

Religare Credit Opportunities Fund

An Open Ended Income Scheme

New Fund Offer Opens : August 14, 2009 Closes : August 25, 2009

Scheme Re-opens for continuous sale and Re-purchase (not later than): 22nd September, 2009

Offer for Units of Rs. 10 per Unit for cash during the New Fund Offer Period and Continuous Offer for Units at NAV based prices.

Name of Asset Management Company: Religare Asset Management Company Ltd.

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.

Investment Objective

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.

However, there is no assurance or guarantee that the investment objective of the Scheme will be achieved. The Scheme does not assure or guarantee any returns.

Asset Allocation Pattern of the Scheme

Type of Instruments	Normal Allocation (% of Total Assets)		Risk Profile High/Medium/ Low
	Minimum	Maximum	
Debt Securities* and Money Market Instruments with average maturity of less than 1 year	65%	100%	Low
Debt Securities with average maturity of more than 1 year	0	35%	Low to Medium

Note: The Scheme will invest only in debt instruments which are issued by a corporate whose debt programme is rated as 'investment grade' by a credit rating agency.

*Investment in securitized debt including pass through certificate (PTC) shall not exceed 70% of the net assets of the Scheme. 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) 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 derivative position will be restricted to 50% of the net assets of the Scheme.

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:

- 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.
- Risks associated with investing in foreign securities involve fluctuation in foreign exchange rates, restriction on repatriation of capital and earnings under the exchange control regulations and transaction procedure in overseas market. The exchange risk associated with a foreign denominated instrument is a key element in foreign investment.
- 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. Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Other risks include risk of mispricing or improper valuation and the inability of the derivative to correlate perfectly with underlying assets, rates and indices, illiquidity risk whereby the Scheme may not be able to sell or purchase derivative quickly enough at a fair price.
- Risks associated with investing in securitized debt involve interest - rate risk, prepayment risk, credit or default risks. Further, Asset Backed Security (ABS) has structure risk due to a unique characteristic known as early amortization or early payout risk.

Options

The Scheme offers ● Regular Plan ● Institutional Plan

Each Plan offers: ● Growth option ● Dividend option

Dividend option offers Monthly Dividend option with Payout and Reinvestment Facility (Record Date - Last Business Day of the Month).

Applicable NAV (after the scheme opens for repurchase and sale)

Subscriptions/purchases/switch - ins

1. 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.
2. 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.
3. In respect of valid applications received for amount equal to or more than Rs. 1 Crore, irrespective of the time of receipt of applications, the closing NAV of the day on which the funds are available for utilisation shall be applicable.
4. In respect of valid applications with outstation cheques or demand drafts not payable at par at the Official Points of Acceptance where the applications are received, the closing NAV of day on which the cheques or demand drafts are credited shall be applicable.

Redemptions/repurchases/switch - outs

1. 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.
2. 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.

For Switches

Valid applications for 'Switch-out' shall be treated as applications for Redemption and the provisions of the Cut-off time and the Applicable NAV mentioned in the SID as applicable to Redemption shall be applied to the 'Switch-out' applications. In case of 'switch' transactions from one scheme to another the allocation shall be in line with redemption payouts.

Minimum Application Amount/Number of Units

During New Fund Offer and on Ongoing Basis

Purchase	<ul style="list-style-type: none"> • Regular Plan: Rs. 5,000/- and in multiples of Re.1/- thereafter. • Institutional Plan: Rs. 1 Crore and in multiples of Re.1/- thereafter.
Switch-in	<ul style="list-style-type: none"> • Regular Plan: Rs. 5,000/- per application and in multiples of Re. 0.01/- thereafter. • Institutional Plan: Rs. 1 Crore per application and in multiples of Re. 0.01/- thereafter.
Additional Purchase	<ul style="list-style-type: none"> • Regular Plan: Rs. 1,000/- and in multiples of Re.1/- thereafter. • Institutional Plan: Rs. 1 Lac and in multiples of Re.1/- thereafter. <p>Amount For Switch - ins :</p> <ul style="list-style-type: none"> • Regular Plan: Rs. 1,000/- per application and in multiples of Re.0.01/- thereafter. • Institutional Plan: Rs. 1 Lac per application and in multiples of Re.0.01/- thereafter.
Redemption/switch-outs	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 authorised centre of Religare Mutual Fund.

Benchmark Index

CRISIL Short Term Bond Index

Dividend Policy

Subject to availability of distributable surplus calculated in accordance with SEBI Regulations, the Fund will endeavour to declare the dividend as per the specified frequency.

The AMC/Trustee reserves the right to change the frequency of declaration of dividend or may provide for additional frequency for declaration of dividend. There is no assurance or guarantee to the Unit holders as to the rate of dividend nor that the dividend will be paid regularly.

Name of the Fund Manager

Mr. Nitish Sikand

Name of the Trustee Company

Religare Trustee Company Private Limited

Performance of the Scheme

This Scheme is a new scheme and does not have any performance track record.

Expenses of the Scheme

(i) Load Structure

During the New Fund Offer Period and on an Ongoing Basis:

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.
	Regular Plan and Institutional Plan
Exit Load	<ul style="list-style-type: none"> 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.)

- No Entry/Exit Load will be levied on Units issued on dividend reinvested.
- No Entry/Exit Load will be levied on Units issued as bonus units.
- No Exit Load shall be charged for investments by Fund of Fund Scheme(s) launched under SEBI (Mutual Funds) Regulations, 1996. However, the waiver of Exit Load will be at the sole discretion of the Trustees and subject to change as the Trustee may decide from time to time.

(ii) Recurring expenses

First Rs. 100 Crores	Next Rs. 300 Crores	Next Rs. 300 Crores	Over Rs.700 Crores
2.25%	2.00%	1.75%	1.50%

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 his 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. Investors can also call at 1800 209 0007.

For Investor Grievances please contact

Name and Address of Registrar

Karvy Computershare Pvt. Ltd.

Unit: Religare Mutual Fund,

Karvy Plaza, H No. 8-5-296,

Street No.1, Banjara Hills,

Hyderabad - 500 034.

Tel No: +91 40 2331 2454

Email: religare.care@karvy.com

Religare Asset Management Company Ltd.

(Investment Manager for Religare Mutual Fund)

3rd Floor, GYS Infinity, Paranjpe 'B' Scheme,

Subhash Road, Vile Parle (East),

Mumbai - 400 057

Tel. No: +91-22-6731 0000 Fax No: +91-22-2837 1565

E-mail ID: services@religaremf.com Website: www.religaremf.com

Unit holders' Information

Account Statement: The Account Statement reflecting new or additional subscription and / or redemption / switch of Units will be sent by post / courier / electronic mail to the Unit holder within 30 days of closure of NFO and subsequently, within 30 days from the date of transaction. However, during ongoing offer period, the Mutual Fund shall endeavour to despatch the Account Statement within 3 Business Days from the date of transaction.

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.

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.

Date: August 11, 2009.

CHECKLIST (Please ensure the following)

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 \$	✓	✓	✓	✓	✓	✓	✓	✓

* For FII(s), copy of the SEBI registration certificate should be provided. \$ If investment exceeds Rs. 50,000/- or more

1. GENERAL INSTRUCTIONS

- 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
- All applicants are deemed to have accepted the terms subject to which the offer is being made and bind themselves to the terms upon signing the Application Form and tendering the payment.
- Application Form should be filled legibly in ENGLISH in BLOCK letters using Black or Dark Blue ink. Incomplete application forms are liable to be rejected. Please ensure that the requisite details and documents have been provided in order to avoid unnecessary delays and/or rejection of your application.
- Please strike out any section that is not applicable. Cancellation / white-ink on any of the mandatory information should be countersigned.
- Applications can be submitted at any of the Official Points of Acceptance of the AMC / collecting bank branches.
- Incomplete applications are liable for rejection, either at the collection point itself or subsequently after detailed scrutiny / verification at the back office of the Registrars.

2. APPLICANT INFORMATION

- Name should be written in full and preferably as it appears in your bank account or in the incorporation document as the case may be.
- Name of the Guardian must be mentioned if the investment is being made on behalf of the minor. Date of birth of a minor is mandatory.
- Name of the Contact Person, email and telephone no. should be mentioned in case of investments by Company, Body Corporate, Trust, Society, FII and other non-individual applicants.
- Your complete postal address should be stated. P.O. Box address alone is not sufficient. NRIs/FIIs should 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.
- In case of NRI/FII investors, the Account Statements/ Redemption cheques / other correspondence will be sent to the mailing address mentioned.
- If you have an email ID, please provide it as this will help us send investment / product related communication and resolve any queries promptly.
- Applications 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 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.

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 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.

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. INVESTMENT DETAILS

- Applicants are required to fill a separate form for each application
- Plan / Option should be clearly stated
- In case applications are received where plan / option / facility for investment is not selected, the default plan / option / facility as prescribed in the SID of the scheme will be applicable.
- For minimum application amount please refer to Key Features of the scheme.

6. MODE OF PAYMENT

Payment can be made in any of the following modes:

- Payment should be made by way of a single cheque / demand draft (multiple cheques will not be accepted) and must be payable locally at the Official Point(s) of Acceptance where the application is lodged. The cheque / demand draft should be drawn favouring the Scheme e.g. Religare Credit Opportunities Fund and crossed "Account Payee Only". Please mention the application no. and applicant name on the reverse of the cheque / demand draft tendered with the application.
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.
- Electronic Funds Transfer (EFT) by way of Direct transfer / RTGS / NEFT to Scheme Collection Account by clearly mentioning the name of the investor and application number.
- Outstation Cheques or Outstation Drafts / Cash / Money Order / Postal Order / Post dated Cheques will not be accepted.
- The Fund is not obliged to represent dishonoured cheque or inform the investor / investor's agent about it.
- 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

7. E-MAIL COMMUNICATION

Account Statement, 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.

8. DIRECT CREDIT OF REDEMPTION / DIVIDEND PROCEEDS

The AMC has entered into an arrangement for Direct Credit facility of redemptions / dividend with certain banks. 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 addition, AMC reserves the right to directly credit investor bank account through other electronic mode like NEFT / RTGS provided sufficient details are available. 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.

9. NOMINATION DETAILS

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

- The nomination can be made only by individuals applying for units on their own singly or jointly. Non-individuals including society, trust, body corporate, partnership firm, 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.
- A minor can be nominated and in that event, the name & address of the guardian of the minor nominee shall be provided by Unitholder. A maximum of three nominees can be registered for a Folio and at a Folio level only.
- 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. NRI can be a nominee subject to the exchange controls in force from time to time.
- (e) 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.
- (f) If the Unitholders do not indicate the percentage of allocation / share for each of the nominees, then by invoking default option the AMC shall settle the claim equally amongst all the nominees.
- (g) Nomination in respect of the units stands rescinded upon the redemption / transfer / transmission of units.
- (h) Transmission of units will be done as per the Nomination/s registered subject to verification of Identity of Nominee/s, PAN, Bank Mandate etc.
- (i) Transfer of units in favor of the Nominee / Nominees shall be a valid discharge by the Asset Management Company against the legal heir.
- (j) 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.

These instructions are subject to SEBI Regulations / applicable laws.

10. PIN (Personal Identification Number)

PIN facility is available to the Unitholders for transacting units of the Scheme via the internet and phone. Unitholders have to complete necessary documentation along with the PIN request 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.

All transactions conducted with use of the PIN will be the responsibility of the Unitholder who should 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.

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 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
- 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.

KNOW YOUR CUSTOMER (KYC) REQUIREMENTS

KYC is mandatory for all applications for subscription of Rs. 50,000/- and above by individual and non-individual unitholders / investors (including guardian where the

investor is a minor and NRIs) irrespective of the mode of holding & including Power of Attorney holders.

CDSL Ventures Limited ('CVL') has been appointed by the majority of mutual funds to complete KYC formalities on their behalf. 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 of value equal to or greater than Rs.50,000/- will not be permitted.

All Investors must attach their KYC Acknowledgement along with the Application Form if the investment is for Rs. 50,000/- or more. Application Forms without 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.

12. 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.

RELIGARE ASSET MANAGEMENT COMPANY LIMITED

List of Collection Centres / Official Points of Acceptance for NFO and Ongoing basis

■ **Ahmedabad:** Unit No.202, 2nd Floor, Megha House, Mithakali Six Roads, Law Garden, Ellisbridge, Ahmedabad-380006. Tel. No.: 079 - 40231500. ■ **Bangalore:** Prestige Meridian -11, 305, 3rd Floor, Above Citibank, 30, M. G. Road, Bangalore - 560001. Tel No.: 080-42914000. ■ **Chandigarh:** 1st Floor, SCO No.117/118, Madhya Marg, Sector 17/B, Chandigarh - 160017. Tel. No.: 0172-6451315. ■ **Chennai:** Level-3, Unit No. A4, Anmol Palani, No. 88, G.N.Chetty Road, T. Nagar, Chennai - 600017. Tel. No.: 044-64502422. ■ **Delhi:** Vandana Building, 10th Floor, Leo Tolstoy Marg, New Delhi - 110 001. Tel. No.: 011-43789201. ■ **Hyderabad:** TSR Towers, Tower B-1, Plot No. 6-3-1090, Raj Bhavan Road, Hyderabad - 500082. Tel. No.: 040-66468863. ■ **Kanpur:** 1st Floor, KAN Chambers, 14/113 Civil Lines, Kanpur - 208001. Tel. No.: 0512-6456099. ■ **Kolkatta:** 124, LORDS, 1st Floor, 7/1 Lord Sinha Road, Kolkata - 71. Tel. No.: 033-44031000. ■ **Lucknow:** 403, 4th Floor, Ratan Square, 20 A, Vidhan Sabha Road, Lucknow - 226009. Tel. No.:

0522-4088000. ■ **Ludhiana:** 301, 3rd Floor, SCO No.18, Feroze Gandhi Market, Opp. Ludhiana Stock Exchange, Ludhiana - 141001. Tel. No.: 0161-6543354. ■ **Mumbai (Vile Parle):** 3rd Floor, GYS Infinity, Paranjpe 'B' Scheme, Subhash Road, Vile Parle (East), Mumbai - 400 057. Tel. No.: 022-67310000. ■ **Mumbai (Nariman Point):** Office No. 17, 1st floor, Jolly Maker Chambers II, Nariman Point, Mumbai - 400021. Tel. No.: 022-43416001. ■ **Mumbai (Borivali):** Sai Leela Commercial Complex, 508, 5th Floor, S. V. Road, Borivali (W). Tel. No.: 022 - 42192000. ■ **Mumbai (Ghatkopar):** Sai Infotech, 408, 4th Floor, Patel Chowk, Ghatkopar (E), Mumbai - 400 077. Tel. No.: 022-67417465. ■ **Patna (Bihar):** 302, 3rd Floor, "Grand Plaza" Fraser Road, Patna - 800 001. Tel. No.: 0612-6550315. ■ **Pune:** 3rd Floor, Shop No. 64 & 65, Shrinath Plaza, 1184, F. C. Road, Pune - 411005. Tel. No.: 020-40191020.

For list of Official Points of Acceptance of Karvy for Ongoing Transactions, please refer our website and Scheme Information Document.

NFO Opens : 14th August, 2009 Closes: 25th August, 2009

Key Partner / Agent Information

Application No : _____

Distributor / Broker ARN ARN	Sub-Broker Code	For Office Use Only
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Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the Distributor.

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

Folio Number, if any	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Name of Sole / First Unitholder	
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1. Applicant's Personal Details

FIRST / SOLE APPLICANT

Date of Birth

Name	<input type="text"/> Mr./Ms./M/s.		
PAN**	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Enclosed copy of (please <input checked="" type="checkbox"/>)	<input type="checkbox"/> PAN Card <input type="checkbox"/> KYC Compliance Proof*

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

Name	<input type="text"/> Mr./Ms./M/s.		
PAN**	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Enclosed copy of (please <input checked="" type="checkbox"/>)	<input type="checkbox"/> PAN Card <input type="checkbox"/> KYC Compliance Proof*
Country of Residence		Nationality	
		Date of Birth	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

Mailing Address [Please provide full address. P.O. Box Address is not sufficient. Indian Address in case of NRIs/FILs]

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

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

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

Contact Details

Phone	Office	Residence	Fax
Mobile			
E-mail			

I/We wish to receive updates via SMS on my mobile (Please)
 I/We wish to receive the account statements, annual reports, newsletters and other information / documents by email in lieu of physical documents. Yes No
Where the investor has not specified any choice or has applied for both the choices, the application will be processed as if the investor has opted for default choice i.e. Yes

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

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

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

SECOND APPLICANT

Date of Birth

Name	<input type="text"/> Mr./Ms./M/s.		
PAN**	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Enclosed copy of (please <input checked="" type="checkbox"/>)	<input type="checkbox"/> PAN Card <input type="checkbox"/> KYC Compliance Proof*

THIRD APPLICANT

Date of Birth

Name	<input type="text"/> Mr./Ms./M/s.		
PAN**	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Enclosed copy of (please <input checked="" type="checkbox"/>)	<input type="checkbox"/> PAN Card <input type="checkbox"/> KYC Compliance Proof*

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

Name	<input type="text"/> Mr./Ms.		
PAN**	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Enclosed copy of (please <input checked="" type="checkbox"/>)	<input type="checkbox"/> PAN Card <input type="checkbox"/> KYC Compliance Proof*

* If the investment is Rs. 50,000/- and above, all the applicants including PoA Holder need to be KYC Compliant. (Please refer instruction no. 11)

** Copy of PAN Card is mandatory for all investors (including Joint Holders, Guardian in case of Minor and NRIs). Please submit photocopy of PAN Card (along with the original) for verification, which will be returned across the counter.

Acknowledgement Slip (To be filled by the Applicant)

Application No : _____

Received From	<input type="text"/> Mr./Ms./M/s.		
an application for Units	Religare Credit Opportunities Fund	Date	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Plan:	<input type="checkbox"/> Regular OR <input type="checkbox"/> Institutional Option: <input type="checkbox"/> Growth <input type="checkbox"/> Monthly Dividend Payout <input type="checkbox"/> Monthly Dividend Reinvestment		
Amount (Rs.)		Along with Cheque/DD No.	
Date	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Drawn on Bank/Branch	

Signature, Stamp & Date

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

2. Investment and Payment Details

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

Scheme Name **Religare Credit Opportunities Fund**

Plan: Regular* Institutional Option: Growth* Monthly Dividend Payout Monthly Dividend Reinvestment *Default

Cheque/DD should be drawn favouring "Religare Credit Opportunities Fund"

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

Cheque/DD No. Date

Bank/Branch

Refer instruction no. 4

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

Account No. Account Type (please Current Savings NRE NRO FCNR Others

Bank Name

Branch Address City

MICR Code NEFT/RTGS/IFSC Code PIN

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

Electronic and direct credit facilities are available for redemption/dividend proceeds. If the bank details provided by the investor are sufficient, we will credit the dividend/redemption proceeds into investors account through electronic means. Please also provide a cancelled cheque leaf of the same bank account as mentioned above. Mentioning your IFSC code will help us transfer the amount to your bank account faster. To receive cheque payout, please tick here

Refer instruction no. 9

4. Nomination Details

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

Name and Address of Nominee

Name

Address

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

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

Name

Address

City State

PIN

Guardian's relation with the Minor Nominee Signature of the Guardian

5. Personal Identification Number (PIN)

Refer instruction no. 10

I would like to apply for a PIN (This will enable you to access your account via the internet and phone). Please tick here

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 / 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 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 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 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

If NRI (Please Repatriation basis Non-Repatriation basis)

Date

Place

Sole/First Applicant/Guardian/PoA

Second Applicant/PoA

Third Applicant/PoA

GET IN TOUCH

Religare Mutual Fund

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

T +91 22 67310000 F +91 22 28371565

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