 2011

SPONSOR

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

INVESTMENT MANAGER

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

TRUSTEE

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

MUTUAL FUND

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



Schemes Offered

Equity Schemes

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

Religare Growth Fund
(An open ended diversified equity scheme)

Religare Arbitrage Fund
(An open ended equity scheme)

Religare Contra Fund
(An open ended equity scheme)

Religare Equity Fund
(An open ended equity scheme)

Religare Mid Cap Fund
(An open ended equity scheme)

Religare AGILE Fund
(An open ended equity scheme)

Religare Banking Fund
(An open ended Banking Sector scheme)

Religare Business Leaders Fund
(An open ended equity scheme)

Religare PSU Equity Fund
(An open ended equity scheme)

Religare Infrastructure Fund
(An open ended equity scheme)

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

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 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 Overnight Fund
(An open ended liquid scheme)

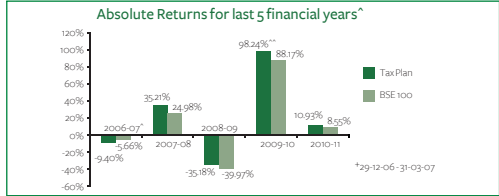
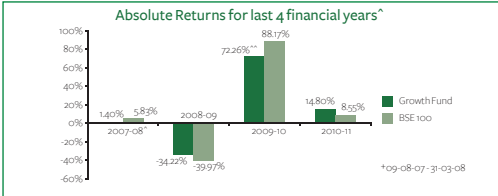
Religare Credit Opportunities Fund
(An open ended income scheme)

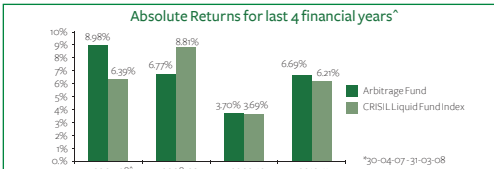
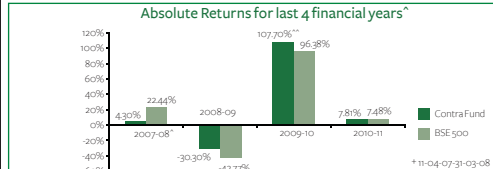
Religare Gilt Fund
(An open ended dedicated gilt fund)

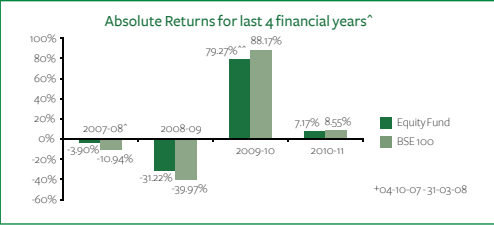
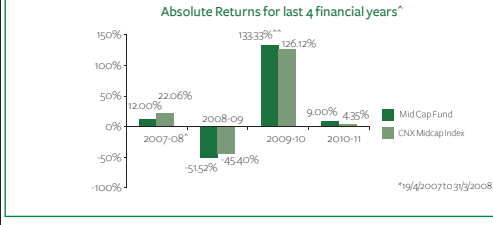
Religare Medium Term Bond Fund
(An open ended Income scheme)

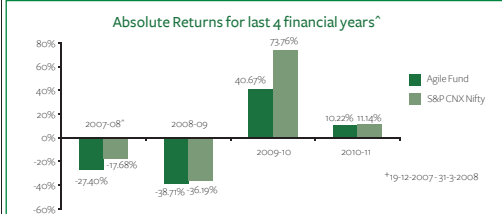
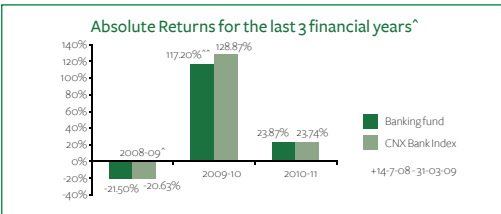
Table of Contents

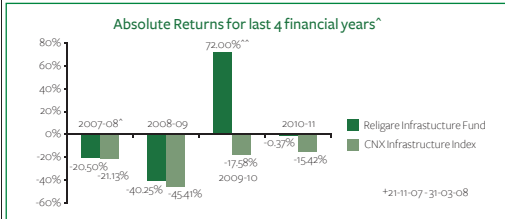
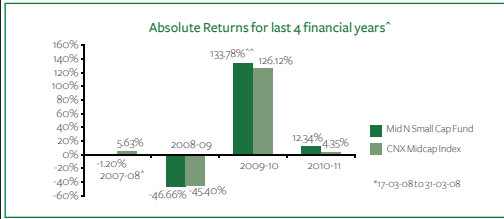
	Page No.
Religare Tax Plan.....	1
Religare Growth Fund.....	1
Religare Arbitrage Fund.....	2
Religare Contra Fund.....	2
Religare Equity Fund.....	3
Religare Mid Cap Fund.....	3
Religare AGILE Fund.....	4
Religare Banking Fund.....	4
Religare Business Leaders Fund.....	5
Religare PSU Equity Fund.....	5
Religare Infrastructure Fund.....	6
Religare Mid N Small Cap Fund.....	6
Religare Liquid Fund.....	7
Religare Ultra Short Term Fund.....	7
Religare Short Term Plan.....	8
Religare Active Income Fund.....	8
Religare Monthly Income Plan.....	9
Religare Monthly Income Plan (MIP) Plus.....	9
Religare Overnight Fund.....	10
Religare Credit Opportunities Fund.....	10
Religare Gilt Fund.....	11
Religare Medium Term Bond Fund.....	12
Information Common to all Schemes.....	13
Schemes at a Glance.....	19
Instructions.....	25
Scheme Ready Reckoner.....	28

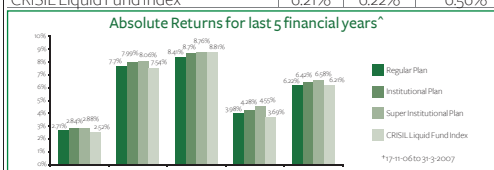
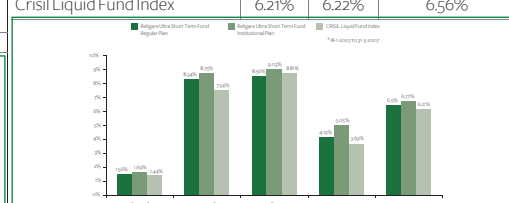
Name of Scheme	Religare Tax Plan			Religare Growth Fund				
Investment Objective	To generate long term capital growth from a diversified portfolio of predominantly equity and equity-related securities.			To generate long-term capital growth from a diversified portfolio of predominantly equity and equity-related 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. 16							
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 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 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. 13							
Investment Strategy	Please refer page no. 13 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. 18							
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 31st March, 2011)	Particulars	1 Year*	3 Years*	Since Inception*	Particulars	1 Year*	3 Years*	Since Inception*
	Religare Tax Plan - Growth^	10.93%	12.54%	13.99%	Religare Growth Fund - Growth^	14.80%	9.16%	7.89%
	BSE 100	8.55%	7.04%	9.05%	BSE 100	8.55%	7.04%	7.41%
								
^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) & inception date is deemed to be date of allotment. ^^ Due to overall sharp rise in stock prices. Date of allotment: December 29, 2006.				*Returns are compounded annualized returns (CAGR) & inception date is deemed to be date of allotment. ^^ Due to overall sharp rise in stock prices. 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. 18 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, 2011 (Unaudited): 2.49%			Actual expenses for the previous financial year ended March 31, 2011 (Unaudited): 2.50%				
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.							
Transaction Charges	For details please refer page no. 18							
For Investor Grievances please contact	For details please refer page no. 18							
Unitholder's Information	For details please refer page no. 18							

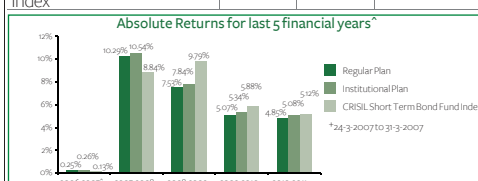
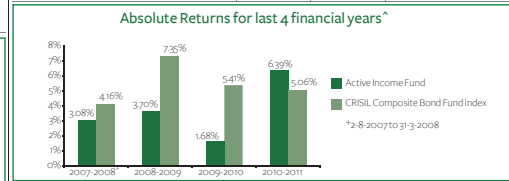
Name of Scheme	Religare Arbitrage Fund		Religare Contra Fund	
Investment Objective	To generate income through arbitrage opportunities emerging out of mis-pricing between the cash market and the derivatives market and through deployment of surplus cash in fixed income instruments.		To generate capital 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 this scheme. * The exposure to derivative shown in the above asset allocation tables 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. 16			
Plans & Options	Options		Facility	
	Growth*		Nil	
	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			
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.13			
Investment Strategy	Please refer page no.13 for details			
Minimum Application and Redemption Amount/Number of Units	Fresh Purchase		Additional Purchase	
	Rs. 5,000/- and in multiples of Re. 1/- thereafter		Rs. 1,000/- and in multiples of Re. 1/- thereafter	
			Redemption	
			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. 18			
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 31st March, 2011)	Particulars	1 Year*	3 Years*	Since Inception*
	Religare Arbitrage Fund - Growth [^]	6.69%	5.71%	6.65%
	CRISIL Liquid Fund Index	6.21%	6.22%	6.39%
				
				
	[^] 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: 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. ^^ Due to overall sharp rise in stock prices. 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)
	Redemption/Switch out permitted only during the interval period		Nil (If redeemed / switched out after 1 year from the date of allotment)	
	Also please refer page no. 18 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	2.50%	2.25%	2.00%
	Actual expenses for the previous financial year ended March 31, 2011 (Unaudited): 1.35%	Actual expenses for the previous financial year ended March 31, 2011 (Unaudited): 2.50%		
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.			
Transaction Charges	For details please refer page no. 18			
For Investor Grievances please contact	For details please refer page no. 18			
Unitholder's Information	For details please refer page no. 18			

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.			Companies other than Midcap Companies		0-35%		
	#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.			Debt* & Money Market Instruments		0-35%		
	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 shall not exceed 35% of the net assets of the Scheme. The Scheme will not invest in foreign securitized debt.				
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. 16							
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. 13							
Investment Strategy	Please refer page no. 13 & 14 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. 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.		
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. 18							
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 31st March, 2011)	Particulars	1 Year*	3 Years*	Since Inception*	Particulars	1 Year*	3 Years*	Since Inception*
	Religare Equity Fund - Growth [^]	7.17%	9.74%	7.08%	Religare Mid Cap Fund - Growth [^]	9.00%	7.23%	8.51%
	BSE 100	8.55%	7.04%	2.55%	CNX Midcap Index	4.35%	8.81%	12.13%
								
	[^] 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. ** Due to overall sharp rise in stock prices. 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. ** Due to overall sharp rise in stock prices. 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. 18 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, 2011 (Unaudited): 2.50%			Actual expenses for the previous financial year ended March 31, 2011 (Unaudited): 2.50%				
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.							
Transaction Charges	For details please refer page no. 18							
For Investor Grievances please contact	For details please refer page no. 18							
Unitholder's Information	For details please refer page no. 18							

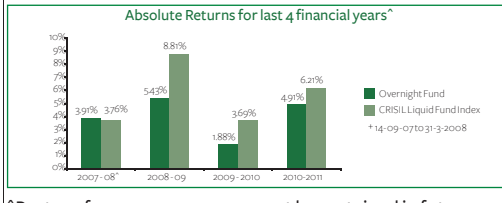
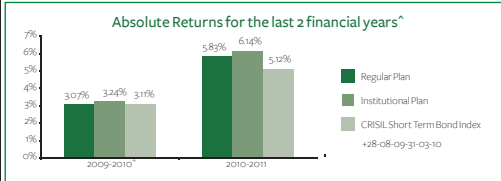
Name of Scheme	Religare AGILE Fund	Religare Banking Fund																					
Investment Objective	Religare AGILE Fund (Alpha Generated from Industry Leaders Fund) aims to generate capital appreciation through investment in equity and equity related instruments. The Scheme will seek to generate capital 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	<table border="1"> <tr> <th>Type of Instruments</th> <th>Normal Allocation (% of Net Assets)</th> </tr> <tr> <td>Equity and Equity related instruments#</td> <td>90-100%</td> </tr> <tr> <td>Debt & Money Market instruments*</td> <td>0-10%</td> </tr> </table> <p>*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.</p>	Type of Instruments	Normal Allocation (% of Net Assets)	Equity and Equity related instruments#	90-100%	Debt & Money Market instruments*	0-10%	<table border="1"> <tr> <th>Type of Instruments</th> <th>Normal Allocation (% of Net Assets)</th> </tr> <tr> <td>Equity and Equity related instruments of the constituents of CNX Bank Index#</td> <td>65-100%</td> </tr> <tr> <td>Equity and Equity related instruments of banking and financial services companies other than the constituents of CNX Bank Index#</td> <td>0-35%</td> </tr> <tr> <td>Debt* & Money Market Instruments</td> <td>0-35%</td> </tr> </table> <p>*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 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.</p>	Type of Instruments	Normal Allocation (% of Net Assets)	Equity and Equity related instruments of the constituents of CNX Bank Index#	65-100%	Equity and Equity related instruments of banking and financial services companies other than the constituents of CNX Bank Index#	0-35%	Debt* & Money Market Instruments	0-35%							
	Type of Instruments	Normal Allocation (% of Net Assets)																					
Equity and Equity related instruments#	90-100%																						
Debt & Money Market instruments*	0-10%																						
Type of Instruments	Normal Allocation (% of Net Assets)																						
Equity and Equity related instruments of the constituents of CNX Bank Index#	65-100%																						
Equity and Equity related instruments of banking and financial services companies other than the constituents of CNX Bank Index#	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. 16																						
Plan & Options	<table border="1"> <tr> <th>Options</th> <th>Facility</th> </tr> <tr> <td>Growth*</td> <td>Nil</td> </tr> <tr> <td>Dividend</td> <td>Payout and Reinvestment**</td> </tr> </table> <p>*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</p>	Options	Facility	Growth*	Nil	Dividend	Payout and Reinvestment**	<table border="1"> <tr> <th>Options</th> <th>Facility</th> </tr> <tr> <td>Growth*</td> <td>Nil</td> </tr> <tr> <td>Dividend</td> <td>Payout and Reinvestment**</td> </tr> </table> <p>*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</p>	Options	Facility	Growth*	Nil	Dividend	Payout and Reinvestment**									
	Options	Facility																					
Growth*	Nil																						
Dividend	Payout and Reinvestment**																						
Options	Facility																						
Growth*	Nil																						
Dividend	Payout and 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.13																						
Investment Strategy	Please refer page no.14 for details																						
Minimum Application and Redemption Amount/Number of Units	<table border="1"> <tr> <th>Fresh Purchase</th> <th>Additional Purchase</th> <th>Redemption</th> </tr> <tr> <td>Rs. 5,000/- and in multiples of Re. 1/- thereafter.</td> <td>Rs. 1,000/- and in multiples of Re. 1/- thereafter</td> <td>Rs. 1,000/- or 100 units or account balance, whichever is lower</td> </tr> </table>	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	<table border="1"> <tr> <th>Fresh Purchase</th> <th>Additional Purchase</th> <th>Redemption</th> </tr> <tr> <td>Rs. 5,000/- and in multiples of Re. 1/- thereafter</td> <td>Rs. 1,000/- and in multiples of Re. 1/- thereafter</td> <td>Rs. 1,000/- or 100 units or account balance, whichever is lower</td> </tr> </table>	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									
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																					
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																					
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. 16																						
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 31st March, 2011)	<table border="1"> <tr> <th>Particulars</th> <th>1 Year*</th> <th>3 Years*</th> <th>Since Inception*</th> </tr> <tr> <td>Religare AGILE Fund - Growth ^</td> <td>10.22%</td> <td>-1.68%</td> <td>-10.68%</td> </tr> <tr> <td>S&P CNX Nifty</td> <td>11.14%</td> <td>7.21%</td> <td>0.44%</td> </tr> </table>	Particulars	1 Year*	3 Years*	Since Inception*	Religare AGILE Fund - Growth ^	10.22%	-1.68%	-10.68%	S&P CNX Nifty	11.14%	7.21%	0.44%	<table border="1"> <tr> <th>Particulars</th> <th>1 Year*</th> <th>Since Inception*</th> </tr> <tr> <td>Religare Banking Fund - Growth ^</td> <td>23.87%</td> <td>31.7%</td> </tr> <tr> <td>CNX Bank Index</td> <td>23.74%</td> <td>34.76%</td> </tr> </table>	Particulars	1 Year*	Since Inception*	Religare Banking Fund - Growth ^	23.87%	31.7%	CNX Bank Index	23.74%	34.76%
	Particulars	1 Year*	3 Years*	Since Inception*																			
Religare AGILE Fund - Growth ^	10.22%	-1.68%	-10.68%																				
S&P CNX Nifty	11.14%	7.21%	0.44%																				
Particulars	1 Year*	Since Inception*																					
Religare Banking Fund - Growth ^	23.87%	31.7%																					
CNX Bank Index	23.74%	34.76%																					
																							
	<p>^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 19, 2007</p>																						
Expenses of the Scheme (i) Load Structure	Continuous Offer Period																						
	<table border="1"> <tr> <th>Entry Load</th> <th>Exit Load</th> </tr> <tr> <td>Nil</td> <td>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)</td> </tr> </table>	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)	<table border="1"> <tr> <th>Entry Load</th> <th>Exit Load</th> </tr> <tr> <td>Nil</td> <td>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)</td> </tr> </table>	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)													
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)																						
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)																						
	Also please refer page no. 18 for details. The AMC reserves the right to change/ modify the load structure from a prospective date.																						
(ii) Recurring Expenses	<table border="1"> <tr> <th>Average Daily Net Assets</th> <th>First Rs. 100 Crs</th> <th>Next Rs. 300 Crs</th> <th>Next Rs. 300 Crs</th> <th>Balance</th> </tr> <tr> <td>Maximum, as a % of Average Daily Net Assets</td> <td>2.50%</td> <td>2.25%</td> <td>2.00%</td> <td>1.75%</td> </tr> </table>	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, 2011 (Unaudited): 2.50%											
	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, 2011 (Unaudited): 2.50%																						
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.																						
Transaction Charges	For details please refer page no. 18																						
For Investor Grievances please contact	For details please refer page no. 18																						
Unitholder's Information	For details please refer page no. 18																						

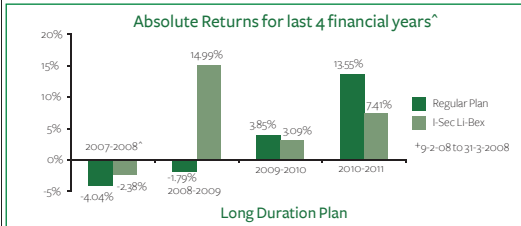
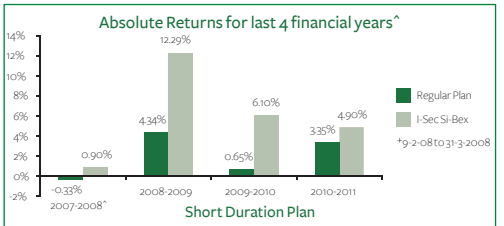
Name of Scheme	Religare Infrastructure Fund			Religare Mid N Small Cap Fund				
Investment Objective	To provide long term capital appreciation by investing in a portfolio that is predominantly constituted of equity and equity related instruments of infrastructure companies.			To provide long term capital 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.			Equity and Equity related instruments# of companies other than (1) & (2) above				
	However, the cumulative gross exposure through equity, debt and derivative positions shall not exceed 100% of the net assets of the scheme.			0-30%				
				Debt* and Money Market Instruments				
				0-30%				
				*Debt instruments may include securitized debt upto 30% of the net assets. #Maximum exposure to the derivatives shall not exceed 50% of the Net assets of the Scheme, subject to the limits as specified by SEBI, from 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 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. @@ 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. For this purpose, the market capitalisation of the companies will be considered at the time of investment. \$The Scheme will ideally invest in equity & equity related instruments of small cap companies in the range of 15-30% of the net assets.				
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.16							
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.13							
Investment Strategy	Please refer page no.14 &15 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	CNX Infrastructure Index			CNX Midcap Index				
Dividend Policy	For details please refer page no.18							
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 31st March, 2011)	Particulars	1 Year*	3 Years*	Since Inception*	Particulars	1 Year*	3 Years*	Since Inception*
	Religare Infrastructure Fund - Growth [^]	-0.37%	0.79%	-5.94%	Religare Mid N Small Cap Fund - Growth [^]	12.34%	11.89%	11.28%
	CNX Infrastructure Index	-10.11%	-10.29%	-15.42%	CNX Midcap Index	4.35%	8.81%	10.67%
								
	[^] 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) & inception date is deemed to be date of allotment. ^^ Due to overall sharp rise in stock prices. Date of allotment : October 4, 2007			*Returns are compounded annualized returns (CAGR) & inception date is deemed to be date of allotment. ^^ Due to overall sharp rise in stock prices. Date of allotment : April 19, 2007				
Expenses of the Scheme (i) Load Structure	Continuous Offer Period							
	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)						
	Also please refer page no.18 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, 2011 (Unaudited): 2.49%			Actual expenses for the previous financial year ended March 31, 2011 (Unaudited): 2.49%				
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.							
Transaction Charges	For details please refer page no.18							
For Investor Grievances please contact	For details please refer page no.18							
Unitholder's Information	For details please refer page no.18							

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	<table border="1"> <thead> <tr> <th>Type of Instruments</th> <th>Normal Allocation (% of Net Assets)</th> </tr> </thead> <tbody> <tr> <td>Money Market Instruments (Including cash and reverse repo and debt instruments with residual maturity less than 183 days)</td> <td>Up to 100%</td> </tr> <tr> <td>Debt Instruments (Including floating rate debt instruments* with residual maturity greater than 182 days)</td> <td>Up to 50%</td> </tr> <tr> <td>Securitized Debt Instruments</td> <td>Up to 30%</td> </tr> </tbody> </table> <p>*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.</p>	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%	Debt Instruments (Including floating rate debt instruments* with residual maturity greater than 182 days)	Up to 50%	Securitized Debt Instruments	Up to 30%	<table border="1"> <thead> <tr> <th>Type of Instruments</th> <th>Normal Allocation (% of Net Assets)</th> </tr> </thead> <tbody> <tr> <td>Money Market & Debt instruments with maturity/average maturity/interest rate reset not greater than 1 year*</td> <td>0-100%</td> </tr> <tr> <td>Debt instruments with maturity greater than 1 year*</td> <td>0-50%</td> </tr> </tbody> </table> <p>*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.</p>	Type of Instruments	Normal Allocation (% of Net Assets)	Money Market & Debt instruments with maturity/average maturity/interest rate reset not greater than 1 year*	0-100%	Debt instruments with maturity greater than 1 year*	0-50%																													
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%																																												
Debt Instruments (Including floating rate debt instruments* with residual maturity greater than 182 days)	Up to 50%																																												
Securitized Debt Instruments	Up to 30%																																												
Type of Instruments	Normal Allocation (% of Net Assets)																																												
Money Market & Debt instruments with maturity/average maturity/interest rate reset not greater than 1 year*	0-100%																																												
Debt instruments with maturity greater than 1 year*	0-50%																																												
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. 16																																												
Plan & Options	<table border="1"> <thead> <tr> <th>Plan</th> <th>Options</th> <th>Dividend Frequency</th> </tr> </thead> <tbody> <tr> <td rowspan="2">Regular*</td> <td>Dividend Reinvestment</td> <td>Weekly</td> </tr> <tr> <td>Growth**</td> <td>-</td> </tr> <tr> <td rowspan="2">Institutional</td> <td>Dividend Reinvestment***</td> <td>Daily/Weekly***/ Monthly</td> </tr> <tr> <td>Growth</td> <td>-</td> </tr> <tr> <td rowspan="2">Super Institutional</td> <td>Dividend Reinvestment***</td> <td>Daily/Weekly***/ Monthly</td> </tr> <tr> <td>Dividend Payout</td> <td>Monthly</td> </tr> <tr> <td></td> <td>Growth</td> <td>-</td> </tr> </tbody> </table> <p>*If no plan is specified at the time of application, the default plan is Regular **Under Regular Plan the default option is Growth. ***Under Institutional & Super Institutional Plan the default option is Weekly Dividend Reinvestment.</p>	Plan	Options	Dividend Frequency	Regular*	Dividend Reinvestment	Weekly	Growth**	-	Institutional	Dividend Reinvestment***	Daily/Weekly***/ Monthly	Growth	-	Super Institutional	Dividend Reinvestment***	Daily/Weekly***/ Monthly	Dividend Payout	Monthly		Growth	-	<table border="1"> <thead> <tr> <th>Plan</th> <th>Options</th> <th>Dividend Frequency</th> </tr> </thead> <tbody> <tr> <td rowspan="2">Regular*</td> <td>Dividend Reinvestment</td> <td>Daily/Weekly/Monthly</td> </tr> <tr> <td>Growth**</td> <td>-</td> </tr> <tr> <td rowspan="2">Institutional</td> <td>Bonus</td> <td>-</td> </tr> <tr> <td>Dividend Reinvestment***</td> <td>Daily/Weekly***/ Monthly</td> </tr> <tr> <td></td> <td>Dividend Payout</td> <td>Weekly/Monthly</td> </tr> <tr> <td></td> <td>Growth</td> <td>-</td> </tr> <tr> <td></td> <td>Bonus</td> <td>-</td> </tr> </tbody> </table> <p>*If no plan is specified at the time of application, the default plan is Regular **Under Regular Plan the default option is Growth. ***Under Institutional Plan the default option is Weekly Dividend Reinvestment.</p>	Plan	Options	Dividend Frequency	Regular*	Dividend Reinvestment	Daily/Weekly/Monthly	Growth**	-	Institutional	Bonus	-	Dividend Reinvestment***	Daily/Weekly***/ Monthly		Dividend Payout	Weekly/Monthly		Growth	-		Bonus	-
Plan	Options	Dividend Frequency																																											
Regular*	Dividend Reinvestment	Weekly																																											
	Growth**	-																																											
Institutional	Dividend Reinvestment***	Daily/Weekly***/ Monthly																																											
	Growth	-																																											
Super Institutional	Dividend Reinvestment***	Daily/Weekly***/ Monthly																																											
	Dividend Payout	Monthly																																											
	Growth	-																																											
Plan	Options	Dividend Frequency																																											
Regular*	Dividend Reinvestment	Daily/Weekly/Monthly																																											
	Growth**	-																																											
Institutional	Bonus	-																																											
	Dividend Reinvestment***	Daily/Weekly***/ Monthly																																											
	Dividend Payout	Weekly/Monthly																																											
	Growth	-																																											
	Bonus	-																																											
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.13																																												
Investment Strategy	Please refer page no. 15 for details																																												
Minimum Application and Redemption Amount/ Number of Units	<table border="1"> <thead> <tr> <th>Plan</th> <th>Fresh Purchase</th> <th>Additional Purchase</th> <th>Redemption</th> </tr> </thead> <tbody> <tr> <td>Regular</td> <td>Rs.5,000/-</td> <td>Rs. 1,000/-</td> <td rowspan="4">Rs. 1,000/- or 1 unit or account balance, whichever is lower</td> </tr> <tr> <td>Institutional</td> <td>Rs. 1 crore</td> <td>Rs. 1 lakh</td> </tr> <tr> <td>Super Institutional</td> <td>Rs. 10 crores</td> <td>Rs. 25 lakhs</td> </tr> <tr> <td></td> <td colspan="2">& in multiples of Re. 1/- thereafter</td> </tr> </tbody> </table>	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	Institutional	Rs. 1 crore	Rs. 1 lakh	Super Institutional	Rs. 10 crores	Rs. 25 lakhs		& in multiples of Re. 1/- thereafter		<table border="1"> <thead> <tr> <th>Plan</th> <th>Fresh Purchase</th> <th>Additional Purchase</th> <th>Redemption</th> </tr> </thead> <tbody> <tr> <td>Regular</td> <td>Rs. 5,000/-</td> <td>Rs. 1,000/-</td> <td rowspan="2">Rs. 1,000/- or 1 unit or account balance, whichever is lower</td> </tr> <tr> <td>Institutional</td> <td>Rs. 1 crore</td> <td>Rs. 1 lakh</td> </tr> <tr> <td></td> <td colspan="2">& in multiples of Re. 1/- thereafter</td> <td></td> </tr> </tbody> </table>	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	Institutional	Rs. 1 crore	Rs. 1 lakh		& in multiples of Re. 1/- thereafter													
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																																										
Institutional	Rs. 1 crore	Rs. 1 lakh																																											
Super Institutional	Rs. 10 crores	Rs. 25 lakhs																																											
	& in multiples of Re. 1/- thereafter																																												
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																																										
Institutional	Rs. 1 crore	Rs. 1 lakh																																											
	& 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. 18																																												
Name of the Fund Manager	Mr. Krishna Cheemalapati	Mr. Joyjoy Das																																											
Name of the Trustee Company	Religare Trustee Company Limited																																												
Performance of the Scheme (as on 31st March, 2011)	<table border="1"> <thead> <tr> <th>Particulars</th> <th>1 Year*</th> <th>3 Years*</th> <th>Since Inception*</th> </tr> </thead> <tbody> <tr> <td>Religare Liquid Fund - Regular - Growth[^]</td> <td>6.22%</td> <td>6.19%</td> <td>6.63%</td> </tr> <tr> <td>Religare Liquid Fund - Institutional - Growth[^]</td> <td>6.42%</td> <td>6.45%</td> <td>6.91%</td> </tr> <tr> <td>Religare Liquid Fund - Super Institutional Plan - Growth[^]</td> <td>6.58%</td> <td>6.62%</td> <td>7.05%</td> </tr> <tr> <td>CRISIL Liquid Fund Index</td> <td>6.21%</td> <td>6.22%</td> <td>6.56%</td> </tr> </tbody> </table>  <p>[^]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</p>	Particulars	1 Year*	3 Years*	Since Inception*	Religare Liquid Fund - Regular - Growth [^]	6.22%	6.19%	6.63%	Religare Liquid Fund - Institutional - Growth [^]	6.42%	6.45%	6.91%	Religare Liquid Fund - Super Institutional Plan - Growth [^]	6.58%	6.62%	7.05%	CRISIL Liquid Fund Index	6.21%	6.22%	6.56%	<table border="1"> <thead> <tr> <th>Particulars</th> <th>1 Year*</th> <th>3 Years*</th> <th>Since Inception*</th> </tr> </thead> <tbody> <tr> <td>Religare Ultra Short Term Fund - Regular - Growth[^]</td> <td>6.50%</td> <td>6.40%</td> <td>6.93%</td> </tr> <tr> <td>Religare Ultra Short Term Fund - Institutional - Growth[^]</td> <td>6.77%</td> <td>6.94%</td> <td>7.44%</td> </tr> <tr> <td>CRISIL Liquid Fund Index</td> <td>6.21%</td> <td>6.22%</td> <td>6.56%</td> </tr> </tbody> </table>  <p>[^]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: January 18, 2007</p>	Particulars	1 Year*	3 Years*	Since Inception*	Religare Ultra Short Term Fund - Regular - Growth [^]	6.50%	6.40%	6.93%	Religare Ultra Short Term Fund - Institutional - Growth [^]	6.77%	6.94%	7.44%	CRISIL Liquid Fund Index	6.21%	6.22%	6.56%							
Particulars	1 Year*	3 Years*	Since Inception*																																										
Religare Liquid Fund - Regular - Growth [^]	6.22%	6.19%	6.63%																																										
Religare Liquid Fund - Institutional - Growth [^]	6.42%	6.45%	6.91%																																										
Religare Liquid Fund - Super Institutional Plan - Growth [^]	6.58%	6.62%	7.05%																																										
CRISIL Liquid Fund Index	6.21%	6.22%	6.56%																																										
Particulars	1 Year*	3 Years*	Since Inception*																																										
Religare Ultra Short Term Fund - Regular - Growth [^]	6.50%	6.40%	6.93%																																										
Religare Ultra Short Term Fund - Institutional - Growth [^]	6.77%	6.94%	7.44%																																										
CRISIL Liquid Fund Index	6.21%	6.22%	6.56%																																										
Expenses of the Scheme	Continuous Offer Period																																												
(i) Load Structure	<table border="1"> <thead> <tr> <th>Plans</th> <th>Entry Load</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td>Regular/Institutional/Super Institutional</td> <td>Nil</td> <td>Nil</td> </tr> </tbody> </table> <p>Also please refer page no. 18 for details. The AMC reserves the right to change/modify the load structure from a prospective date.</p>	Plans	Entry Load	Exit Load	Regular/Institutional/Super Institutional	Nil	Nil	<table border="1"> <thead> <tr> <th>Plans</th> <th>Entry Load</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td>Regular/Institutional</td> <td>Nil</td> <td>Nil</td> </tr> </tbody> </table>	Plans	Entry Load	Exit Load	Regular/Institutional	Nil	Nil																															
Plans	Entry Load	Exit Load																																											
Regular/Institutional/Super Institutional	Nil	Nil																																											
Plans	Entry Load	Exit Load																																											
Regular/Institutional	Nil	Nil																																											
(ii) Recurring Expenses	<table border="1"> <thead> <tr> <th>Average Daily Net Assets</th> <th>First Rs. 100 Crs</th> <th>Next Rs. 300 Crs</th> <th>Next Rs. 300 Crs</th> <th>Balance</th> </tr> </thead> <tbody> <tr> <td>Maximum, as a % of Average Daily Net Assets</td> <td>2.25%</td> <td>2.00%</td> <td>1.75%</td> <td>1.50%</td> </tr> </tbody> </table> <p>Actual expenses for the previous financial year ended March 31, 2011 (Unaudited): 0.14%</p>	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%	<table border="1"> <thead> <tr> <th>Average Daily Net Assets</th> <th>First Rs. 100 Crs</th> <th>Next Rs. 300 Crs</th> <th>Next Rs. 300 Crs</th> <th>Balance</th> </tr> </thead> <tbody> <tr> <td>Maximum, as a % of Average Daily Net Assets</td> <td>2.25%</td> <td>2.00%</td> <td>1.75%</td> <td>1.50%</td> </tr> </tbody> </table> <p>Actual expenses for the previous financial year ended March 31, 2011 (Unaudited): 0.17%</p>	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%																							
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%																																									
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%																																									
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.																																											
Transaction Charges	For details please refer page no. 18																																												
For Investor Grievances please contact Unitholder's Information	For details please refer page no. 18																																												

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	<table border="1"> <thead> <tr> <th>Type of Instruments</th> <th>Normal Allocation (% of Net Assets)</th> </tr> </thead> <tbody> <tr> <td>Money Market & Debt* instruments with maturity / average maturity upto 18 months**</td> <td>50-100%</td> </tr> <tr> <td>Debt* instruments with maturity / average maturity greater than 18 months**</td> <td>0-50%</td> </tr> </tbody> </table> <p>*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. **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.</p>	Type of Instruments	Normal Allocation (% of Net Assets)	Money Market & Debt* instruments with maturity / average maturity upto 18 months**	50-100%	Debt* instruments with maturity / average maturity greater than 18 months**	0-50%	<table border="1"> <thead> <tr> <th>Type of Instruments</th> <th>Normal Allocation (% of Net Assets)</th> </tr> </thead> <tbody> <tr> <td>Debt* instruments including Government securities and Corporate Debt</td> <td>0-90%</td> </tr> <tr> <td>Money Market instruments</td> <td>10-100%</td> </tr> </tbody> </table> <p>*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.</p>	Type of Instruments	Normal Allocation (% of Net Assets)	Debt* instruments including Government securities and Corporate Debt	0-90%	Money Market instruments	10-100%																																			
Type of Instruments	Normal Allocation (% of Net Assets)																																																
Money Market & Debt* instruments with maturity / average maturity upto 18 months**	50-100%																																																
Debt* instruments with maturity / average maturity greater than 18 months**	0-50%																																																
Type of Instruments	Normal Allocation (% of Net Assets)																																																
Debt* instruments including Government securities and Corporate Debt	0-90%																																																
Money Market instruments	10-100%																																																
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.16																																																
Plan & Options	<table border="1"> <thead> <tr> <th>Plan</th> <th>Options</th> <th>Sub-option</th> <th>Dividend Frequency</th> </tr> </thead> <tbody> <tr> <td rowspan="3">Regular*</td> <td rowspan="2">Dividend</td> <td>Reinvestment</td> <td>Weekly</td> </tr> <tr> <td>Pay-out</td> <td>Monthly</td> </tr> <tr> <td>Growth**</td> <td>-</td> <td>-</td> </tr> <tr> <td rowspan="3">Institutional</td> <td rowspan="2">Dividend</td> <td>Reinvestment***</td> <td>Daily/Weekly***/Monthly</td> </tr> <tr> <td>Pay-out</td> <td>Monthly</td> </tr> <tr> <td>Growth</td> <td>-</td> <td>-</td> </tr> </tbody> </table> <p>*If no plan is specified at the time of application, the default plan is Regular **Under Regular Plan the default option is Growth. ***Under Institutional Plan the default option is Weekly Dividend Reinvestment.</p>	Plan	Options	Sub-option	Dividend Frequency	Regular*	Dividend	Reinvestment	Weekly	Pay-out	Monthly	Growth**	-	-	Institutional	Dividend	Reinvestment***	Daily/Weekly***/Monthly	Pay-out	Monthly	Growth	-	-	<table border="1"> <thead> <tr> <th>Plan</th> <th>Options</th> <th>Sub-option</th> <th>Dividend Frequency</th> </tr> </thead> <tbody> <tr> <td rowspan="3">Regular*</td> <td rowspan="2">Dividend</td> <td>Reinvestment</td> <td>Monthly/Quarterly/Annual</td> </tr> <tr> <td>Pay-out</td> <td>Quarterly/Annual</td> </tr> <tr> <td>Growth**</td> <td>-</td> <td>-</td> </tr> <tr> <td rowspan="3">Institutional</td> <td rowspan="2">Dividend</td> <td>Reinvestment***</td> <td>Monthly***/Quarterly/Annual</td> </tr> <tr> <td>Pay-out</td> <td>Quarterly/Annual</td> </tr> <tr> <td>Growth</td> <td>-</td> <td>-</td> </tr> <tr> <td>Bonus</td> <td>-</td> <td>-</td> </tr> </tbody> </table> <p>*If no plan is specified at the time of application, the default plan is Regular **Under Regular Plan the default option is Growth. ***Under Institutional Plan the default option is Monthly Dividend Reinvestment.</p>	Plan	Options	Sub-option	Dividend Frequency	Regular*	Dividend	Reinvestment	Monthly/Quarterly/Annual	Pay-out	Quarterly/Annual	Growth**	-	-	Institutional	Dividend	Reinvestment***	Monthly***/Quarterly/Annual	Pay-out	Quarterly/Annual	Growth	-	-	Bonus	-	-
Plan	Options	Sub-option	Dividend Frequency																																														
Regular*	Dividend	Reinvestment	Weekly																																														
		Pay-out	Monthly																																														
	Growth**	-	-																																														
Institutional	Dividend	Reinvestment***	Daily/Weekly***/Monthly																																														
		Pay-out	Monthly																																														
	Growth	-	-																																														
Plan	Options	Sub-option	Dividend Frequency																																														
Regular*	Dividend	Reinvestment	Monthly/Quarterly/Annual																																														
		Pay-out	Quarterly/Annual																																														
	Growth**	-	-																																														
Institutional	Dividend	Reinvestment***	Monthly***/Quarterly/Annual																																														
		Pay-out	Quarterly/Annual																																														
	Growth	-	-																																														
Bonus	-	-																																															
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.13																																																
Investment Strategy	Please refer page no.15 for details																																																
Minimum Application and Redemption Amount/Number of Units	<table border="1"> <thead> <tr> <th>Plan</th> <th>Fresh Purchase</th> <th>Additional Purchase</th> <th>Redemption</th> </tr> </thead> <tbody> <tr> <td>Regular</td> <td>Rs.5,000/-</td> <td>Rs.1,000/-</td> <td rowspan="2">Rs.1,000/- or 100 units or account balance, whichever is lower</td> </tr> <tr> <td>Institutional</td> <td>Rs.10 lakhs</td> <td>Rs.1 lakh</td> </tr> </tbody> </table> <p>& in multiples of Re. 1/- thereafter</p>	Plan	Fresh Purchase	Additional Purchase	Redemption	Regular	Rs.5,000/-	Rs.1,000/-	Rs.1,000/- or 100 units or account balance, whichever is lower	Institutional	Rs.10 lakhs	Rs.1 lakh	<table border="1"> <thead> <tr> <th>Plan</th> <th>Fresh Purchase</th> <th>Additional Purchase</th> <th>Redemption</th> </tr> </thead> <tbody> <tr> <td>Regular</td> <td>Rs.5,000/-</td> <td>Rs.1,000/-</td> <td rowspan="2">Rs.1,000/- or 100 units or account balance, whichever is lower</td> </tr> <tr> <td>Institutional</td> <td>Rs.50 lakhs</td> <td>Rs.1 lakh</td> </tr> </tbody> </table> <p>& in multiples of Re. 1/- thereafter</p>	Plan	Fresh Purchase	Additional Purchase	Redemption	Regular	Rs.5,000/-	Rs.1,000/-	Rs.1,000/- or 100 units or account balance, whichever is lower	Institutional	Rs.50 lakhs	Rs.1 lakh																									
Plan	Fresh Purchase	Additional Purchase	Redemption																																														
Regular	Rs.5,000/-	Rs.1,000/-	Rs.1,000/- or 100 units or account balance, whichever is lower																																														
Institutional	Rs.10 lakhs	Rs.1 lakh																																															
Plan	Fresh Purchase	Additional Purchase	Redemption																																														
Regular	Rs.5,000/-	Rs.1,000/-	Rs.1,000/- or 100 units or account balance, whichever is lower																																														
Institutional	Rs.50 lakhs	Rs.1 lakh																																															
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.18																																																
Name of the Fund Manager	Mr.Sujoy Das																																																
Name of the Trustee Company	Religare Trustee Company Limited																																																
Performance of the Scheme (as on 31st March, 2011)	<table border="1"> <thead> <tr> <th>Particulars</th> <th>1 Year*</th> <th>3 Years*</th> <th>Since Inception*</th> </tr> </thead> <tbody> <tr> <td>Religare Short Term Plan - Regular - Growth[^]</td> <td>4.85%</td> <td>5.81%</td> <td>6.93%</td> </tr> <tr> <td>Religare Short Term Plan - Institutional - Growth[^]</td> <td>5.08%</td> <td>6.08%</td> <td>7.19%</td> </tr> <tr> <td>Crissil Short Term Bond Fund Index</td> <td>5.12%</td> <td>6.91%</td> <td>7.38%</td> </tr> </tbody> </table>  <p>[^]Past performance may or may not be sustained in future. *Returns are compounded annualised returns (CAGR). For this purpose inception date is deemed to be date of allotment. Date of allotment : March 24, 2007</p>	Particulars	1 Year*	3 Years*	Since Inception*	Religare Short Term Plan - Regular - Growth [^]	4.85%	5.81%	6.93%	Religare Short Term Plan - Institutional - Growth [^]	5.08%	6.08%	7.19%	Crissil Short Term Bond Fund Index	5.12%	6.91%	7.38%	<table border="1"> <thead> <tr> <th>Particulars</th> <th>1 Year*</th> <th>3 Years*</th> <th>Since Inception*</th> </tr> </thead> <tbody> <tr> <td>Religare Active Income Fund - Regular - Growth[^]</td> <td>6.39%</td> <td>3.91%</td> <td>4.05%</td> </tr> <tr> <td>Crissil Composite Bond Fund Index</td> <td>5.06%</td> <td>5.94%</td> <td>6.01%</td> </tr> </tbody> </table>  <p>[^]Past performance may or may not be sustained in future. *Returns are compounded annualised returns (CAGR) & inception date is deemed to be date of allotment. Date of allotment : August 02, 2007.</p>	Particulars	1 Year*	3 Years*	Since Inception*	Religare Active Income Fund - Regular - Growth [^]	6.39%	3.91%	4.05%	Crissil Composite Bond Fund Index	5.06%	5.94%	6.01%																			
Particulars	1 Year*	3 Years*	Since Inception*																																														
Religare Short Term Plan - Regular - Growth [^]	4.85%	5.81%	6.93%																																														
Religare Short Term Plan - Institutional - Growth [^]	5.08%	6.08%	7.19%																																														
Crissil Short Term Bond Fund Index	5.12%	6.91%	7.38%																																														
Particulars	1 Year*	3 Years*	Since Inception*																																														
Religare Active Income Fund - Regular - Growth [^]	6.39%	3.91%	4.05%																																														
Crissil Composite Bond Fund Index	5.06%	5.94%	6.01%																																														
Expenses of the Scheme (i) Load Structure	<table border="1"> <thead> <tr> <th colspan="3">Continuous Offer Period</th> </tr> <tr> <th>Plans</th> <th>Entry Load</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td>Regular/Institutional</td> <td>Nil</td> <td>0.25% (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.)</td> </tr> </tbody> </table> <p>Also please refer page no.18 for details. The AMC reserves the right to change/modify the load structure from a prospective date.</p>	Continuous Offer Period			Plans	Entry Load	Exit Load	Regular/Institutional	Nil	0.25% (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.)	<table border="1"> <thead> <tr> <th colspan="3">Continuous Offer Period</th> </tr> <tr> <th>Plans</th> <th>Entry Load</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td>Regular/Institutional</td> <td>Nil</td> <td>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.)</td> </tr> </tbody> </table>	Continuous Offer Period			Plans	Entry Load	Exit Load	Regular/Institutional	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.)																													
Continuous Offer Period																																																	
Plans	Entry Load	Exit Load																																															
Regular/Institutional	Nil	0.25% (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.)																																															
Continuous Offer Period																																																	
Plans	Entry Load	Exit Load																																															
Regular/Institutional	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.)																																															
(ii) Recurring Expenses	<table border="1"> <thead> <tr> <th>Average Daily Net Assets</th> <th>First Rs. 100 Crs</th> <th>Next Rs. 300 Crs</th> <th>Next Rs. 300 Crs</th> <th>Balance Assets</th> </tr> </thead> <tbody> <tr> <td>Maximum, as a % of Average Daily Net Assets</td> <td>2.25%</td> <td>2.00%</td> <td>1.75%</td> <td>1.50%</td> </tr> </tbody> </table> <p>Actual expenses for the previous financial year ended March 31, 2011 (Unaudited): 0.53%</p>	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%	<table border="1"> <thead> <tr> <th>Average Daily Net Assets</th> <th>First Rs. 100 Crs</th> <th>Next Rs. 300 Crs</th> <th>Next Rs. 300 Crs</th> <th>Balance Assets</th> </tr> </thead> <tbody> <tr> <td>Maximum, as a % of Average Daily Net Assets</td> <td>2.25%</td> <td>2.00%</td> <td>1.75%</td> <td>1.50%</td> </tr> </tbody> </table> <p>Actual expenses for the previous financial year ended March 31, 2011 (Unaudited): 0.50%</p>	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%																											
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%																																													
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%																																													
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.																																																
Transaction Charges	For details please refer page no.18																																																
For Investor Grievances please contact Unitholder's Information	For details please refer page no.18																																																

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 scheme specific risk factors please refer page no.16					
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.13					
Investment Strategy	Please refer page no.16 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	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	Rs. 1,000/- and in multiples of Re. 1/- thereafter	Rs. 1,000/- or 100 units or account balance, whichever is lower
Dividend Option Rs. 25,000/- and in multiples of Re. 1/- thereafter	Dividend Option Rs. 25,000/- 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	CRISIL MIP Blended Fund Index			65% - CRISIL MIP Blended Fund Index and 35% - price of gold		
Dividend Policy	For details please refer page no.18					
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 ETF investments: Mr. Vetri Subramaniam		
Name of the Trustee Company	Religare Trustee Company Limited					
Performance of the Scheme (as on 31st March, 2011)	Particulars		Since Inception*	Particulars		Since Inception*
	Religare Monthly Income Plan - Growth^		5.09%	Religare MIP Plus - Growth^		5.34%
	CRISIL MIP Blended Fund Index		5.83%	CRISIL MIP Blended Fund Index (65%) and Price of Gold (35%)		7.97%
	^Past performance may or may not be sustained in future. *Returns are Absolute & inception date is deemed to be date of allotment. Date of allotment: June 1, 2010.			^Past performance may or may not be sustained in future. *Returns are Absolute & inception date is deemed to be date of allotment. 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.18 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, 2011 (Unaudited): 2.25%			Actual expenses for the previous financial year ended March 31, 2011 (Unaudited): 2.09%		
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.					
Transaction Charges	For details please refer page no.18					
For Investor Grievances please contact	For details please refer page no.18					
Unitholder's Information	For details please refer page no.18					

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 securitised debt including passthrough certificate (PTC) shall not exceed 70% of the net assets of the Scheme. The Scheme will not invest in foreign securitised 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. 16						
Plan & Options	Options		Facility	Plan	Options	Sub-option	Dividend Frequency
	Growth*		Nil	Regular*	Dividend	Reinvestment***	Monthly
Daily Dividend		Reinvestment	Payout			Monthly	
	*If no option is specified at the time of application, the default option is Growth.			Institutional	Dividend	Reinvestment***	Monthly
						Payout	Monthly
				*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.13						
Investment Strategy	Please refer page no. 16 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	
					8 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.18						
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 31st March, 2011)	Particulars			1 Year*	3 Years*	Since Inception*	
	Religare Overnight Fund - Growth [^]			4.91%	4.06%	4.55%	
	Crisil Liquid Fund Index			6.21%	6.22%	6.33%	
	 <p>Absolute Returns for last 4 financial years[^]</p> <p>Legend: Overnight Fund (Dark Green), CRISIL Liquid Fund Index (Light Green), CRISIL Short Term Bond Index (Grey)</p> <p>*14-09-07 to 31-3-2008</p>			 <p>Absolute Returns for last 2 financial years[^]</p> <p>Legend: Regular Plan (Dark Green), Institutional Plan (Light Green), CRISIL Short Term Bond Index (Grey)</p> <p>*28-08-09 to 31-03-10</p>			
	[^] 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: September 14, 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. Date of allotment: August 28, 2009.			
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. 18 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, 2011 (Unaudited): 0.80%			Actual expenses for the previous financial year ended March 31, 2011 (Unaudited): 0.94%			
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.			
Transaction Charges	For details please refer page no. 18						
For Investor Grievances please contact	For details please refer page no. 18						
Unitholder's Information	For details please refer page no. 18						

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.16						
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.13						
Investment Strategy	Please refer page no.16 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.18						
Name of the Fund Manager	Mr. Sujoy Das						
Name of the Trustee Company	Religare Trustee Company Limited						
Performance of the Scheme (as on 31st March, 2011)	Religare Gilt Fund-Long Duration Plan			Religare Gilt Fund-Short Duration Plan			
	Particulars	1 Year*	3 Years*	Since Inception*	Particulars	1 Year*	3 Years*
Regular - Growth [^]	13.55%	5.02%	3.42%	Regular - Growth [^]	3.35%	2.77%	2.53%
I-Sec LI-BEX	7.41%	8.38%	7.17%	I-Sec SI-BEX	4.90%	7.72%	7.66%
							
	[^] 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: Feb 09, 2008.						
Expenses of the Scheme (i) Load Structure	Continuous Offer Period						
	Entry Load		Exit Load				
	Nil		Nil				
	Also please refer page no.18 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%		
	For Long Duration Plan : Actual expenses for the previous financial year ended March 31, 2011 (Unaudited): 1.38%						
	For Short Duration Plan : Actual expenses for the previous financial year ended March 31, 2011 (Unaudited): 1.25%						
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.						
Transaction Charges	For details please refer page no.18						
For Investor Grievances please contact	For details please refer page no.18						
Unitholder's Information	For details please refer page no.18						

Name of Scheme	Religare Medium Term Bond Fund				
Investment Objective	To generate regular income and capital appreciation by investing in a portfolio of medium term debt and money market instruments.				
Asset Allocation Pattern	Type of Instruments			Normal Allocation (% of Net Assets)	
	Debt* and Money Market Instruments with maturity upto 5 years			80-100%	
	Money Market Instruments#			0-20%	
<p>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. 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 debt and derivative positions shall not exceed 100% of the net assets of the scheme.</p>					
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. 16				
	Options	Facility		Frequency	
	Growth*	Nil		Nil	
	Dividend	Reinvestment**		Monthly***/Quarterly/ Annual	
		Pay-out		Monthly***/Quarterly/ Annual	
<p>*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.</p>					
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. 13				
Investment Strategy	Please refer page no. 16 for details				
Minimum Application and Redemption Amount / Number of Units	Fresh Purchase	Additional Purchase		Redemption	
	Rs. 5,000/-	Rs. 1,000/-		Rs. 1,000/- or 100 units or account balance, whichever is lower	
& 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				
Dividend Policy	For details please refer page no. 18				
Name of the Fund Manager	Mr. Nitish Sikand				
Name of the Trustee Company	Religare Trustee Company Limited				
Performance of the Scheme (as on 31st March, 2011)	Particulars			Since Inception*	
	Religare Medium Term Bond Fund - Growth [^]			1.96%	
	CRISIL Composite Bond Fund Index			1.41%	
<p>[^]Past performance may or may not be sustained in future. *Returns are Absolute & inception date is deemed to be date of allotment. Date of allotment: December 30, 2010.</p>					
Expenses of the Scheme (i) Load Structure	Continuous Offer Period				
	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.)			
Also please refer page no. 18 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, 2011 (Unaudited): 1.50%				
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.				
Transaction Charges	For details please refer page no. 18				
For Investor Grievances please contact	For details please refer page no. 18				
Unitholder's Information	For details please refer page no. 18				

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>Purchases:-</p> <ul style="list-style-type: none"> ■ Valid purchase application received upto 3 p.m. on a Business Day with a local cheque or DD payable at par at the Official Point(s) of Acceptance where it is received, the same day's closing NAV will be applicable. ■ Valid purchase application received after 3 p.m. on a Business Day with a local cheque or DD payable at par at the Official Point(s) of Acceptance where it is received, the closing NAV of the next Business Day will be applicable. ■ Valid 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. ■ 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* <p>*Payments by stockinvest, cash, postal orders, money orders, outstation cheques and outstation drafts will not be accepted.</p> <p>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</p> <p>For amount equal to or more than Rs. 1 Crore :-</p> <ul style="list-style-type: none"> ■ Valid purchase/switch-in application received upto 3 p.m. on a Business Day and funds are available for utilisation by the scheme before the cut off time i.e. funds are credited to the bank account of respective scheme before the cut off time, the same day's closing NAV will be applicable. ■ Valid purchase/switch-in application received after 3 p.m. on a Business Day and funds are available for utilisation by the scheme after the cut off time on the same day i.e. the funds are credited to the bank account of the respective scheme after cut off time on the same day, the closing NAV of the next business day will be applicable. ■ Irrespective of the time of receipt of application, where funds are available for utilization before the cut off time of any subsequent Business Day i.e. funds are credited to the bank account of the respective scheme before the cut off time of any subsequent Business Day, the closing NAV of such Business Day on which the funds are available for utilization by the Scheme shall be applicable. <p>Redemptions / Switches:-</p> <ul style="list-style-type: none"> ■ Valid redemption application received upto 3 p.m. on a Business Day, the same day's closing NAV will be applicable. ■ Valid redemption application received after 3 p.m. on a Business Day, the closing NAV of the next Business Day will be applicable. ■ Valid application for 'switch out' shall be treated as application for redemption and the provisions of cut off time and applicable NAV shall be applied accordingly.
Religare Liquid Fund and Religare Overnight Fund	<p>Purchases:-</p> <ul style="list-style-type: none"> ■ Valid purchase/switch-in application received upto 2 p.m. on a Business Day and funds are available for utilization by the scheme before the cut off time i.e. funds are credited to the bank account of respective scheme before the cut off time, the closing NAV of the day immediately preceding day of receipt of application will be applicable. ■ Valid purchase/switch-in application received after 2 p.m. on a Business Day and funds are available for utilization by the scheme on the same day i.e. the funds are credited to the bank account of the respective scheme on the same day, the closing NAV of the day immediately preceding the next Business Day will be applicable. ■ Irrespective of the time of receipt of application where the funds are not available for utilization before the cut off time i.e. funds are not credited to the bank account of the respective scheme before the cut off time, the closing NAV of the day immediately preceding the day on which the funds are available for utilization will be applicable. <p>Payments by stockinvest, cash, postal orders, money orders, outstation cheques and outstation drafts will not be accepted.</p> <p>Redemptions / Switches:-</p> <ul style="list-style-type: none"> ■ 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. ■ Valid redemption application received after 3 p.m. on a Business Day, the closing NAV of the next Business Day will be applicable. <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 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.

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.

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 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. Diversification will also be achieved by spreading the investments over a range of industries/sectors.

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 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.

xiii. 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.

xiv. 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.

xv. 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.

xvi. 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.

xvii. 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, CBL/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.

xviii. Religare Monthly Income Plan (MIP) Plus

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

xix. 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.

xx. 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.

xxi. 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.

xxii. 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.

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 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.

G. Risk Mitigation Measures:

Applicable to all open ended Debt Schemes:

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

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.

H. Scheme Specific Risk Factors / Risk Mitigation Measures:

i. Religare Tax Plan

Risk Factors	By virtue of requirements under the ELSS, Units issued under RTP cannot be assigned/transferred/pledged/switched-out/redeemed until the completion of three years from the date of their allotment. The ability of an investor to realise returns on investments in the Scheme is consequently restricted for the first three years. Redemption will be made prior to the expiry of the aforesaid three year period only in the event of the death of a Unit holder, subject to the Units having been held for a period of one year from the date of their allotment.
---------------------	---

Risk Mitigation Measures	In the long term, equities typically tend to outperform other asset classes and the said lock-in period of 3 years is useful to realize the potential of equities.
---------------------------------	--

ii. Religare Arbitrage Fund

Risk Factors	No assurance can be given that fund manager will be able 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.
Risk Mitigation Measures	This investment strategy attempts to profit from the Cost of Carry between the cash markets and futures market. The Cost of Carry tracks short term interest rates and therefore, while the rate of return will vary, we expect that there will always be opportunities that can be exploited.

iii. Religare Contra Fund

Risk Factors	Since the Scheme has a contrarian style of investment, it might underperform the markets in scenarios of strong upward or downward cycles. The Scheme seeks to generate returns out of identifying themes and market segments that are likely to outperform in the future. This may or may not happen.
Risk Mitigation Measures	Religare Contra Fund invests in companies that are fundamentally sound, but generally are undervalued at the time of investment due to lack of investor interest. Our aim is to have a first mover advantage by investing early into 'out of favour' sectors/stocks. Over time, we believe that such early identification of opportunities will enable the fund to outperform.

iv. Religare Mid Cap Fund

Risk Factors	The mid cap stocks carry higher liquidity risk as they are less extensively researched compared to large cap stocks. This may lead to abnormal illiquidity and consequent higher impact cost.
Risk Mitigation Measures	Our investment process involves extensive in-house research on companies and we believe this mitigates the risk posed by lower liquidity of mid cap companies.

v. Religare AGILE Fund

Risk Factors	As the Scheme invests a higher percentage of its assets 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.
Risk Mitigation Measures	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

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

vii. Religare PSU Equity Fund

Risk Factors	In line with the investment objective, the Scheme will invest only in Equity and Equity Related Instruments of PSU companies and hence the Scheme will be affected by the policy of the government with respect to PSU companies.
Risk Mitigation Measures	The scheme will participate in both the upside risk and downside risk from the performance of PSU companies. Our stock selection process can improve the performance of the fund.

viii. Religare Infrastructure Fund

Risk Factors	The investments under the Scheme are oriented towards equity/equity related securities of companies belonging to the infrastructure industries and hence will be affected by risks associated with the infrastructure industries. The performance of the companies which form the investment universe of this scheme would be affected by the growth and performance of the infrastructure sector in the country.
Risk Mitigation Measures	The scheme will participate in both the upside risk and downside risk from the performance of the sector. Our stock selection process can improve the performance of the fund.

ix. Religare Mid N Small Cap Fund

Risk Factors	The mid and small cap stocks carry higher liquidity risk as they are less extensively researched compared to large cap stocks. This may lead to abnormal illiquidity and consequent higher impact cost.
Risk Mitigation Measures	Our investment process involves extensive in-house research on companies and we believe this mitigates the risk posed by lower liquidity of mid and small cap companies.

x. Religare Active Income Fund/ Religare Gilt Fund

Risk Factors	As the portfolio of the Scheme(s) will be actively managed, the Scheme may have a high turnover in order to achieve the investment objective.
Risk Mitigation Measures	The portfolio will be actively managed. Based on the interest rate view, shape of the yield curve and the spread between the corporate bonds and gilt securities, the Duration and asset allocation of the portfolio will be dynamic. This could lead to high turnover in the portfolio to help achieve the investment objective of the scheme.

xi. Religare Monthly Income Plan (MIP) Plus

Risk Factors	As the Gold Exchange Traded Funds (Gold ETFs in which the Scheme will invest) will be investing in physical gold and gold related instruments, 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 of underlying scheme as well as this Scheme. The prices of gold may be affected by several factors such as demand and supply of gold in India and in the global market, change in political, economical environment and government policy, inflation trends, currency exchange rates, interest rates, perceived trends in bullion prices, restrictions on the movement/trade of gold by RBI, GOI, etc. Absence of adequate liquidity of Gold ETFs units on the stock exchange(s) may impact the cost of purchasing and selling the units of Gold ETFs.
Risk Mitigation Measures	Units of Gold ETFs are listed on stock exchange(s) and traded in round lots of 1 unit. In addition to liquidity on the stock exchange(s), units of Gold ETFs can also be subscribed and redeemed directly with mutual fund (in minimum units size) and hence, liquidity risk is low in case of Gold ETFs. Also the Scheme will have a small exposure to equity and equity related instruments of companies across sectors / market capitalization to avoid concentration risk.

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 distributor by a separate cheque.

6. Load Structure:

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

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

7. For Investor Grievances:

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

- Mr. Surinder Singh Negi
Religare Asset Management Company Ltd.
3rd Floor, GYS Infinity, Paranjpe 'B' Scheme, Subhash Road,
Vile Parle (E), Mumbai - 400 057
Tel. No.: +91 22 67310000 Fax No.: +91 22 28371565
E-mail ID: mfservices@religare.com
- Registrar & Transfer Agents
Karvy Computershare Pvt. Ltd.
Karvy Plaza, H. No. 8-2-596,
Street No. 1, Banjara Hills,
Hyderabad - 500 034
Tel. No. +91 40 2331 2454 Fax No: +91 40 2331 1968
E-mail ID: religare.care@karvy.com

8. Unitholder's Information:

Account Statements: The Account Statement(s) for each transaction (non SIP/STP/SWP) will be sent by post / courier / electronic mail (on receipt of the Unitholders consent) to the Unitholder within 5 business days from the date of transaction. Further, Unitholders who have not transacted during the last six months at the time of issue of Portfolio Statement or Annual Accounts shall be sent Account Statement reflecting their latest closing balance and value of the units.

In case, units are held in demat mode, Unitholders will receive demat Statement from Depository Participant reflecting his / her holding in Schemes of Religare Mutual Fund.

Half Yearly Disclosures: The Scheme portfolio statement and the unaudited financial results (as at 31st March and 30th September), will either be mailed to the Unitholders or published in the newspaper as prescribed under the SEBI (Mutual Funds) Regulations, 1996.

The portfolio statement and the unaudited financial results will also be displayed on the website of the Mutual Fund (www.religaremf.com) and Association of Mutual Funds in India (www.amfiindia.com).

Annual Financial Results: The Schemewise annual report or an abridged summary thereof shall either be sent by post or e-mail (on receipt of the Unitholders consent) to all Unitholders not later than four months from the date of closure of the relevant accounting year.

The Schemewise annual report shall also be displayed on the website of the Mutual Fund (www.religaremf.com) and Association of Mutual Funds in India (www.amfiindia.com).

SCHEMES AT A GLANCE

1. Equity Schemes

Scheme Name	Type	Investment Objective	Asset Allocation Pattern				AUM (in Crs.) as on 31/03/11	Live Folios as on 31/03/11	
			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. # 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.^	76,52	22,851
			Debt* & Money Market Instruments	0	10	Low to Medium			
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).^ The maximum fixed income derivative position will not exceed 35% of the portfolio (i.e. net assets including cash).	12,57	325
			*Equity Derivatives including stock futures and stock options#	65	80	High			
			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. #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.^	39.09	12,220
			Equity and Equity Related Instruments of banking and financial services companies other than the constituents of CNX Bank Index#	0	35	High			
			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.^	28.69	12,613
			Money Market Instruments & Debt Securities*	0	20	Low to Medium			

Scheme Name	Type	Investment Objective	Asset Allocation Pattern				AUM (in Crs.) as on 31/03/11	Live Folios as on 31/03/11	
			Instruments	Indicative Allocations (% of total assets)		Risk Profile			Notes
				Minimum	Maximum	High/Medium/Low			
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.^	68.44	24,087
			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.^	21.28	8,244
			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.^	46.76	14,405
			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.^	142.74	38,257
			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.	108.60	47,250
			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.^	52.14	17,514
			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				Notes	AUM (in Crs.) as on 31/03/11	Live Folios as on 31/03/11
			Instruments	Indicative Allocations (% of total assets)		Risk Profile			
				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. ^ *Debt instruments may include securitized debt upto 35% of the net assets.	62.27	16,403
			Debt* and Money Market Instruments	0	35	Low to Medium			
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. ^ @ 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. @@ Companies which have a market capitalisation of more than the last stock of BSE Small Cap Index and less than the highest market capitalisation of the constituent stock of the BSE Small Cap Index. *Debt instruments may include securitized debt upto 30% of the net assets.	13.64	2,424
			2. Equity and Equity related instruments# of small@@cap companies\$	5	35	High			
			Equity and Equity related instruments# of companies other than mentioned in (1) & (2) above	0	30	High			
			Debt* and Money Market Instruments	0	30	Low to Medium			

2. Debt Schemes

Scheme Name	Type	Investment Objective	Asset Allocation Pattern				Notes	AUM (in Crs.) as on 31/03/11	Live Folios as on 31/03/11
			Instruments	Indicative Allocations (% of total assets)		Risk Profile			
				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. ⁵	33.33	164
			Money Market Instruments	10	100	Low			
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. ^	11.20	1,409
			Equity and Equity Related Instruments and/or Units of equity mutual fund schemes	0	25	High			

Scheme Name	Type	Investment Objective	Asset Allocation Pattern				Notes	AUM (In Crs.) as on 31/03/11	Live Folios as on 31/03/11
			Instruments	Indicative Allocations (% of total assets)		Risk Profile			
				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.*	146.70	9,477
			Equity and Equity Related Instruments and/or Units of equity mutual fund schemes	0	25	High			
			Gold ETF	10	35	High			
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. [§]	232.74	433
			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: Government securities including T - Bills	0	100	Sovereign	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: 0.74; Short Term: 0.03	Long Term: 72; Short Term: 32

Scheme Name	Type	Investment Objective	Asset Allocation Pattern				AUM (In Crs.) as on 31/03/11	Live Folios as on 31/03/11	
			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. [§] 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.	0.02	28
			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. [§]	1,696.05	1,298
			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. 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. [§]	1,321.85	632
			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			

Scheme Name	Type	Investment Objective	Asset Allocation Pattern				AUM (In Crs.) as on 31/03/11	Live Folios as on 31/03/11	
			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	15.04	318
			Debt instruments with maturity/average maturity greater than 18 months**	0	50	Medium			
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.⁵	132.23	719
			Money Market Instruments#	0	20	Low			

^ The cumulative gross exposure through equity, debt and derivative positions shall not exceed 100% of the net assets of the scheme.

⁵ The cumulative gross exposure through debt and derivative positions shall not exceed 100% of the net assets of the scheme.

INSTRUCTIONS TO FILL THE FORM

1. GENERAL INSTRUCTIONS

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

2. APPLICANT INFORMATION

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

3. PAN (Permanent Account Number):

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

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

6. SYSTEMATIC INVESTMENT PLAN (SIP)

SIP facility is offered to investors under Religare Tax Plan, Religare Contra Fund, Religare Growth Fund, Religare Equity Fund, Religare Mid Cap Fund, Religare AGILE Fund, Religare Banking Fund, Religare Business Leaders Fund, Religare PSU Equity Fund, Religare Infrastructure Fund, Religare Mid N Small Cap Fund, Religare Monthly Income Plan and Religare Monthly Income Plan (MIP) Plus.

Investors have choice of three payment options

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

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

7. EXEMPTION FOR MICRO SIPs FROM THE REQUIREMENT OF PAN

SEBI vide its letter ref. no. MRD/DoP/PAN/PM/166999/2009 dated June 19, 2009 has granted exemption from the requirement of Permanent Account Number ("PAN") to Systematic Investment Plans ("SIPs") upto Rs. 50,000/- per year per investor (Micro SIPs). This exemption is subject to following terms & conditions:

- (a) Micro SIP means Systematic Investment Plans ("SIPs") where aggregate of installments in a rolling 12 month period or in a financial year i.e. April to March does not exceed Rs. 50,000/-.
- (b) The exemption will not be applicable to normal purchase transactions upto Rs. 50,000/- which will continue to be subject to PAN requirement.
- (c) The exemption will be applicable only to investments by Individuals (including NRIs), Minors and Sole proprietary firms. However, PIOs, HUFs and other categories of investors shall not be eligible for Micro SIPs.
- (d) Investors (including joint holders) should submit a photocopy of any one of the following (current and valid) photo identification documents ("Supporting Documents") along with Micro SIP applications as proof of identification:
 - Voter Identity Card;
 - Driving License;
 - Government/Defence Identification Card;
 - Passport;
 - Photo Ration Card;
 - Photo Debit Card;
 - Employee ID cards issued by companies registered with Registrar of Companies;
 - Photo Identification issued by Bank Managers of Scheduled Commercial Banks/ Gazetted Officer/Elected Representatives to the Legislative Assembly/Parliament;
 - ID card issued to employees of Scheduled Commercial/State/District Co-operative Banks;
 - 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 Tax Plan*/Religare Ultra Short Term Fund/Religare Short Term Plan/Religare Contra Fund/Religare Arbitrage Fund/Religare Growth Fund/Religare Active Income Fund/ Religare Monthly Income Plan/ Religare Monthly Income Plan (MIP) Plus/Religare Credit Opportunities Fund/Religare Equity Fund/Religare Mid Cap Fund/Religare Overnight Fund/Religare AGILE Fund/Religare Banking Fund/Religare Business Leaders Fund/Religare PSU Equity Fund/ Religare Infrastructure Fund/ Religare Mid N Small Cap Fund/ Religare Gilt Fund-Long Duration Plan/ Religare Gilt Fund-Short Duration Plan/Religare Medium Term Bond Fund, as the case maybe, 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) Outstation Cheques or Outstation Drafts/Cash/Money Order/Postal Order/ Post dated Cheques (except in case of investments through Systematic Investment Plan) 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);
 - 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.

***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 a 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 2** 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 SIP and for Plans/Options where dividend distribution frequency is less than 1 month.

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.

The applicants residing in Sikkim shall not be required to submit KYC Acknowledgement along with application. Such applicants should submit proof of address of the Sikkim state to the AMC and such address should be mentioned in the application form as address of the applicant. The address proof submitted to AMC should be self attested by the investor

or attested by the ARN holder mentioning the ARN number or attested by any competent authority.

CDSL Ventures Limited (‘CVL’) has been appointed by the mutual fund industry to complete KYC formalities on their behalf and hence investors need to submit their details only once for completion of KYC formalities across these mutual funds. KYC requirements can be completed by filling up the prescribed form and submitting the same along with the other requisite documents / proofs to CVL through a designated Point of Service (PoS). For detailed process and list of PoS, please visit our website www.religaremf.com. Any subsequent change in address, Pin Code, Country, Nationality, Occupation, Income Details, Date of Birth, Proof of Identity must be communicated to CVL through a PoS. KYC Compliant investors need to ensure that any change of address details is registered with CVL before redeeming units. Registrar will not act upon address change requests directly received from KYC Compliant investors. The existing investor data for investor address (both Indian and foreign), pin code, country, nationality, occupation, income details, date of birth, document provided as proof of identity will be overwritten by the Registrar with data obtained from CVL. A folio in which any one or more of the holders are found to be non KYC compliant, in such folios further subscriptions/systematic purchases will not be permitted except for micro SIP (s).

All investors must attach their KYC Acknowledgement (except for micro SIP (s)) along with the Investment Application Form(s) / Transaction Slip(s) while investing in the schemes of Religare Mutual Fund, irrespective of amount of purchase. Application Forms / Transaction Slips not accompanied by KYC Acknowledgement are liable to be rejected. KYC Compliance status will be updated for all folios in which investor is a holder in any capacity.

KYC status will be validated with the records of CVL before allotting units. Applications without valid KYC compliance will be rejected.

Where investor intends to hold units in dematerialised mode, KYC performed by Depository Participant will be considered compliance with applicable requirements specified in this regard in terms of SEBI circular ISD/AML/CIR-1/2008 dated December 19, 2008.

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 | l. Religare Monthly Income Plan |
| m. Religare Monthly Income Plan (MIP) Plus | |

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

17. DECLARATION AND SIGNATURE

- 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.
 - 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)

Please ensure that:

- 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.
- 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 / FCNR a/c, where applicable							✓	
Certified True Copy of PAN*	✓ \$	✓	✓	✓	✓	✓	✓	✓
KYC Acknowledgement	✓ \$	✓	✓	✓	✓	✓	✓	✓
Demat Account Details	✓	✓	✓	✓	✓	✓	✓	✓

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

Scheme Ready Reckoner

Scheme Name	Plans	Investment Options	Dividend Frequency	Minimum Application Amount	Additional Purchase/ Redemption Amount	Default Options/ Facility
-------------	-------	--------------------	--------------------	----------------------------	--	---------------------------

Equity Funds

Religare Tax Plan	-	Gr, DP, DR	-	Rs. 500/- & in multiples of Rs. 500/-	Rs. 500/-	Gr/DP
Religare Contra Fund	-	Gr, DP, DR	-	Rs. 5,000/- & in multiples of Re. 1/-	Rs. 1,000/-	Gr/DR
Religare Arbitrage Fund	-	Gr, DP, DR	-	Rs. 5,000/- & in multiples of Re. 1/-	Rs. 1,000/-	Gr/DR
Religare Growth Fund	-	Gr, DP, DR	-	Rs. 5,000/- & in multiples of Re. 1/-	Rs. 1,000/-	Gr/DR
Religare Equity Fund	-	Gr, DP, DR	-	Rs. 5,000/- & in multiples of Re. 1/-	Rs. 1,000/-	Gr/DR
Religare Mid Cap Fund	-	Gr, DP, DR	-	Rs. 5,000/- & in multiples of Re. 1/-	Rs. 1,000/-	Gr/DR
Religare AGILE Fund	-	Gr, DP, DR	-	Rs. 5,000/- & in multiples of Re. 1/-	Rs. 1,000/-	Gr/DR
Religare Banking Fund	-	Gr, DP, DR	-	Rs. 5,000/- and in multiples of Re. 1/-	Rs. 1,000/-	Gr/DR
Religare Business Leaders Fund	-	Gr, DP, DR	-	Rs. 5,000/- and in multiples of Re. 1/-	Rs. 1,000/-	Gr/DR
Religare PSU Equity Fund	-	Gr, DP, DR	-	Rs. 5,000/- and in multiples of Re. 1/-	Rs. 1,000/-	Gr/DR
Religare Infrastructure Fund	-	Gr, DP, DR	-	Rs. 5,000/- and in multiples of Re. 1/-	Rs. 1,000/-	Gr/DR
Religare Mid N Small Cap Fund	-	Gr, DP, DR	-	Rs. 5,000/- and in multiples of Re. 1/-	Rs. 1,000/-	Gr/DR

Debt Funds

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. 10 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	Rs. 1 crore and in multiples of Re. 1/-	Rs. 1 Lakh/ Rs. 1,000/-	WDR
Religare Short Term Plan	Regular	Gr, DP, DR	WDR, MDP	Rs. 5,000/- and in multiples of Re. 1/-	Rs. 1,000/-	Gr
	Institutional	Gr, DP, DR	DDR, WDR, MDR, MDP	Rs. 10 Lakhs and in multiples of Re. 1/-	Rs. 1 Lakh/ Rs. 1,000/-	WDR
Religare Active Income Fund	Regular	Gr, DP, DR, B	MDR, QDR, ADR, QDP, ADP	Rs. 5,000/- and in multiples of Re. 1/-	Rs. 1,000/-	Gr
	Institutional	Gr, DP, DR, B	MDR, QDR, ADR, QDP, ADP	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	Growth Option: Rs. 5,000/- & in multiples of Re. 1/- Dividend Option: Rs. 25,000/- & in multiples of Re. 1/-	Rs. 1,000/-	Gr/DR
Religare Monthly Income Plan (MIP) Plus	-	Gr, DP, DR	MDP, MDR	Growth Option: Rs. 5,000/- & in multiples of Re. 1/- Dividend Option: Rs. 25,000/- & in multiples of Re. 1/-	Rs. 1,000/-	Gr/DR
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	MDP, MDR	Rs. 5,000/- and in multiples of Re. 1/-	Rs. 1,000/-	Gr/DR
	Institutional	Gr, DP, DR	MDP, MDR	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, ADR, QDP, ADP	Rs. 5,000/- and in multiples of Re. 1/-	Rs. 1,000/-	Gr
	Institutional	Gr, DP, DR	MDR, QDR, ADR, 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 Medium Term Bond Fund	-	Gr, DP, DR	MDR, QDR, ADR, MDP, QDP, ADP	Growth Option: Rs. 5,000/- & in multiples of Re. 1/- Dividend Option: Rs. 25,000/- & in multiples of Re. 1/-	Rs. 1,000/-	Gr/MDR

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, ADR: Annual Dividend Reinvestment, MDP: Monthly Dividend Payout, QDP: Quarterly Dividend Payout, ADP: Annual Dividend Payout.

3. Investment and Payment Details

Refer Scheme Ready Reckoner on page no. 28

(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.)

Cheque/DD No. Date

Bank/Branch

A/c. No.

Account Type (✓) Current Savings

NRI Investors only (✓) NRE NRO FCNR

For SIP / Micro SIP (Refer instruction no. 7 on page no. 25)

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. <input type="text"/>	X <input type="text"/>	= Rs. <input type="text"/>

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. 25)

Document Name	Document Number
<input type="text"/>	<input type="text"/>

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

Refer instruction no. 4 on page no. 25

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

Bank Name

Branch Address City

MICR Code (9 digit No. next to your Cheque No.) NEFT/RTGS/IFSC Code (11 digit character code appearing on cheque leaf) PIN

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 (✓)

5. Nomination Details (Mandatory only for investors who opt to hold units in non-demat form.)

Refer instruction no. 11 on page no. 26

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 <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" value="DDMMYYYY"/> (in case nominee is a minor)	PIN <input type="text"/>
Relationship with Applicant <input type="text"/>	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. 27

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. 50,00,000/- 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.

*Applicable to NRI's NRI (Please ✓) Repatriation basis Non-Repatriation basis

Date 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

3. Investment and Payment Details

Refer Scheme Ready Reckoner on page no. 28

(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.)	<input type="text"/>	Mode of Payment (✓) <input type="checkbox"/> Chq. <input type="checkbox"/> DD <input type="checkbox"/> Fund Transfer
DD charges, if any (Rs.)	<input type="text"/>	Net Amt. (Rs.) <input type="text" value="Investment amt. - DD charges"/>
Cheque/DD No.	<input type="text"/>	Date <input type="text" value="DD MM YYYY"/>
Bank/Branch	<input type="text"/>	
A/c. No.	<input type="text"/>	
Account Type (✓) <input type="checkbox"/> Current <input type="checkbox"/> Savings		
NRI Investors only (✓) <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR		

For SIP / Micro SIP (Refer instruction no. 7 on page no. 25)

<input type="checkbox"/> SIP <input type="checkbox"/> Micro SIP		
<input type="checkbox"/> SIP through Auto-Debit (ECS/Direct Debit) OR <input type="checkbox"/> SIP through Post Dated Cheques		
Pls. fill up the SIP Auto Debit Facility Form		
Investment Amount	No. of Installments	Total Amount
Rs. <input type="text"/>	X <input type="text"/>	= Rs. <input type="text"/>
First SIP Installment Cheque Details :		
Cheque No.	<input type="text"/>	Amount <input type="text"/>
Dated	<input type="text" value="DD MM YYYY"/>	Drawn on Bank <input type="text"/>
Branch	<input type="text"/>	
SIP Date (✓) <input type="checkbox"/> 3rd <input type="checkbox"/> 10th <input type="checkbox"/> 15th <input type="checkbox"/> 20th or <input type="checkbox"/> 25th	Frequency (✓) <input type="checkbox"/> Monthly or <input type="checkbox"/> Quarterly	
SIP through Post Dated Cheques		
Period From	<input type="text" value="MM YYYY"/>	To <input type="text" value="MM YYYY"/>
Chq. Nos. From	<input type="text"/>	To <input type="text"/>
Document Details in case of Micro SIP (Refer instruction no. 7 on page no. 25)		
Document Name	<input type="text"/>	
Document Number	<input type="text"/>	

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

Refer instruction no. 4 on page no. 25

Account No.	<input type="text"/>	Account Type (please ✓) <input type="checkbox"/> Current <input type="checkbox"/> Savings <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR
Bank Name	<input type="text"/>	
Branch Address	<input type="text"/>	City <input type="text"/>
MICR Code	<input type="text"/>	NEFT/RTGS/IFSC Code <input type="text"/>
(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 (✓)

5. Nomination Details (Mandatory only for investors who opt to hold units in non-demat form.)

Refer instruction no. 11 on page no. 26

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 <input type="text"/>	Name <input type="text"/>
Address <input type="text"/>	Address <input type="text"/>
<input type="text"/>	City <input type="text"/>
Date of Birth <input type="text" value="DD MM YYYY"/>	State <input type="text"/>
(in case nominee is a minor)	PIN <input type="text"/>
Relationship with Applicant <input type="text"/>	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) <input type="checkbox"/>	

6. Personal Identification Number (PIN)

Refer instruction no. 13 on page no. 27

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 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>*Applicable to NRI's <input type="checkbox"/> Repatriation basis <input type="checkbox"/> Non-Repatriation basis</p> <p>Date <input type="text" value="DD MM YYYY"/></p> <p>Place <input type="text"/></p>	<p>Sole/First Applicant/Guardian/POA <input type="text"/></p> <p>Second Applicant/POA <input type="text"/></p> <p>Third Applicant/POA <input type="text"/></p>
---	--

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

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.

Transaction Charges (Please tick any one of the below. For details refer Page No.18)

*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="M M Y Y Y Y"/>	End on <input type="text" value="M M Y Y Y Y"/>	No. of Installments <input type="text"/>

2. First SIP Transaction

Cheque No.	<input type="text"/>	Cheque Dated	<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.

3. 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 through 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)	

4. 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"/>

5. 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)	
Second Account Holder Signature (As in Bank Records)	
Third Account Holder Signature (As in Bank Records)	

SYSTEMATIC INVESTMENT PLAN

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

- SIP is available in Religare Equity Fund, Religare Mid Cap Fund, Religare Contra Fund, Religare Growth Fund, Religare Banking Fund, Religare Tax Plan*, Religare AGILE Fund, Religare Business Leaders Fund, Religare PSU Equity Fund, Religare Infrastructure Fund, Religare Mid N Small Cap Fund, Religare Monthly Income Plan and Religare Monthly Income Plan (MIP) Plus.
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"> ■ 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. 	
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, Religare Mid N Small Cap Fund, Religare Monthly Income Plan and Religare Monthly Income Plan (MIP) Plus
	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"> ■ 12: Where each SIP installment is Rs. 500/- per month but less than Rs. 1,000/- per month ■ 6: Where each SIP installment is Rs. 1,000/- or more per month ■ 4: for quarterly frequency (including first installment) 	
Installments	All installments should be of same amount. No upper limit for single cheque or aggregate. The first cheque and subsequent cheques should not fall in the same month/quarter. First cheque should be of current date (no post-dated cheque will be accepted). In case of SIP through post-dated cheques, all post-dated cheques should be of same date and same amount.	
Load Structure	Entry Load	Exit Load
	Nil	1% (if redeemed/switched-out on or before 1 year from the date of allotment) Nil (if redeemed/switched-out after 1 year from the date of allotment)
	Load Structure prevailing at the time of submission of SIP application form (whether for fresh enrollment or extension) will be applicable for all the SIP installments specified in such application.	

- Please draw cheque in the name of the Scheme or its abbreviation and cross "A/c Payee" e.g. "Religare Equity Fund" or "REF". Also write SIP enrollment Form or folio number on the reverse of cheque accompanying SIP enrollment form.
- In case SIP date specified is a non-business day or falls during a book closure period, the transaction will be effected on the next business day.
- The first installment will be processed at Applicable NAV based on time stamping. The second installment will be processed latest for the available SIP date (currently 3rd, 10th, 15th, 20th or 25th of each month/quarter) indicated by the investor, but only after the expiry of 30 (thirty) Business 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 instructions 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.

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	<p>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.</p> <p>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.</p>

- 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/Religare Monthly Income Plan/Religare Monthly Income Plan (MIP) Plus 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
- 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, HDFC 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.

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.

Transaction Charges (Please tick any one of the below. For details refer Page No.18)

*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="M M Y Y Y Y"/>	End on <input type="text" value="M M Y Y Y Y"/>	No. of Installments <input type="text"/>

2. First SIP Transaction

Cheque No.	<input type="text"/>	Cheque Dated	<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.

3. 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 through 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)	

4. 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"/>

5. 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)	
Second Account Holder Signature (As in Bank Records)	
Third Account Holder Signature (As in Bank Records)	

SYSTEMATIC INVESTMENT PLAN

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

- SIP is available in Religare Equity Fund, Religare Mid Cap Fund, Religare Contra Fund, Religare Growth Fund, Religare Banking Fund, Religare Tax Plan*, Religare AGILE Fund, Religare Business Leaders Fund, Religare PSU Equity Fund, Religare Infrastructure Fund, Religare Mid N Small Cap Fund, Religare Monthly Income Plan and Religare Monthly Income Plan (MIP) Plus.
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"> ■ 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. 	
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, Religare Mid N Small Cap Fund, Religare Monthly Income Plan and Religare Monthly Income Plan (MIP) Plus
	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"> ■ 12: Where each SIP installment is Rs. 500/- per month but less than Rs. 1,000/- per month ■ 6: Where each SIP installment is Rs. 1,000/- or more per month ■ 4: for quarterly frequency (including first installment) 	
Installments	All installments should be of same amount. No upper limit for single cheque or aggregate. The first cheque and subsequent cheques should not fall in the same month/quarter. First cheque should be of current date (no post-dated cheque will be accepted). In case of SIP through post-dated cheques, all post-dated cheques should be of same date and same amount.	
Load Structure	Entry Load	Exit Load
	Nil	1% (if redeemed/switched-out on or before 1 year from the date of allotment) Nil (if redeemed/switched-out after 1 year from the date of allotment)
	Load Structure prevailing at the time of submission of SIP application form (whether for fresh enrollment or extension) will be applicable for all the SIP installments specified in such application.	

- Please draw cheque in the name of the Scheme or its abbreviation and cross "A/c Payee" e.g. "Religare Equity Fund" or "REF". Also write SIP enrollment Form or folio number on the reverse of cheque accompanying SIP enrollment form.
- In case SIP date specified is a non-business day or falls during a book closure period, the transaction will be effected on the next business day.
- The first installment will be processed at Applicable NAV based on time stamping. The second installment will be processed latest for the available SIP date (currently 3rd, 10th, 15th, 20th or 25th of each month/quarter) indicated by the investor, but only after the expiry of 30 (thirty) Business 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 instructions 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.

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	<p>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.</p> <p>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.</p>

- 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/Religare Monthly Income Plan/Religare Monthly Income Plan (MIP) Plus 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
- 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, HDFC 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

Form No : T

Key Partner / Agent Information

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.

Existing Folio Number : Application Number :

1. Applicant's Personal Details

FIRST / SOLE APPLICANT Date of Birth

Name

SECOND APPLICANT Date of Birth

Name

THIRD APPLICANT Date of Birth

Name

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
--	---

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) To (Last Installment)

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

Scheme **Plan** **Option**

Frequency (Please ✓) Weekly Monthly* Quarterly **SWP Date (✓)** 3rd 10th 15th* 20th 25th (*Default Option)

Period of Enrollment From (1st Installment) To (Last Installment)

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 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 and Religare Monthly Income Plan (MIP) Plus.

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.
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

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 from 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 and Religare Medium Term Bond 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.
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 TRANSACTIONS (FOR ONGOING BASIS)

RELIGARE ASSET MANAGEMENT COMPANY LIMITED

■ **Ahmedabad:** 1st Floor, Shital Varsha Building, Near Vijay Cross Road, Opp. Manan Auto Link, Drive-in Road, Navrangpura, Ahmedabad - 380 006. Tel. No. 079 - 40300304. ■ **Bengaluru:** 411, 4th Floor, Prestige Meridian 1, 29, MG Road, Bengaluru - 560 001. Tel. No. 080 - 42941000. ■ **Chandigarh:** Second Floor, SCO No. 359-360, Near Hotel G K International, Sector 35-B, Chandigarh-160 022. Tel. No. 0172 - 6451315. ■ **Chennai:** "Challa Mall", 11 & 11A, 3rd Floor, Sir Thegaraya Road, T. Nagar, Chennai - 600017. Tel. No. 044-64502422. ■ **Hyderabad:** Plot No. 6-3-1090, B1, 1st Floor, TSR Towers, Above Standard Chartered Bank, Raj Bhavan Road, Somajiguda, Hyderabad - 500 082. Tel. No. 040 - 66468863. ■ **Kanpur:** KAN Chambers, 14/113, 1st Floor, Civil Lines, Kanpur - 208 001. Tel. No. 0512 - 6451658. ■ **Kolkata:** 311, 3rd Floor,

Ideal Plaza, 11/1 Sarat Bose Road, Kolkata - 700 020. Tel. No. 033 - 44031012. ■ **Lucknow:** 403 4th Floor, Ratan Square, Vidhan Sabha Marg, Lucknow - 226001. Tel. No. 0522 - 4088000. ■ **Mumbai (Nariman Point):** Office No. 17, 1st Floor, Jolly Maker Chamber II, Nariman Point, Mumbai - 400 021. Tel. No. 022 - 43416000. ■ **Mumbai (Vile Parle):** 3rd Floor, GYS Infinity, Paranjpe 'B' Scheme, Subhash Road, Vile Parle (East), Mumbai - 400 057. Tel. No. 022 - 67310000. ■ **New Delhi:** 10A, Vandana Building, 11, Tolstoy Marg, Connaught Place, New Delhi - 110001. Tel. No. 011 - 43789000. ■ **Patna:** 306, 3rd Floor, Grand Plaza, Faser Road, Patna - 800 001. Tel. No. 0612-6550315. ■ **Pune:** 7th Floor, Vascon Matrix, Wakdewadi, Shivaji Nagar, Pune - 411005. Tel. No. 020 - 30513994.

For All Schemes except Religare Liquid Fund and Religare Overnight Fund

■ **Mumbai (Ghatkopar):** Sai Infotech, 408, 4th Floor, Patel Chowk, Ghatkopar (E), Mumbai - 400 077. Tel. No. 022 - 67417465.

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

■ **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 / 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 - 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. 04442028512. ■ **Cochin:** Room no 2, 11nd Floor, Jewel Arcade, (Above Oriental Insurance Ltd), Layam Road, Cochin - 682 011. Tel no. 0484-4010273, 0484-4010224. ■ **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-16, Bengal Ambuja Complex, 2nd Floor, City Centre, Durgapur-713216. 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:** 16 Jatin Bagchi Road, Kolkata - 700 029. Tel no. 033 - 24659297, 033 - 39518643, 033-2463-5432. ■ **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. ■ **Madurai:** Rakesh Towers, 30-C, Bye Pass Road, 1st Floor, Opp Nagappa Motors, Madurai - 625010. ■ **Mangalore:** Ground Floor, Mahendra Arcade, Kodial Bhal, 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:** DAS Chambers, Ground Floor, Opp. BSE & next to Corporation Bank, Dalal Street, Fort, Fort Mumbai - 400 023. Tel no. 022 - 66235353. ■ **Nagpur:** 1st Floor, Sadodpur Arcade, WHC Road, Above Top N Town, Dharampeth, Nagpur - 440 001. 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:** 1st Floor, Krishna Tower, Near HDFC Bank, Opp. Railway Road, G T Road, Panipat - 132103. Tel no. 0180-3200136, 0180-3296960. ■ **Panjim:** No.7 & 8, El. Dorado Plaza, Heliodoro Salgado Road, Panjim - 403 001. ■ **Patna:** 3A, 3rd floor, Anand tower, Beside chankya cinema hall, Exhibition road, Patna - 800001. Tel no. 0612-6453098. ■ **Pune:** Shop No. 16, 17 & 18, Ground Floor, Shreenath Plaza, Dyaneshwar Paduka Chowk, F.C. Road, Pune - 411 004. Tel no 020 - 255 33795 / 255 32783 / 255 33592 Fax no. 020 - 25533742. ■ **Rajkot:** 104, Siddhi Vinayak Complex Dr Yagnik Road, Opp Ramkrishna Ashram, Rajkot - 360 001 Tel no. 0281-3046532. ■ **Surat:** G-16 Empire State Building, Nr Udhna Darwaja, Ring Road, Surat-395002. ■ **Trivandrum:** 2nd Floor, Akshaya Towers, Above Jetairways, Sasthamangalam, Trivandrum - 695 010. Tel no. 0471 - 2725728. ■ **Udaipur:** 201-202, Madhav Chambers, Opp. G.P.O, Chetak Circle, Madhuban, Udaipur-313001 Tel no. 0294-2429370. ■ **Vadodara:** SB - 4&5, Mangal Deep Complex, Opposite Masonic Hall, Productivity Road, Alkapuri, Vadodara - 390 007. Tel: 0265-6640870/71. ■ **Varanasi:** D-64/132, KA 1st Floor, Anant Complex, Sigra, Varanasi - 221 010 Tel no. 0542-3204893, 0542-2223814, 0542-2223565. ■ **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 and Religare Overnight Fund

■ **Agartala:** Jagannath Bari Road, Bidur Kottar Choumanii, Agartala - 799001. Tel no. 0381-2317519. ■ **Ajmer:** 1-2, II Floor, Ajmer Tower, Kutchari Road, Ajmer - 305 001. Tel no. 0145-2628055, 0145-2628065. ■ **Akola:** Shop No-30, Ground Floor, Yamuna Tarang Complex, N.H. No.-06, Murtizapur Road, Akola-444004. Tel no. 0724-2451874. ■ **Aligarh:** 1st Floor, Kumar Plaza, Aligarh - 202001. Tel no. 0571-3200210. ■ **Allahabad:** RSA Towers, 2nd Floor, Above Sony TV Showroom, 57, S P Marg, Civil Lines, Allahabad - 211001. Tel no. 0532-3240012.

■ **Alleppy:** 2nd Floor, JP Towers, Near West Of zilla Court Bridge, Mullakkal, Alleppy - 688011. Tel 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. ■ **Angul:** Block No.890/755, Kandsar, Nalco Town, Shipchowk, Angul-75914. Tel no. 06764-222823. ■ **Ankleshwar:** Shop No. Ff 4 & 5, Shree Narmada Arcade, Old N H No. 8, Opp. HDFC Bank, Ankleshwar - 393001. ■ **Asansol:** Hotel Askok, 2nd Floor 18, G T Road, Asansol - 713301. Tel no. 0341-2314624. ■ **Aurangabad:** Shop No. 214/215, Tapadiya City Centre, Nirala Bazar, Aurangabad - 431 001. Tel no. 0240-2363517. ■ **Azamgarh:** Below Central Bank of India, Sadawarti Chowk, Azamgarh - 276 001. Tel: 05462 - 247947. ■ **Balalore:** M S Das Street, Gopalgaon, Balalore - 756001. Tel no. 06782-260503. ■ **Bareilly:** 1st Floor, 165, Civil Lines, Opp. Hotel Bareilly Palace, Near Rly Station Road, Bareilly - 243 001. Tel no. 0581-3200414, 0581-2476809 Ext: 32. Tel no. 0265 - 6640870, 0265 - 6640871. ■ **Begusarai:** Hotel Diamond Surbhi Complex, Near I.O.C Township Gate, Kapasiya Chowk, Begusarai - 851117. Tel no. 06243-243696. ■ **Belgaum:** Fk-1, Ambedkar Road, Opp Civil Hospital, Belgaum - 590001. ■ **Bellary:** No. 1 KHB Colony, Gandhinagar, Bellary - 583 101. Tel no. 08392-254750/254531. ■ **Berhampore:** 180, Netaji Road, Komal Gandhar Apartment, P.O. - Khagra, City - Berhampore, Dist. Murshidabad, Berhampore - 742 103. Tel no. 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, Betul-460001. Tel no. Cont No: 07141-320912/320300/320879. ■ **Bhagalpur:** 2nd Floor, Chandrakol Complex, Ghantaghar, Radha Rani Sinha Road, Bhagalpur - 812001. Tel no. 0641-3200584. ■ **Bharuch:** Ground Floor, Office No-6, Aditya Complex, Opp. Kasak Temple, Bharuch - 392 001. Tel no. 02642-2225022. ■ **Bhatinda:** 2048, 1st Floor, Opp : - Canara Bank, The Mall Road, Bhatinda - 151001. Tel no. 01645006725. ■ **Bhavnagar:** Surabhi Mall, 301, 3rd Floor, Waghawadi Road, Bhavnagar - 364001. ■ **Bhilai:** No.138, New Civic Centre, Bhilai - 490 006. Tel no. 0788-3297477. ■ **Bhilwara:** 27-28, 1st Floor, Hira-Panna Complex, Pur Road, Bhilwara-311001. Tel no. 01482-246362/64/512586/87. ■ **Bhopal:** Kay Kay Business 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, 1st Floor, Near Sona Chandi Jewellers, City Centre, Sector - 4, City Centre, Sector - 4, Bokaro Steel City - 827 004 (Jharkhand). Tel no. 06542 - 233330/32/30. ■ **Burdwan:** 63 G T Road, Birhata, Halder Complex, 1st Floor, Burdwan - 713101. Tel no. 0342- 2550219. ■ **Calicut:** Sowbhagya Shopping Complex, Areyadathupalam, Avoor Road, Calicut - 673004. Tel no. 0495-3042083. ■ **Chandrapur:** Shop No.5, Office No.2, 1st Floor, Routs Raghuvanshi Complex, Beside Azad Garden, Main Road, Chandrapur-442402. Tel no. 07172-321001 / 321122. ■ **Cuttack:** Dargha Bazar, Opp. Dargha Bazar Police Station, Buxibazar, Cuttack - 753001. Tel no. 0671-2613906. ■ **Deoria:** 1st Floor, Shanti Niketan, Opp. Zila Panchayat, Civil Lines, Deoria- Tel no. 05568-22132, 05568-22133, 05568-320328. ■ **Darbhanga:** Jaya Complex, 2nd Floor, Above Furniture Planet, Donar Chowk, ■ **Darbanga - 846 003.** Tel no. 06272 - 326015. ■ **Davangere:** # 15/9, Sobagu Complex, 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:** 23A-3-32, Gubbala Vari Street, R. R. Pet, Eluru - 534 002. Tel no: 08812 - 227851/52/53/54. ■ **Erode:** No. 4, KMY Salai, Veerappan Traders Complex, Opp : Erode Bus Stand, Sathy Road, Erode - 638 003. ■ **Faridabad:** A-2B, 1st Floor, Nehru Ground, Neelam Bata Road, Nit, Faridabad - 121 001. Tel no. 0129-3232529. ■ **Ferozpur:** 2nd Floor, Malwal Road, Opp. H.M. School, Ferozpur City -152002. Tel no- 01632-221814. ■ **Gandhidham:** Office No 14, "Komal Complex", Plot No 305, Sector 12B, Nr. Shivaji Park, Gandhidham - 370 201. Tel no. 02836-320585, 02836-320686. ■ **Gandhinagar:** 27, Suran Tower, 1st Floor, Near Hotel Haveli, Sector No.11, Gandhinagar - 382011. 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. ■ **Ghaziipur:** Shubhra Hotel Complex, 2nd Floor, Mahaubagh, Ghaziipur - 233 001. Tel no. 0548 - 2222390. ■ **Gonda:** 1st Floor, Sri Krishna Talkies, Opp. Dukhharan Nath Mandir, Station Road, Gonda - 271 003. Tel: 05262 - 227524. ■ **Gondia:** Off No. 1, Ground Floor, Roongta Complex, Jaistambh Chowk, Gondia-441601. Tel no. 07182-320848/320961. ■ **Gorakhpur:** Above V.I.P. House, Ajdacent A.D. Girls Inter College,

Bank Road, Gorakpur - 273 001. Tel no. 0551-3200444, 0551-3246793, 0551-2346519. ■ **Gulbarga**: CTS No. 2913, First Floor, Asian Tower, Next to Hotel Aditya, Jagat Station Main Road, Gulbarga - 585 105. Tel. no. 08472 - 310040. ■ **Guntur**: Door No. 6- 10-18, Sai House, Door No. 6-10-18, Sai House, Guntur - 522 002. Tel. no. 0863-2339094. ■ **Gurgaon**: Shop No. 18, Ground Floor, Sector - 14, Opp. AKD Tower, Near Huda Office, Gurgaon - 122001. Tel. no. 0124-3210019, 0124-4083854, 0124-4086914. ■ **Guwahati**: 54 Sagarika Bhawan, R G Baruah Road, (AIDC Bus Stop), Guwahati 781024. Tel. no. 0361 - 2203324. ■ **Gwalior**: Shindi Ki Chawani, Nadi Gate Pul, MLB Road, Gwalior - 474 001. Tel. no. 0751-3201709, Hajipur - Ramraja Complex, Kacheri Road, Near Canara Bank, Hajipur - 844101. Tel. no. 06224-260716. ■ **Haldwani**: Above Kapilaz Sweet House, Opposite LIC Building, Piliikothi, 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. ■ **Hazaribagh**: C/O Hemlata Jain, Kalibari Road, Hazaribagh - 825301 Tel. no. 06546-267352/53/54. ■ **Hissar**: Sco 71, 1st 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**: 8 & 9, Upper Ground Floor, C Block, Akshaya Park, Gokul Road Hubli - 580030. 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. 0288-2256260, 0288-2256562, ■ **Jamshedpur**: Kanchan Tower, 3rd Floor, Chhaganlal Dayalji @ Sons, 3-S B Shop Area, (Near Traffic Signal), Main Road, Bistupur, Jamshedpur - 831 001. Tel. no. 0657-2487045, 0657-2487020. ■ **Jaunpur**: R.N Complex, 1-1-9-G (In Front of Pathak Honda), Ummarpur, Jaunpur - 222 002 Tel. no. 0542-262079, 0542-262066. ■ **Jhansi**: 371/01, Narayan Plaza, Gwalior Road, Near Jeevan Shah Chauraha, Jhansi - 284 001. Tel. no. 0510 - 2333685. ■ **Jorhat**: New Medical Store Complex, 3rd Floor, A T Road, Opp. Chowk Bazar, Jorhat - 785001 Tel. no. 0376 - 2301923. ■ **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, Kunjipura 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. ■ **Keonjhar**: 2nd Floor, Maruti Arcade, Thanna Square, Keonjhar - 758 001. Tel. No. 06766 - 258606/258768. ■ **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 Rajpat 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. ■ **Krishnagar**: 52, R. N. Tagore Road High Street, Krishnagar Nadia, Nadia - 741 101. Tel: 03472 - 251541/553. ■ **Kurnool**: Shop No.43, 1st Floor, S V Complex, Railway Station Road, Kurnool-518 004. Tel. no. 08518 228550, 08518-228850, 228950. ■ **Malda**: Sahistuli Under Ward, No-6, English Bazar Municipality, No-1 Govt Colony, Malda - 732101. Tel. no. 03512-223190, 03512-223193. ■ **Margao**: 2nd Floor, Dalal Commercial Complex, Opp: Hari Mandir, Pajifond, Margao-Goa - 403601. Tel. 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 - 250 002. Tel. no. 0121-3202163, 0121-3252943. ■ **Mehsana**: Opp. HDFC Bank, Below Dr. P R Patel's Clinic, Highway Road, Mehsana - 384002. Tel. no. 02762 322559. ■ **Mirzapur**: Girja Sadan, Dankin Gunj, Opp. Tneb, Mirzapur - 231 001. Tel. no. 0544 - 2346467/2324235. ■ **Moga**: Near Dharamshala Brat Ghar, Civil Line, Dutt Road, Moga-142001. Tel. no. 01636 - 230792. ■ **Muzaffarpur**: 1st Floor, Uma Market, Near Thana Gumti, Motijheel, Muzaffarpur, - 842001 Tel. no. 0621-3200474 0621-2241733. ■ **Mysore**: L - 350, Silver Tower, Clock Tower, Ashoka Road, Mysore - 570 001. Tel. no. 0821 - 2438006. ■ **Nadiad**: 105 Gf City Point, Near Paras Cinema, Nadiad - 387001. ■ **Nagarkoili**: 3A, SOUTH CAR STREET, Parfan Complex, Nr The Laxmi Villas Bank, NAGARCOIL-629001. ■ **Namakkal**: 105/2, Arun Towers, Paramathi Street, Namakkal - 637 001. ■ **Nanded**: Shop No. 1,2,3 & 4, First Floor, Opp. Bank of India, Santkrupa Market, Gurudwara Road Nanded-431602. Tel. no. 02462-237885, 9890713616. ■ **Nasik**: S-12, Second Floor, Suyojit Sankul, Sharanpur Road, Nasik - 422 002. Tel. no. 0253-6611395. ■ **Navsari**: 1st Floor, Chinmay Arcade, Opp. Sattapir, Tower Road, Navsari - 396 445. Tel. 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 - 201301. Tel. 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. ■ **Porbandar**: 3rd Floor, R D Complex, Opp. Sahyog Hospital, M. G. Road, Porbandar - 360 575. Tel. No. 0286 - 2215717. ■ **Pudukottai**: Sundaram Masilamani Towers, Ts No. 5476 - 5479, PM Road, Old Tirumayam Salai, Near Anna Statue, Jublie Arts, Pudukottai - 622 001. ■ **Puri**: Ground Floor, Vip Road, Near Pkda Office, P.S.Puri, Puri-752001. Tel. no. 06752 - 225438, 06752-225430. 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 - 834 001. Tel. no. 0651 - 2331320. ■ **Ratlam**: 1 Nagpal Bhavan, Freeganj Road, Tobatti, Ratlam-457001 Tel. no. 07412-402007. ■ **Rewa**: Ist Floor, Angoori Building, Besides Allahabad Bank, Trans University Road, Civil Lines, Rewa-485 001. Tel. 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. 01332-130056. ■ **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 Mission, 1st Floor, Above Bata Shoe Shop/Preeti Auto Combine, Nayapara, Sambalpur-768 001. Tel. no. 0663-2522105, 0663-3291038. ■ **Satna**: 1st Floor, K.B. Complex, Beside bank of Maharashtra, Rewa Road, Satna-485 001. Tel. 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, Western Police Bazar, Shillong - 739 001. Tel. no. 0364 - 2224186. ■ **Shimla**: Triveni Building, By Pas Chowk, Khallini, Shimla - 171 002. Tel. no. 0177-3206519, 0177-2624453. ■ **Shimoga**: Uday Ravi Complex, LLR Road, Durgi Gudi, Shimoga - 577201. Tel. no. 08182-322577. ■ **Sikar**: 1st Floor, Super Towers, Behind Ram Mandir, Station Road, Sikar-332001. Tel. no. 01572-250398. ■ **Silchar**: 1st Floor, Chowchakra Complex, N N Dutta Road, Premtala, Silchar - 788001. Tel. no. 03842-261229. ■ **Siliguri**: Nanak Complex, Near Church Road, Sevoke Road, Siliguri - 734001. Tel. no. 0353-2526393. ■ **Sitapur**: 12/12-A Surya Complex, Arya Nagar, Opp. Mal Godam, Sitapur - 261001. Tel. no. 05862 - 249170, 05862-2491546. ■ **Sivakasi**: 363, Thiruthangal Road, Opp. Thee, 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-413 004. Tel. no. 0217 - 2300021, 0217- 6451889. ■ **Sonepat**: 205 R Model Town, Above Central Bank of India, Sonepat-Teel. no, 0130-2214725, 0130-3204434. ■ **Sri Ganganagar**: 04-E-Block, Opp., Sheelta Mata Vatika, Sri Ganga Nagar - 335001 ■ **Srikakulam**: 4-1-28/1, Venkateshwara, Colony Day & Night Junction, Srikakulam-532001. Tel. no. 08942-225384/362. ■ **Sultanpur**: Rama Shankar Complex, Civil Lines, Faizabad Road, Sultanpur-228 001. Tel. no. 05362-226858, 05362-21902. ■ **Thanjavur**: Nalliah Complex, No.70, Srinivasam Pillai Road, Thanjavur - 613001. ■ **Theni**: K.R.B. Complex, 6A/9 Edamal Street, Theni - 625531. Tel. no. 04546-261108. ■ **Tezpur**: 1st Floor Mayur Bhawan, Binraj Road, Tezpur-784001. Tel. no. 03712-2221736, 03712-230544. ■ **Thodupuzha**: First Floor, Pulimootill 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, Ist Floor, Kamaraj Road, Opp To Cotton Market Complex, Tirupur - 641 604 ■ **Tirupathi**: # 330, Tilak Road, Near Four Pillar Mandapam, Tirupati - 517501. Tel. no. 0877 2252426. ■ **Tiruvalla**: 2nd Floor, Erinjery Complex, Near Kotak Securites, Ramanchira, Tiruvalla - 689107. Tel. no. 0469-3205676. ■ **Trichur**: 2nd Floor, Brother'S Complex, Near Dhana Laxmi Bank Head Office, Naikkanal Junction, Trichur - 680 001. Tel. no. 0487 - 3246231. ■ **Trichy**: Sri Krishna Arcade, 1st Floor; 60 Thennur High Road, Trichy - 621 017. Tel. no. 0431 - 4020227. ■ **Tuticorin**: 4 B, A34, A37, Mangalmal, Mani Nagar, Opp: Rajaji Park, Palayamkottai Road, Tuticorin - 628003. Tel. 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 - 396001. Tel. no. 02632-258481. ■ **Vapi**: Shop No 5, Phikhaji Residency, Opp Dcb Bank, Vapi Silvassa Road, Vapi - 396195. Tel. no. 0260-3206404. ■ **Vellore**: No.1, M.N.R. Arcade, Officer'S Line, Krishna Nagar, Vellore - 632001. ■ **Vizianagaram**: "Soubhagya", 19-6-13/1, 2nd Floor, Near SBI Fort Branch, Vizianagaram - 535 002. Tel. no. 08922 - 236962/63/64. ■ **Warangal**: 5-6-95, 1st floor, Opp: B.Ed Collage, Lashkar Bazar, Chandra Complex, Hanmakonda, Warangal - 500601. Tel. no. 0870-2553884. ■ **Yamuna nagar**: Jagdhari Road, Above Uco Bank, Near D.A.V. Grils College, Yamuna Nagar -135 001. Tel. No. 01732-262911/912/913.

Risk Factors: All mutual funds and securities investments are subject to market risks and there can be no assurance that the objectives of Schemes will be achieved and the NAV of the units issued under Scheme may go up or down depending upon the factors and forces affecting the securities markets. Past performance of the Sponsor and its affiliates / AMC / Mutual Fund and its Scheme(s) do not indicate the future performance of the Scheme of the Mutual Fund. There is no assurance or guarantee to Unitholders as to the rate of dividend distribution not that dividend will be paid regularly. Investors in the Scheme are not being offered any guaranteed/assured returns. The NAV of the units issued under the Scheme may be affected, inter-alia by changes in the interest rates, trading volumes, settlement periods, transfer procedures and performance of individual securities. The NAV will inter-alia be exposed to Price/Interest Rate Risk and Credit Risk. **Religare Tax Plan, Religare Contra Fund, Religare Arbitrage Fund, Religare Growth Fund, Religare Equity Fund, Religare AGILE Fund, Religare Banking Fund, Religare Business Leaders Fund, Religare PSU Equity Fund, Religare Mid Cap Fund, Religare Infrastructure Fund, Religare Mid N Small Cap Fund, 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 and Religare Medium Term Bond Fund are only the names of the Schemes and do not in any manner indicate either the quality of the Schemes, their future prospects and returns. Please read the Statement of Additional Information / Scheme Information Document(S) of the respective Scheme(s) before investing.** Applications would be accepted at Official Points of Acceptance and on-going redemptions can be made at the Official Points of Acceptance on all Business Days at NAV based prices. The AMC will calculate and publish NAVs on all Business Days.

Statutory Details: Religare Mutual Fund has been set up as a trust sponsored by Religare Securities Ltd. (liability restricted to Rs. 150,000/-) with Religare Trustee Company Ltd. as the Trustee (Trustee under the Indian Trusts Act, 1882) and with Religare Asset Management Company Ltd. as the Investment Manager.

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