

Key Information Memorandum & Application Form

Religare Gold Exchange Traded Fund

(An Open Ended Gold Exchange Traded Fund)

Continuous Offer for Units at NAV based prices

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 etc. investors should, before investment, refer to the Scheme Information Document and Statement of Additional Information 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.

Disclaimer of National Stock Exchange of India Ltd. (NSE)

"It is to be distinctly understood that the permission given by NSE should not in any way be deemed or construed that the Scheme Information Document has been cleared or approved by NSE nor does it certify the correctness or completeness of any of the contents of the Draft Scheme Information Document. The investors are advised to refer to the Scheme Information Document for the full text of 'Disclaimer Clause of NSE.'"

Disclaimer of Bombay Stock Exchange Ltd.

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This KIM is dated April 28, 2011

SPONSOR

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

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.

INVESTMENT MANAGER

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

Investment Objective

To generate returns that closely correspond to the returns provided by investment in physical gold in the domestic market, subject to tracking error.

Asset Allocation Pattern

Type of Instruments	Indicative Allocations (% of Total Assets)		Risk Profile
	Minimum	Maximum	
Physical gold	90	100	Medium
Debt and Money Market instruments*	0	10	Low to Medium

* Investments in securitized debts can be made by the Scheme upto 10% of the net assets. The Scheme may invest in warehouse receipts and other instrument having gold as underlying and units of international gold linked ETF, as and when permitted by SEBI.

Investment Strategy

The Scheme will be managed passively with investments in physical gold and will endeavor to track the performance and yield of its underlying asset viz gold. Investments in physical gold will be made regardless of any investment merit. The fund intends to follow a fully invested approach and will have a minimum exposure of 90% of its assets in gold and gold bullion at all times. The fund may buy and sell gold at different points of time during the trading session which may or may not correspond to the closing price of gold, maintain cash to meet its liquidity requirement which may result in the Scheme having tracking error and to that extent the performance of the Scheme may not commensurate with the performance of its underlying asset. However, the fund manager will try and minimize the tracking error to the fullest extent possible.

The Scheme may also invest in the instrument having gold as underlying, as and when permitted by SEBI. Warehouse receipts and other permitted securities linked to gold prices and units of International Gold ETF are some of the instruments in which the Scheme may invest as and when permitted by SEBI.

Risk Profile of the Scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific risk factors are summarized below:

- As the Scheme will invest primarily in physical gold, the NAV of the Scheme will react to the price of gold. The price of gold may vary for several reasons and all such fluctuations will result in changes in NAV of the Units under the 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.
- Since there is no exchange for physical gold in India, the Mutual Fund is required to execute its transaction for buy or sell of gold in the open market. This may lead to counter party risks for the Fund.
- The returns from physical gold in which the Scheme invests may under-perform the general securities markets or different asset classes. Different types of securities/asset class tend to go through cycles of out-performance and under-performance in comparison to the general securities markets.
- The Scheme can sell gold only to bullion banks/trades that are authorized to buy gold. In some circumstances, the Fund may have to resort to distress sale if there is no or low demand for gold to meet its cash requirements or to meet the expenses of the Scheme.
- The Scheme is passively managed scheme. The Scheme's performance may be affected by a general decline in the price of gold. The Scheme invests in the physical gold regardless of its investment merit. The AMC does not attempt to take defensive positions in declining markets.
- Risks associated with investing in fixed income and money market instruments involve interest - rate risk, credit risk, liquidity or marketability risk, re-investment risk, etc.
- Risk associated with investing in securitised debt involve interest - rate risk, prepayment risk, credit or default risks. Further, Asset Backed Security has structure risk due to a unique characteristic known as early amortization or early payout risk.

- Risks associated with trading of Units on Stock Exchange(s) involve absence of prior active market, trading in Units on Stock Exchange(s) may be halted because of market conditions or for other reasons, the Units of the Scheme may trade above or below their NAV etc.

Risk Mitigation Strategies

Type of Risk	Measures to mitigate risk
Volatility & Concentration	As the Scheme will invest in physical gold, the volatility and concentration risk are not applicable.
Liquidity	One of the characteristics of gold is that it is an extremely liquid asset. To that extent, the liquidity risk in the Scheme is significantly mitigated.

Plan & Options

None

Applicable NAV & Cut Off Time

- Subscription / Redemption of Units directly with Mutual Fund by Authorized Participants and Large investors in Creation Unit size:

Cut off timings for subscription:

- In respect of valid applications received upto 3.00 p.m. on a Business Day by the Fund along with a local cheque or a demand draft payable at par at the Official Points of Acceptance where the application is received, the closing NAV of the day on which application is received shall be applicable.
- In respect of valid applications received after 3.00 p.m. on a Business Day by the Fund along with a local cheque or a demand draft payable at par at the Official Points of Acceptance where the application is received, the closing NAV of the next Business Day shall be applicable.
- In respect of valid applications with an outstation cheques or demand drafts not payable at par at the Official Points of Acceptance where the application is received, the closing NAV of day on which the cheque or demand draft is credited shall be applicable.

Cut off timing for redemption:

- In respect of valid applications received at the Official Points of Acceptance upto 3.00 p.m. on a Business Day by the Fund, the closing NAV of the day on which application is received shall be applicable.
- In respect of valid applications received at the Official Points of Acceptance after 3.00 p.m. on a Business Day by the Fund, the closing NAV of the next Business Day shall be applicable.

2. Purchase / Sale of Units on NSE & BSE

An investor can buy/sell Units on a continuous basis on the National Stock Exchange of India Ltd. (NSE) and Bombay Stock Exchange Ltd. (BSE) on which the Units are listed, during the trading hours like any other publicly traded stock. The price of the Units on NSE & BSE will depend on demand and supply at that point of time and underlying NAV. Therefore, the provisions of cut off timing for purchase/sale of Units on NSE & BSE are not applicable.

Minimum Application Amount / Number of Units

Subscription / Redemption of Units directly with Mutual Fund

Authorized Participants and Large Investors can subscribe / redeem the Units of the Scheme directly with Mutual Fund only in Creation Unit size. The number of units of the Scheme that investors can subscribe/redeem directly with Mutual Fund in exchange of Portfolio Deposit and Cash Component is 1,000 Units and in multiples thereof at NAV based prices.

Each Creation Unit consists of 1,000 units of Religare Gold Exchange Traded Fund. The Mutual Fund may from time to time change the size of the Creation Unit in order to equate it with marketable lots of the underlying instruments.

Purchase / Sale of Units on NSE & BSE

There is no minimum investment, although Units are purchased/sold in round lots of 1 Unit at the price quoted on NSE & BSE.

Despatch of Repurchase (Redemption) Request

Within 10 working days of the receipt of the redemption request at the authorised centre of Religare Mutual Fund.

Benchmark Index

Price of Gold

Dividend Policy

The Trustees may declare the dividend subject to availability of distributable surplus calculated in accordance with SEBI (MF) Regulations. The actual declaration of dividend and frequency thereof will inter-alia, depend on availability of distributable surplus calculated in accordance with SEBI (MF) Regulations and the decisions of the Trustees shall be final in this regard. There is no assurance or guarantee to the Unit holders as to the rate of dividend nor that the dividend will be paid regularly. On payment of dividend, the NAV of the Units under the Scheme will fall to the extent of the dividend payout and applicable statutory levies, if any.

Name of the Fund Manager

Mr. Nitish Sikand

Name of the Trustee Company

Religare Trustee Company Limited

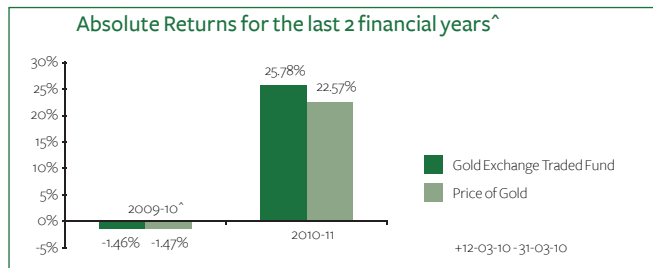
Performance of the Scheme (as on March 31, 2011)

Particulars	1Year*	Since Inception*
Religare Gold Exchange Traded Fund [^]	25.78%	26.99%
Price of Gold	22.57%	23.67%

[^]Past performance may or may not be sustained in future.

*Returns are compounded annualized returns & inception date is deemed to be date of allotment.

Date of allotment: March 12, 2010.



Expenses of the Scheme

(i) Load Structure

Entry Load	Nil
	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.
Exit Load	Nil

(ii) Recurring expenses (maximum as a % of average daily net assets)

First Rs. 100 Crores	Next Rs. 300 Crores	Next Rs. 300 Crores	Over Rs. 700 Crores
2.50%	2.25%	2.00%	1.75%

Actual expenses for previous financial year ended March 31, 2011 (Unaudited): 1.00%

Waiver of Load for Direct Applications

Not Applicable

Tax Treatment for the Investors (Unit holders)

Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to their tax advisors.

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. Investors can also call at 1800 209 0007.

For Investor Grievances

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

- 1) Mr. Surinder Singh Negi
Religare Asset Management Company Ltd.
3rd Floor, GYS Infinity, Paranjpe 'B' Scheme, Subhash Road,
Vile Parle (E), Mumbai - 400 057
Tel. No.: +91 22 67310000 Fax No.: +91 22 28371565
E-mail ID: MFservices@religare.com
- 2) Registrar & Transfer Agents
Kary Computer share Pvt. Ltd.
Kary 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@kary.com

Unit Holders' Information

Account Statements: The Mutual Fund shall endeavour to despatch the account statement / allotment advice reflecting new or additional subscription and / or redemption within 3 Business Days from the date of transaction. In addition to allotment advice, unitholders will also receive demat statement from DP reflecting his/her holding of Religare Gold ETF.

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

Annual Financial Results: The annual report or an abridged summary thereof will be mailed (e-mailed if opted / requested) to all Unit holders not later than four months from the date of closure of the relevant accounting year (i.e. 31st March each year) and full annual report shall be available for inspection at the Head Office of the Mutual Fund and a copy shall be made available to the Unit holders on request on payment of nominal fees, if any. The annual report of the Scheme can also be viewed on www.religaremf.com and www.amfindia.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				
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				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 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				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 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. ³	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				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 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.

3. Gold ETF

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 Gold ETF	An Open Ended Gold ETF	To generate returns that closely correspond to the returns provided by investment in physical gold in the domestic market, subject to tracking error.	Physical gold	90	100	Medium	* Investments in securitized debts can be made by the Scheme upto 10% of the net assets. The Scheme may invest in warehouse receipts and other instrument having gold as underlying and units of international gold linked ETF, as and when permitted by SEBI.	23.79	4,909
			Debt and Money Market instruments*	0	10	Low to Medium			

INSTRUCTIONS TO FILL THE FORM

1. GENERAL INSTRUCTIONS

- (a) Please read the Statement of Additional Information, Key Information Memorandum and Scheme Information Document (SID) containing the terms of offer carefully before investing. In the SID, your attention is particularly drawn to the risk factors of investing in the scheme
- (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 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 the Official Point of Acceptance of the AMC located at 1st Floor, Jolly Maker Chambers II, Nariman Point, Mumbai - 400 021. Refer instruction 7 for submission of application through exchange of physical gold.

2. APPLICANT INFORMATION

- (a) Name should be written in full and in the same sequence as it appears in your demat account/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 state their overseas address, failing which application will be rejected. In addition, Indian address may be stated for correspondence. It should be noted that NRI residents in any Financial Action Task Force non-compliant countries or territories (as on October 13, 2006 there are no countries as non co-operative, this list may change from time to time) cannot invest in the Scheme.
- (e) In case of NRI/FII investors, the Account Statements/other correspondence will be sent to the mailing address mentioned.
- (f) If you have an email ID, please provide it as this will help us send investment / product related communication and resolve any queries promptly.

3. PAN (Permanent Account Number)

It is mandatory for all existing and prospective 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 and switch)

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. The bank details should be same as those registered with the DP. In case of any discrepancy, the bank details as per the depository records will be final. 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 expeditious clearing, the 9-digit MICR number appearing to the right of the cheque number on the bottom white strip of the cheque leaf should be provided.

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

Additionally, investors are also requested to enclose a cancelled cheque leaf / copy where investment instrument is not from the same bank account as is mentioned in the Application Form.

5. DEMATERIALIZATION

As the units of the Scheme will be issued in Demat form, applicants must ensure that the sequence of names as mentioned in the application form matches with that of the beneficiary account held with the Depository Participant. Names, address, PAN and KYC details mentioned in the application form will be verified against Depository data. Only those applications where the details are matched with the depository data

will be treated as valid applications. If the details mentioned in the application are incomplete/incorrect, not matched with the depository data, the application shall be treated as invalid and shall be liable to be rejected.

6. MODE OF PAYMENT

- (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/collecting banks where the application is lodged. The cheque / demand draft should be drawn favouring the Scheme e.g. **Religare Gold Exchange Traded Fund** and crossed "Account Payee Only". Please mention the 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**".

The Fund / AMC will not accept any request for refund of demand draft charges. Applications accompanied by cheques/drafts not fulfilling the above criteria are liable to be rejected.

Payment can also be made by 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 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 nonrepatriable 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 employer on behalf of employee(s) through payroll deductions;
 - b) Custodian on behalf of a Foreign Institutional Investor (FII) or a client.
- '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 3** of application form. Further the name of first unit holder/ applicant should be pre-printed as one of the holders on payment cheque. In case, name of first unit holder/ applicant is not pre-printed on cheque, the investor should submit copy of bank statement or pass book showing account number, account holders' name and address or a original letter from the bank certifying that the investor maintains a bank account with the bank and mentioning the details like bank account number, branch address, account type and IFSC code, if any, of the branch. Originals of the bank statement / pass book should be produced for verification and the same will be returned across the counter after verification;

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

In case of RTGS, NEFT, ECS, bank transfer etc., the investor should submit an acknowledged copy of the instruction to bank stating the account number to be debited.

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

The bank account number mentioned in the certificate/ instructions must be the bank account which is registered with the Fund or the first named applicant /

investor should be one of the holders of the said bank account.

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

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

7. APPLICATION VIA PHYSICAL GOLD

Authorized Participants/Large Investors can apply for units of Religare Gold ETF by exchange of physical gold. The applications through exchange of physical gold will be accepted only at 1st Floor, Jolly Maker Chambers II, Nariman Point, Mumbai - 400 021. **The applicant will have to procure gold from a RBI registered bullion trader and instruct the bullion trader to deposit physical gold (minimum 1 kg. per application and in multiples of 1 kg. thereafter and gold should be of fineness of 995 parts per 1000 i.e. 0.995), with the custodian Deutsche Bank along with the certificate issued by the London Bullion refiner certifying the weight and purity of the gold bar. The custodian will acknowledge the receipt of the gold bar once received from the bullion trader. Units will be allotted only after the custodian confirmation.**

8. E-MAIL COMMUNICATION

Account Statement / Allotment Advice, Annual Report, other information/ communication etc. can be sent to unitholders by e-mail.

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

9. NOMINATION DETAILS

Since the units of the Scheme will be issued in electronic (demat) mode, nomination details provided to the DP shall be applicable.

10. DIRECT CREDIT OF REDEMPTION/DIVIDEND PROCEEDS

The Fund will give direct credit for redemption/dividend proceeds into the investor's bank account linked to the beneficiary account with the Depository Participant and such instruction will be adequate discharge of the Fund towards the said payment. In case the credit is not effected by the Unit holder'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 effected 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. 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.

12. 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 alongwith 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 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.

13. 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.

- 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.

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, correct and same as registered with DP
- Permanent Account Number (PAN) for all applicants is mentioned and necessary documents are enclosed, otherwise your application will be rejected.
- 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 Account details for all categories of investors to be filled compulsorily.

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.

2. Investment Details

Cheque/DD should be drawn in favour of "Religare Gold ETF"

Scheme Name

Authorized Participants

Large Investors

(Minimum Investment is 1 Kg. of Gold and in multiples of 1 Kg. thereafter i.e. 1,000 units and in multiples of 1,000 units thereafter). Refer Instruction no. 7

3. Payment Details

Refer Instruction no. 6 & 7

Investment Amt.* (Rs.)/Kg. Mode of Payment Cheque DD Fund Transfer Physical Gold
Cheque/DD No. Date DD charges, if any (Rs.)
Net Amt. (Rs.) Account Type Current Savings NRE NRO FCNR Others _____
A/c. No. Bank/Branch

*Please note that units of the Scheme can be subscribed only in Creation Unit size.

Applicable in case of Third Party Payment: Payment on behalf of Please Client Employee

Name of the Person making Payment

PAN Enclosed copy of KYC Compliance Proof (Please refer instruction no. 6)

4. Demat Account Details (Mandatory)

Refer Instruction no. 5

Please NSDL CDSL
DP ID # DP Name Beneficiary Account No.
(# Not applicable in case of CDSL).

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

Refer Instruction no. 4

Investors are requested to provide Bank Account details linked with the Demat account. In case of discrepancy, bank details as per depository records will be final.

Account No. Account Type (please Current Savings NRE NRO FCNR Others _____
Bank Name
Branch Address
City PIN
MICR Code (9 digit No. next to your Cheque No.) NEFT/RTGS/IFSC Code (11 digit character code appearing on cheque leaf)

6. Declaration & Signature(s)

The Trustees, Religare Mutual Fund

Having read and understood the contents of the Statement of Additional Information / Scheme Information Document of the Scheme, I / We hereby apply to the Trustees of Religare Mutual Fund for units of the Scheme 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. 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 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 NRIs

If NRI (Please Repatriation basis Non-Repatriation basis

Date Place

Sole/First Applicant/
Guardian/POA

Second Applicant

Third Applicant

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

OFFICIAL POINTS OF ACCEPTANCE OF TRANSACTIONS (FOR ONGOING BASIS)

RELIGARE ASSET MANAGEMENT COMPANY LIMITED

■ **Mumbai (Nariman Point):** Office No. 17, 1st Floor, Jolly Maker Chamber II, Nariman Point, Mumbai - 400 021. Tel. No.: 022 - 43416000.

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