

Key Information Memorandum & Application Form

Religare Fixed Maturity Plan - Series XII - Plan D (14 Months)

(A Close Ended Debt Scheme)

Offer for Units of Rs. 10 each for cash during the New Fund Offer Period

New Fund Offer Opens on : February 08, 2012

New Fund Offer Closes on : February 14, 2012

Scheme Re-opens for continuous sale and repurchase on : Not Applicable*

*As the Scheme is a close ended debt scheme, the Scheme will not provide redemption facility until the Maturity Date/ Final Redemption Date. The Units of the Scheme will be listed on National Stock Exchange of India Ltd. (NSE). Investors can purchase/ sell Units on a continuous basis on the Stock Exchange(s) on which the Units are listed

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'"

This KIM is dated January 30, 2012

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.

Name of Scheme	Religare Fixed Maturity Plan - Series XII - Plan D (14 months)																											
Investment Objective	To generate income by investing in a portfolio of debt and money market instruments maturing on or before the date of maturity of the Scheme. 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	Indicative Allocation (% of total assets)		Risk Profile																								
		Minimum	Maximum	High/Medium/Low																								
	Debt Instruments including Money market instruments	0	100	Low																								
	The Scheme will not invest in securitized debt, un-rated debt instrument and will not participate in repo in corporate debt securities. The Scheme may use derivatives for purposes as may be permitted from time to time. The maximum gross derivative position will be restricted to 50% of the net assets of the Scheme. However, the aggregate asset allocation including exposure to derivatives will not exceed 100% of net assets of the Scheme, subject to SEBI circular dated August 18, 2010 w.r.t. investments in derivatives. For the purpose of calculating aggregate asset allocation, derivative exposure to create security wise hedge position will not be included.																											
Investment Strategy of the Scheme	<p>The investment objective of the Scheme would be achieved by investing in a portfolio of debt and money market instruments maturing on or before the date of maturity of the Scheme. Under normal circumstances, passive portfolio management strategy would be adopted. The fund manager will follow a strict disciplined investment process to meet the investment objective of the Scheme. The fund manger will carry out rigorous in depth credit evaluation of the money market and debt instruments proposed to be invested in. The credit evaluation includes a study of the operating environment of the issuer, the past track record as well as the future prospects of the issuer and the short term/long term financial health of the issuer. Internal research and ratings issued by credit rating agencies will be used as the guide to credit quality. Additional disclosure pursuant to SEBI circular dated August 1, 2011:</p> <p>a) Credit Evaluation Policy: Credit Evaluation Policy for investment in debt securities evaluates various factors which determine the repayment ability of the borrower/issuer. Investment team has a dedicated credit analyst for conducting the due-diligence and thorough analysis of each company. The due diligence process includes studying economic risk, industry risk, business risk, financial risk and management risk. For evaluating industry risk, some key factors pertinent across industries which are evaluated include size, historical growth, competitive scenario, demand/supply dynamics, entry barriers (if any), profitability, cyclicality, vulnerability to technological changes, regulatory environment & political environment etc. The credit analyst prepares a detailed research report based on the credit evaluation model which takes into account both qualitative and quantitative parameters. The research report includes a detailed analysis of the financial data of the previous 3 years and qualitative factors like the sector in which the company operates, the management track record, internal control systems, acceptability of the products of the company in the market, past track record of any defaults to their creditors etc. Further conference calls/meetings with the management of the company are arranged in order to seek further clarifications about the business and financial performance of the company and understand its strategies going forward. The financial analysis of the company is also compared against its peers to measure relative strengths and weaknesses. The report from the credit analyst is an independent opinion based on the credit risk analysis.</p> <p>b) The Scheme shall not invest in debt securities issued by corporate operating in real estate, construction, textiles and gem & jewellery.</p> <p>c) Floors and ceilings within a range of 5% of the intended allocation against each sub asset class/credit rating will be as follows:</p> <table border="1" data-bbox="655 1532 1482 1666"> <thead> <tr> <th>Instruments/ Credit Rating</th> <th>AAA/equivalent</th> <th>AA/equivalent*</th> <th>A/equivalent*</th> </tr> </thead> <tbody> <tr> <td>Certificate of Deposits (CDs)</td> <td>-</td> <td>-</td> <td>-</td> </tr> <tr> <td>Commercial Papers (CPs)</td> <td>95%-100%</td> <td>-</td> <td>-</td> </tr> <tr> <td>Non-Convertible Debentures (NCDs)</td> <td>-</td> <td>-</td> <td>-</td> </tr> <tr> <td>Securitized Debt</td> <td>-</td> <td>-</td> <td>-</td> </tr> <tr> <td>Others</td> <td>0-5%</td> <td>-</td> <td>-</td> </tr> </tbody> </table> <p>*Securities with rating A and AA shall include A+ and A- & AA+ and AA- respectively</p> <p>d) Positive variation in investment towards higher credit rating in the same instrument shall be allowed.</p> <p>e) In case of non availability of and taking into account the risk-reward analysis of CPs, NCDs (including securitized debt), the Scheme may invest in highest rated CDs and CBLO.</p> <p>f) At the time of building up the portfolio post NFO and towards the maturity of the Scheme, there may be a higher allocation to cash and cash equivalent.</p> <p>g) All investment shall be made based on the rating prevalent at the time of investment. However, in case of an instrument having dual ratings, the most conservative publicly available rating would be considered.</p> <p>h) In the event of any deviations from the floor and ceiling of credit ratings specified for any instrument, the same shall be rebalanced within 30 days from the date of the said deviation.</p> <p>i) There will not be any variation between the intended portfolio allocation and the final portfolio allocation except the exceptions mentioned in d, e, f, h above.</p>				Instruments/ Credit Rating	AAA/equivalent	AA/equivalent*	A/equivalent*	Certificate of Deposits (CDs)	-	-	-	Commercial Papers (CPs)	95%-100%	-	-	Non-Convertible Debentures (NCDs)	-	-	-	Securitized Debt	-	-	-	Others	0-5%	-	-
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	<p>Fixed Income Securities (Debt Instruments): Fixed income securities or debt instruments are financial claims with promised cash flows of fixed amount paid at fixed dates. It is a contractual or written assurance to repay a debt. Fixed income securities/debt instruments include but not limited to Government securities, treasury bills, corporate bonds, debentures, commercial papers, floating rate notes, asset backed securities/mortgage backed securities, pass through certificates etc.</p> <ul style="list-style-type: none"> • Diversification: The Scheme will try to achieve diversification by having at least 8 issuers in case of debt instruments and 3-4 issuers in case of money market instruments. • Security selection criteria: The process of security selection would go through following criteria: <ul style="list-style-type: none"> • Investment objective and asset allocation mandate of the scheme as specified in the Scheme Information Document. • Credit quality of the security, judged by using internal research and rating assigned by the credit rating agency. • Liquidity of the asset in the secondary market (based on historical traded volumes in secondary market) • Impact of the security on the portfolio duration/residual maturity and yield. 								
Risk Profile of the Scheme	<p>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:</p> <ul style="list-style-type: none"> • 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 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 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. <p>Risk Mitigation Strategies:</p> <table border="1" data-bbox="657 1019 1481 1301"> <thead> <tr> <th>Type of Risk</th> <th>Measures to mitigate risk</th> </tr> </thead> <tbody> <tr> <td>Volatility</td> <td>As the Scheme would follow passive investment strategy (i.e. buy and hold), the AMC do not foresee volatility risk in the portfolio.</td> </tr> <tr> <td>Liquidity</td> <td>The Scheme allows redemption of units only on maturity date/final redemption date. Investment will be made only in debt and money market instruments maturing on or before the maturity of the Scheme.</td> </tr> <tr> <td>Concentration</td> <td>By having at least 8 issuers in case of debt instruments and 3-4 issuers in case of money market instruments. Also the Scheme would invest in debt and money market instruments of issuers from different industries/sectors.</td> </tr> </tbody> </table>	Type of Risk	Measures to mitigate risk	Volatility	As the Scheme would follow passive investment strategy (i.e. buy and hold), the AMC do not foresee volatility risk in the portfolio.	Liquidity	The Scheme allows redemption of units only on maturity date/final redemption date. Investment will be made only in debt and money market instruments maturing on or before the maturity of the Scheme.	Concentration	By having at least 8 issuers in case of debt instruments and 3-4 issuers in case of money market instruments. Also the Scheme would invest in debt and money market instruments of issuers from different industries/sectors.
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Options	Dividend Payout and Growth.								
Applicable NAV (after the Scheme opens for repurchase and sale)	<p>Subscriptions/purchases/switch - ins: The Units of the Scheme will not be available for subscriptions / switch-in after the closure of NFO Period. Therefore, the provisions of cut-off time for subscription including switch-ins will not be applicable to the Scheme.</p> <p>Redemption/repurchases/switch - outs: Units of the Scheme cannot be redeemed/switched-out by the investors directly with the Fund until the Maturity Date/ Final Redemption Date. Therefore, the provisions of cut off timing for redemptions including switch-outs will not be applicable to the Scheme. Units of the Scheme will be automatically redeemed on the Maturity Date/ Final Redemption date, except requests for switch-out received by the Fund on the Maturity Date/Final Redemption Date. Switch-out request will be accepted upto close of business hours on the Maturity Date/Final Redemption Date. Please read SID for settlement of Purchase / Sale of Units of Scheme on NSE and rolling settlement.</p>								
Minimum Application Amount/ Number of Units (During the NFO Period)	<table border="1" data-bbox="657 1736 1481 1899"> <thead> <tr> <th>Purchase*</th> <th>Additional Purchase</th> <th>Repurchase</th> </tr> </thead> <tbody> <tr> <td>Rs. 5,000/- and in multiples of Rs.10/- thereafter.</td> <td>N.A.</td> <td>Not Applicable As the Units are listed on the Stock Exchange, the Scheme will not provide redemption facility until the Maturity Date / Final Redemption Date.</td> </tr> </tbody> </table> <p>* including switch-ins from existing Scheme(s) of Religare Mutual Fund (subject to completion of Lock-in Period, if any). After the Units of the Scheme are listed on the Stock Exchange(s), investors can purchase / sell Units on a continuous basis on the Stock Exchange(s) on which the Units are listed. The price of Units on the Stock Exchange(s) will depend on demand and supply at that point of time and underlying NAV. There is no minimum investment, although Units are normally traded in round lots of 1 Unit.</p>	Purchase*	Additional Purchase	Repurchase	Rs. 5,000/- and in multiples of Rs.10/- thereafter.	N.A.	Not Applicable As the Units are listed on the Stock Exchange, the Scheme will not provide redemption facility until the Maturity Date / Final Redemption Date.		
Purchase*	Additional Purchase	Repurchase							
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Despatch of Repurchase (Redemption) Request	Within 10 working days from Maturity Date / Final Redemption Date.			
Benchmark Index	CRISIL Short-Term Bond Fund Index			
Dividend Policy	Under the dividend payout option, the Trustees may declare the dividend, subject to availability of distributable surplus, calculated in accordance with SEBI (MF) Regulations. The Fund will endeavour to declare the dividend on or before Maturity Date / Final Redemption Date of Scheme. The actual declaration of dividend and frequency 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 payable regularly.			
Name of the Fund Manager	Mr. Nitish Sikand			
Name of the Trustee Company	Religare Trustee Company Limited			
Performance of the Scheme	This Scheme is a new scheme and does not have any performance track record.			
Expenses of the Scheme	<p>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 / 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</p> <p>Exit Load: Not Applicable Being a close ended scheme, Units under the Scheme cannot be redeemed directly with the Fund until the Maturity Date/ Final Redemption Date. The Units of Scheme will be listed on the Stock Exchange(s).</p>			
(i) Load Structure				
(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
	2.25%	2.00%	1.75%	1.50%
Transaction Charges	<p>In terms of SEBI circular no. IMD/DF/13/2011 dated August 22, 2011, a transaction charge, as follows, is payable to distributors:</p> <p>i. For existing investor in a Mutual Fund: Rs.100/- per subscription of Rs.10,000/- and above.</p> <p>ii. For first time investor in Mutual Funds: Rs.150/- per subscription of Rs.10,000/- and above.</p> <p>However, there will be no transaction charge on:</p> <p>i. Subscription of less than Rs. 10,000/-; or</p> <p>ii. Transactions other than purchases / subscriptions relating to new inflows; or</p> <p>iii. Direct subscription (subscription not routed through distributor); or</p> <p>iv. Subscription routed through distributor who has chosen to 'Opt-out' of charging of transaction charge.</p> <p>The transaction charge, if any, will be deducted by Religare AMC from subscription amount and shall be paid to distributor. The balance subscription amount, after deducting applicable transaction charges, will be invested.</p> <p>It is clarified that upfront commission to distributor will continue to be paid by the investor directly to distributor by a separate cheque.</p>			
Waiver of Load for Direct Applications	Not Applicable			
Tax treatment for the Investors (Unit holders)		Resident Investor	Mutual Fund	
	Tax on Dividend	Nil	Individual & HUF 13.51875% and Others 32.445% (Refer Notes below)	
	Capital Gain: Long Term	10% without the benefit of indexation and 20% with indexation	Nil	
	Capital Gain: Short Term	Income tax rate as applicable to the Unit holders as per their income tax slab	Nil	
	<p>Notes:</p> <p>1. Religare Mutual Fund is a Mutual Fund registered with Securities and Exchange Board of India (SEBI) and hence the entire income of the Mutual Fund will be exempt from income tax in accordance with the provisions of Section 10 (23D) of the Income-tax Act, 1961.</p> <p>2. On income distribution, if any, made by the Mutual Fund, additional income tax is payable under Section 115R of the Income tax Act, 1961 in the case of its Scheme (other than equity oriented funds i.e. such funds where the investible funds are invested by way of equity shares in domestic companies to the extent of 65% of the total proceeds of such funds). The Scheme is a close ended debt scheme. Accordingly as per the current tax laws, the additional income tax on the income distribution by this Scheme is payable @ 13.51875% in case of Individual & HUF and 32.445% in case of Others (including surcharge @ 5% and education cess @ 2% and secondary and higher education cess @ 1%).</p> <p>Since the Scheme is not an equity scheme, no securities transaction tax is payable by the Scheme. For further details on taxation, please refer section 'Taxation on investing in Mutual Funds' in the Statement of Additional Information.</p>			
Daily Net Asset Value (NAV) Publication	The NAV will be declared on all the 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, 2 nd Floor, Left Wing, Street no.1, Banjara Hills, Hyderabad - 500 034. Tel No.: +91 040 2331 2454	Name and Address of Mutual Fund Religare Asset Management Company Ltd. (Investment Manager for Religare Mutual Fund) 3 rd Floor, GYS Infinity, Paranjpe 'B' Scheme, Subhash Road, Vile Parle (East), Mumbai - 400 057. Tel. No.: +91-22- 67310000 • Fax No.: +91-22-28371565 Website: www.religaremf.com
E-mail: mfservices@religare.com		
Unit holders' Information	Accounts Statement: For units held in non-demat mode (Account statement mode): <ul style="list-style-type: none"> ● On acceptance of application for subscription, an allotment confirmation specifying the number of Units allotted will be sent by way of e-mail and/or SMS to the applicant's registered e-mail address and/or mobile number within five Business Days from the date of closure of the NFO Period. ● Thereafter, Consolidated Account Statement (CAS)^ will be sent for each calendar month to Unit holder(s) in whose folio(s) transaction(s)* has/have taken place during the month, on or before 10th day of the succeeding month. ^ A Consolidated Account Statement (CAS) shall contain details of all the transactions* during the month and holding at the end of the month across all schemes of all mutual funds including transaction charges paid to the distributor. * the word 'transaction' shall include purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal plan, systematic transfer plan and bonus transactions. ● For the purpose of sending CAS, common investor across mutual funds shall be identified by their Permanent Account Number (PAN). ● In case the folio has more than one registered holder, the first named Unit holder will receive CAS/account statements. <p>Further, the CAS detailing holding across all schemes of all mutual funds at the end of every six months (i.e. September/March), shall be sent by mail/e-mail on or before 10th day of succeeding month, to all such Unit holders in whose folios no transaction has taken place during that period. The half yearly consolidated account statement will be sent by e-mail to the Unit holders whose e-mail address is available, unless a specific request is made to receive in physical. In case of specific request received from investors, Mutual Funds shall provide the account statement to the investors within 5 business days from the receipt of such request without any charges.</p> <p>For Demat account holders: Unit holder who has opted to hold units in electronic (demat) mode will receive an allotment confirmation specifying the number of units allotted by way of e-mail and/or SMS to the applicant's registered e-mail address and/or mobile number within five business days from the date of closure of the NFO Period.</p> <p>Further, such Unit holder will receive the holding/transaction statements directly from his depository participant at such a frequency as may be defined in the Depositories Act, 1996 or regulations made there under or on specific request.</p> <p>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.</p> <p>Annual Financial Results: The scheme wise annual report or an abridged summary thereof shall be mailed/e-mailed to all Unit holders not later than four months (or such other period as may be specified by SEBI from time to time) from the date of closure of the relevant accounting year (i.e. 31st March each year). In case of Unit holders who have provided their e-mail address, annual report or an abridged summary thereof will be sent in electronic form only to their registered e-mail address and not as physical copies. Full annual report / abridged summary thereof shall also be available for inspection at the Head Office of the Mutual Fund. The Unit holder may request for a physical copy of annual report or abridged summary thereof by writing to the Asset Management Company/Registrar & Transfer Agents. Scheme wise annual report and abridged summary thereof shall also be placed on the website of the Mutual Fund (www.religaremf.com) and Association of Mutual Funds in India (www.amfindia.com) and link for the same will be displayed prominently on the website of the Mutual Fund (www.religaremf.com).</p>	
<p><i>The mutual fund/AMC and its empanelled brokers have not given and shall not give any indicative portfolio and indicative yield in any communication, in any manner whatsoever. Investors are advised not to rely on any communication regarding indicative yield/portfolio with regard to the scheme.</i></p>		

Key Partner / Agent Information

NFO Opens : 8th February, 2012 Closes : 14th February, 2012

Application No :

For Office Use Only

Distributor / Broker ARN ARN -	Sub-Broker Code	
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Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor. For details of transaction charges payable to distributor, please refer to KIM.

"The mutual fund/AMC and its empanelled brokers have not given and shall not give any indicative portfolio and indicative yield in any communication, in any manner whatsoever. Investors are advised not to rely on any communication regarding indicative yield/portfolio with regard to the scheme."

Transaction Charges (Please tick any one of the below. For details refer Page No.3) *Default

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

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

Folio Number Name of Sole/First Unitholder

1. Applicant's Personal Details

Name Date of Birth *** (Mandatory for Minor)

PAN** Enclosed (please PAN Card KYC Compliance Proof*

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

Name Date of Birth

PAN** Enclosed (please PAN Card KYC Compliance Proof*

*** Relation Father Mother Court appointed Guardian

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

City PIN

State

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

City PIN

State Country

Contact Details

Phone Office Residence Fax

Mobile

E-mail

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

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

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

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

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

Name Date of Birth

PAN** Enclosed (please PAN Card KYC Compliance Proof*

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

Name Date of Birth

PAN** Enclosed (please PAN Card KYC Compliance Proof*

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

Name

PAN** Enclosed (please PAN Card KYC Compliance Proof*

For *KYC requirements (please refer instruction on page 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. (Please refer instruction no.4) *** For documentation please refer instruction on page no. 9

Acknowledgement Slip (To be filled by the Applicant)

Received from

an application for Units of **Religare Fixed Maturity Plan - Series XII - Plan D (14 months)** Date

Option

Amount (Rs.) Along with Cheque/DD No.

Dated Drawn on Bank/Branch

Application No :

Signature, Stamp & Date

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

2. Investment Details

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

Scheme Name

Religare Fixed Maturity Plan - Series XII - Plan D (14 months)

Payout*

Options Growth Dividend

(*Default Option)

(refer Instruction no.7)

3. Payment Details

Investment Amt. (Rs.)

Mode of Payment (✓)

Cheque

DD

Fund Transfer

DD charges, if any (Rs.)

Date DD MM YY YY

Cheque/DD No.

Net Amt. (Rs.)

Account Type (✓)

Current

Savings

NRE

NRO

FCNR

Others _____

A/c. No.

Bank/Branch

Applicable in case of Third Party Payment: Payment on behalf of Please (✓)

Minor

Client

Employee

Name of the Person making Payment

PAN

Enclosed copy of KYC Compliance Proof (Please refer instruction no.7)

4. Demat Account Details

(Optional, refer Instruction no.11)

Please (✓)

NSDL

CDSL

DPID#

DP Name

Beneficiary Account No.

(# Not applicable in case of CDSL).

The details of the Bank Account linked with the Demat A/c as mentioned above should be provided under section 5.

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

(refer Instruction no.5)

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.)

(11 digit character code appearing on cheque leaf)

We credit the redemption/dividend proceeds directly into investors' account through electronic means if the details provided by the investors are sufficient for the same. Please provide a cancelled cheque leaf of the same bank account as mentioned above. Mentioning your IFSC will help us transfer the amount to your bank account faster. To receive cheque payout, please tick here (✓)

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

6. Nomination Details (Mandatory)

(refer Instruction no.10)

(To be filled in only by investors who opt to hold units in non-demat form.)

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)

DDMMYYYY

Relationship with Applicant

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

Name

Address

City

State

PIN

Guardian's relation with the Minor Nominee

Signature of the Guardian

I do not intend to nominate (Please tick the box, in case you do not wish to nominate)

7. 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.

Applicable to NRIs only:

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.

(Please ✓) Yes No

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

Date

DDMMYYYY

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 > www.religaremf.com

Distributor / Broker ARN ARN -	Sub-Broker Code	SCSB Branch Stamp & Code	SCSB Branch Serial No.
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Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.
For details of transaction charges payable to distributor, please refer to KIM.
"The mutual fund/AMC and its empanelled brokers have not given and shall not give any indicative portfolio and indicative yield in any communication, in any manner whatsoever. Investors are advised not to rely on any communication regarding indicative yield/ portfolio with regard to the scheme."

Transaction Charges (Please tick any one of the below. For details refer Page No.3) ^Default

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

1. Applicant's Personal Details

(in BLOCK LETTERS)

SOLE/FIRST APPLICANT	SECOND APPLICANT	THIRD APPLICANT
Name		
PAN		

Applicants must ensure that the sequence of the names as mentioned in the application form matches with that of beneficiary account held with the Depository Participant.

2. Details of Bank Account for Blocking of Funds

Bank Account Number Bank Name

Bank Address

Amount to be blocked (Rs. in figures) Amount to be blocked (Rs. in words)

3. Investment Details

Option(s)	Amount (in Rs.)	ISIN
Growth Option		INF205K01GN5
Dividend Payout Option		INF205K01GM7
Total Amount^		

^Total amount must be equal to the amount to be blocked as mentioned in point 2 above.

4. Demat Account Details (Mandatory)

Please NSDL CDSL

DP ID # DP Name Beneficiary Account No.

(# Not applicable in case of CDSL).

The investors shall receive payments of Dividend/Redemption proceeds in the Bank Account linked to the Demat A/c as mentioned above.

5. Declarations & Signatures

General Declaration:

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.

ASBA Authorizations:

1) I / We hereby undertake that I / We am / are an ASBA applicant(s) as per the applicable provisions of the SEBI (Issue of Capital and Disclosure Requirements) Regulations, 2009. 2) In accordance with ASBA process provided in the SEBI (Issue of Capital and Disclosure Requirements) Regulations, 2009, I / We authorize (a) the SCSB to do all acts as are necessary to make an application in the NFO of the Scheme of Religare Mutual Fund, including uploading of application details, blocking the amount to the extent mentioned above in the "Details of Bank Account for Blocking of Funds" or unblocking of funds in the bank account maintained with the SCSB specified in the form, transfer of funds to the nominated Religare Mutual Fund Bank Account on receipt of instruction from the Registrar to the New Fund Offer after finalisation of allotment entitling me/us to receive Units on such transfer of funds. (b) Registrar to the Religare Mutual Fund to issue instructions to the SCSB to remove the block on the funds in the bank account specified in the ASBA Form, upon allotment and to transfer the requisite money to Religare Mutual Fund's nominated Bank account. 3) In case the amount available in the bank account specified in the ASBA Form is insufficient for blocking the amount equivalent to the application money, the SCSB shall reject the application. 4) If the DP ID, Beneficiary ID or PAN furnished by me/us in the ASBA Form is incorrect or incomplete, the application shall be rejected and Religare Asset Management Company Ltd. (Investment Manager to Religare Mutual Fund), their appointed service providers and the SCSBs representatives shall not be liable for losses, if any.

Applicable to NRIs only :

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.

Date DDMMYYYY Place

Signature of the Applicant Signature of Bank Account Holders

(To be signed as per mode of operation of the Bank Account mentioned in point 2 above)

Acknowledgement Slip (To be filled by the applicant)

Received from Mr./Ms.

ASBA Form Dated DDMMYYYY Amount to be Blocked (Rs.)

SCSB (Bank & Branch) Bank Account No.

Date of submission. DDMMYYYY

INSTRUCTIONS TO INVESTORS

1. **Self Certified Syndicate Bank (SCSB):** SCSB is a bank which offers the facility of applying through the ASBA process. The current list of SCSB's as available on SEBI website is as follows:

- Axis Bank Ltd
- Corporation Bank
- IDBI Bank Ltd
- Yes Bank Ltd
- Punjab National Bank
- Union Bank of India
- Bank of Baroda
- Vijaya Bank
- State Bank of India
- HSBC Ltd.
- Bank of India
- IndusInd Bank
- Karur Vysya Bank Ltd
- Indian Bank
- Oriental Bank of Commerce
- J P Morgan Chase Bank, N.A
- UCO Bank.
- United Bank of India.
- State Bank of Hyderabad
- State Bank of Travancore
- State Bank of Bikaner and Jaipur
- Punjab National Bank
- Deutsche Bank
- HDFC Bank Ltd
- ICICI Bank Ltd.
- Bank of Maharashtra
- Andhra Bank
- Kotak Mahindra Bank Ltd.
- Citi Bank
- Allahabad Bank
- The Federal Bank
- Central Bank of India
- Standard Chartered Bank
- Nutan Nagrik Sahakari Bank Ltd.
- Canara Bank.

For the complete list of SCSBs with details of controlling/designated branches please refer to websites : <http://www.sebi.gov.in> , <http://www.nseindia.com> and <http://www.bseindia.com>.

2. **Investors Demat Account details:**

- It is mandatory to provide Demat Account details in ASBA Application Form as the units will be credited in the Demat Account specified in ASBA Application Form.
- Applicant should ensure that the Demat Accounts specified in the ASBA Application Form are active i.e. not frozen or suspended.
- Applicant to note that in case the DP-ID, beneficiary account no. or PAN provided in the ASBA Application Form are incorrect or do not match with the records of Depositories (NSDL or CDSL), the applications will be rejected.

3. **Bank Account details:**

- Applicants should provide Bank Account details from which the application amount is to be blocked alongwith Bank & Branch name and application amount.
 - Applicant should maintain sufficient balance in the Bank Account in which application amount is to be blocked. In case of insufficient funds in the specified Bank Account the application is liable to be rejected.
 - Applicant can make application for maximum upto 5 ASBA Applications from a single Bank Account with a Bank.
 - It may be noted that no application will be accepted for subscription to units of schemes of Religare Mutual Fund where such application is accompanied by Third Party Payment other than the exceptions allowed. '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. Please refer to point no. 7(e) of the Instructions for details.
-

INSTRUCTIONS TO FILL THE FORM

1. GENERAL INSTRUCTIONS

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

2. APPLICATION THROUGH ASBA FACILITY

Pursuant to SEBI circular vide ref no. SEBI/IMD/CIR No.18/198647/2010 dated March 15, 2010, an investor in addition to existing method of application for units of the Scheme can subscribe to the units of the scheme during New Fund Offer (NFO) through ASBA facility.

ASBA is an application containing an authorization given by the investor to block the application money in his specified bank account towards the subscription of units offered during NFO of scheme(s) of Religare Mutual Fund.

For an investor who applies through ASBA facility, the application money towards the subscription of units will be debited from his specified bank account only if his/her application is selected for allotment of units.

Investor can submit the ASBA Application Form with Self Certified Syndicate Bank (SCSB). SCSB are banks which offers the facility of applying through ASBA process. The list of SCSBs with details of controlling branches is available on <http://www.sebi.gov.in>, <http://www.nseindia.com> and <http://www.bseindia.com>.

The Applicant intending to invest in the scheme through ASBA Application Form must have beneficiary account with the Depository Participant of NSDL/CDSL and will be required to mention the same in application form. Only those applications where the details are matching with the Depository records will be treated as valid applications and allotted units accordingly. If the details mentioned in ASBA Application Form is incorrect / incomplete or are not matching with the Depository records the application will be rejected.

3. APPLICANT INFORMATION

- Name should be given in full without any abbreviations. Preferably write exactly as it appears in your bank account or as it appears in the incorporation document as the case may be. In case, units are applied for in electronic mode (Demat mode), please write the name exactly and in the same order as it appears in Depository records.
- In case investment is 'On behalf of Minor':
 - Name of the Guardian must be mentioned if the investments are being made on behalf of the minor. Guardian in the folio on behalf of minor should either be a natural guardian (i.e. father or mother) or a Court appointed legal guardian. A document evidencing the relationship should be submitted if the same is not available as part of the documents stated in point 3 below.
 - The minor shall be the first and sole holder. There shall not be any joint holder where minor is the first holder.
- Date of birth of minor along with the photocopy of following supporting documents shall be mandatory while investing on behalf of minor:
 - Birth certificate of the minor; or
 - School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc.; or
 - Passport of the minor; or
 - Any other suitable proof evidencing the date of birth of the minor.

- Name of the Contact Person, email and telephone no. should be mentioned in case of investments by Company, Body Corporate, Trust, Society, FII and other non-individual applicants.
- Your complete postal address should be stated. P.O. Box address alone is not sufficient. NRIs/ FIIs should necessarily state their overseas address failing which application will be rejected. In addition, Indian address (if available) may be stated for correspondence. It should be noted that NRI residents in any Financial Action Task Force non-compliant countries or territories cannot invest in the scheme.
- In case of NRI / FII investors, the Account Statements / Allotment Advice / Redemption cheques / other correspondence will be sent to the mailing address mentioned.
- Please fill in your date of birth as this may be required for validating your identity for certain transactions / communications.
- If you have an email ID, please provide the same, this will help us send investment / product related communication and resolve any queries more promptly.
- In case of applications for units in non-demat mode, made in joint names without indicating the mode of holding, mode of holding will be deemed as 'Any One or Survivor' and processed accordingly. All communication and payments shall be made in the name of and favouring the first / sole applicant.
- In case an investor(s) applies through ASBA facility the details of mailing address, overseas address, email ID, contact details, status, occupation and mode of holding, etc will be obtained by the Registrar from the Depository for the specified demat account. The details provided by Depository for such application shall be final.

4. 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, switch, systematic transfer and dividend reinvestment)

5. BANK ACCOUNT DETAILS

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

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

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

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

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

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

The Bank Account details of the investors making application through ASBA facility shall be same as available in the records of their Depository Account linked to investors Demat Account.

6. INVESTMENT DETAILS

- Investors must use separate Application Forms for investing simultaneously in both Options of the Scheme. However investor

applying through ASBA Facility has option to apply for both options offered under the Scheme in a single application. The applicant in such case should mention amount of application in each option and ensure that the aggregate of the amount of application under all options matches with the amount to be blocked in the Bank Account.

- (b) In case applications are received where Option for investment is not selected, the default Option as prescribed in the SID of the Scheme will be applicable.
- (c) For minimum application amount please refer to the Scheme Features.

7. MODE OF PAYMENT

Payment can be made in any of the following modes:

- (a) Payment should be made by way of a single cheque / demand draft* (multiple cheques will not be accepted) and must be payable locally at the Official Point(s) of Acceptance where the application is lodged. The cheque / demand draft should be drawn favouring the Scheme e.g. **Religare Fixed Maturity Plan - Series XII - Plan D (14 months)** and crossed "Account Payee Only". Please mention the folio no. / application no. and applicant name on the reverse of the Cheque/Draft tendered with the application.

In order to avoid fraud and prevent misuse of payment instruments, investors are advised to draw payment instrument (i.e. cheque, demand draft, pay order etc.) favouring either "**Religare FMP - Series XII - Plan D (14 months) A/c First Investor name**" or "**Religare FMP - Series XII - Plan D (14 months) Permanent Account Number of the First Investor**" or "**Religare FMP - Series XII - D (14 months) Folio number**".

*Units will be allotted for amount net of DD charges, at Rs. 10/- per unit. The Fund / AMC will not entertain any request for refund of DD charges.

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 non-repatriable basis may do so by issuing cheques / demand drafts drawn on Non-Resident Ordinary (NRO) account payable at the cities where the Official Points of Acceptance are located.

- (e) Restrictions on acceptance of Third Party Payment for subscription to units of scheme.

Application with **Third Party Payments** for subscriptions to Scheme will not be accepted except in following cases:

- a) Payment by Parents/Grand-Parents/Related Persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding ₹ 50,000/-. However, this restriction will not be applicable for payment made by a Guardian, whose name is registered in the records of Mutual Fund in that folio.
- b) Payment by employer on behalf of employee(s) through payroll deductions;
- c) Custodian on behalf of a Foreign Institutional Investor (FII) or a client.

* **'Related Person'** means any person investing on behalf of a minor in consideration of natural love and affection or as a gift.

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

In each of the exceptions mentioned above, investors is required to attach following mandatory documents without which application for

subscription to units will be rejected:

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

It is mandatory for investor to mention details of bank account from where payment for subscription is made in **point 3** of application form. Further the name of first unit holder/ applicant should be pre-printed as on of the holder 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.

8. E-MAIL COMMUNICATION

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

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

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

9. DIRECT CREDIT OF REDEMPTION/DIVIDEND PROCEEDS

The Units cannot be redeemed including switch-outs by the investors directly with the Fund until the Maturity Date / Final Redemption Date. Units will be automatically redeemed on the Maturity Date / Final Redemption Date, except requests for switch-out received by the Fund.

Switch-out request will be accepted upto close of business hours on the Maturity Date / Final Redemption Date.

Unit holder giving a request, on Maturity Date / Final Redemption Date, for switch-outs of units from this Scheme to any other scheme(s) of Religare Mutual Fund, will be required to comply with applicable PAN and KYC guidelines.

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

10. NOMINATION DETAILS

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

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

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

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

11. DEMATERIALIZATION

The unit holders would have an option to hold the units in dematerialized form. The applicant intending to hold units in dematerialized form will be required to have a beneficiary account with a Depository Participant (DP) of the NSDL/CDSL and will be required to mention in the application form, DP ID and Beneficiary Account No. with the DP at the time of subscribing units during the NFO of the respective Plan(s). Applicants must ensure that the sequence of the names as mentioned in the application form matches with that of the beneficiary account held with the Depository Participant. Names, Address, PAN details, KYC Details etc. mentioned in the application form will be verified against the Depository data. **If the details mentioned in the application (other than ASBA Applications) are incomplete / incorrect or not matching with the depository records, the application shall be treated as application for non-demat mode and accordingly units will be allotted in non-demat mode.** The units of the Scheme will be traded and settled on the exchange compulsorily in dematerialized (electronic) form.

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

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

To ensure appropriate identification of the investor and with a view to monitor transactions for the prevention of money laundering as prescribed

by the Prevention of Money Laundering Act, 2002, the AMC reserves the right to:

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

13. KNOW YOUR CUSTOMER (KYC) REQUIREMENTS

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

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

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

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

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

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

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

14. DECLARATION AND SIGNATURE

- (a) All the applicants must sign the application form. Signatures should be in English or in any Indian language. Thumb impression should be from the left hand for males and the right hand for females and in all cases be attested by a Magistrate, Notary Public or Special Executive Magistrate. In case of HUF, the Karta will sign on behalf of the HUF.
 - (b) The original Power of Attorney or a duly notarized copy of the Power of Attorney shall be required to be submitted where applications are made under a Power of Attorney.
15. 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.

14. CHECKLIST (Please ensure the following)

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

Accompanying documents

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

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

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

RELIGARE ASSET MANAGEMENT COMPANY LIMITED - INVESTOR SERVICE CENTRES / OFFICIAL POINTS OF ACCEPTANCE FOR NFO ONLY

■ **Agra:** Block No.30, Shop No.126, Sanjay Place, Agra-282002. 0562 6459171. ■ **Ahmedabad:** 1st Floor, Shital Varsha Building, Near Vijay Cross Road, Opp. Manan Auto Link, Drive-in Road, Navrangpura, Ahmedabad - 380006. Tel. No.: 079 40300304. ■ **Allahabad:** Shop No.4, Anant Raj Plaza, Main M G Road, Civil Lines Allahabad-211001. Tel. No.: 0532 6455816. ■ **Bengaluru:** 411, 4th Floor, Prestige Meridian 1, 29, MG Road, Bengaluru - 560001. Tel. No.: 080 - 42941000. ■ **Baroda:** Unit No.101/102, 1st Floor, Siddharth Complex, R. C. Dutta Road, Baroda-390005. Tel. No.: 0265 6643386. ■ **Bhopal:** MM - 18, B Block, Mansarovar Complex, Hoshangabad Road, Bhopal-462016. Tel. No.: 0755 4253972. ■ **Bhubhaneshwar:** 3rd Floor, Varha Complex, Plot No-111, Master Canteen Square, Unit-3, Bhubhaneshwar-751001. Tel. No.: 0674 6532062. ■ **Chandigarh:** SCO No.28, Second Floor, Sector 20-D, Chandigarh-160020. Tel. No.: 0172 6451315. ■ **Chennai :** “Challa Mall”, 11 & 11A, 3rd Floor, Sir Thegaraya Road, T. Nagar, Chennai – 600017. Tel. No. 044-64502422. ■ **Coimbatore:** Aiswarya Complex, Door No: 196/8, Ground Floor, T V Samy Road West, R S Puram, Coimbatore-641002. Tel. No.: 0422 6457815. ■ **Delhi:** 10A, Vanadana Building, 10th Floor, 11 Leo Tolstoy Marg, Connaught Place, New Delhi-100001. Tel. No.: 011 43789000. ■ **Hyderabad:** Ozone Complex, Municipal No. 6-3-669, 6-3-669/1/A/B/C – 101, 1st Floor, Panjagutta, Hyderabad - 500082. Tel. No.: 040 66468863. ■ **Indore:** Room No.216, 2nd Floor, Starlit Tower, Y. N. Road, Indore-452001. Tel. No.: 0731 4257351. ■ **Jaipur:** 2nd Floor, ‘Brij Anukampa’ Ashok Marg, C-Scheme, Jaipur-302001. Tel. No.: 0141 6451086 ■ **Jalandhar:** 514-A , 5th Floor, Grand Mall, BMC Chowk, Adjoining Radisson Hotel, Jalandhar-144001. Tel. No.: 0181 4686870 ■ **Jamshedpur:** Shop No - 16, Bharat Business Centre, Ground Floor, Bistupur, Jamshedpur -831011. Tel. No.: 0657 2756186. ■ **Kanpur:** 1st Floor, KAN Chambers, 14/113 Civil Lines, Kanpur-208001. Tel. No.: 0512 6546099. ■ **Kochi:** Door.No.CC 40/377, 3rd Floor, Jos Annexe, Jos Junction, M.G.Road, Kochi-682016. Tel. No.: 0484 6453727 ■ **Kolkata:** 311, 3rd Floor, Ideal Plaza, 11/1 Sarat Bose Road, Kolkata-700 020. Tel. No.: 033-44031012 ■ **Lucknow:** 2nd Floor, Shagun Palace, 3 Sapru Marg, Lucknow-226001, U.P Tel. No - 0522-3292022 ■ **Ludhiana:** 301, 3rd Floor, SCNO.18, Feroze Gandhi Market, Opp. Ludhiana Stock Exchange, Ludhiana-141001. Tel. No.: 0161-6543354. ■ **Mumbai (Borivali):** Sai Leela Commercial Complex, 508, 5th Floor, S.V.Road, Borivali (W), Mumbai-400092. Tel. No.: 022 28061264 ■ **Mumbai (Nariman Point):** Office No.17, 1st Floor, Jolly Maker Chambers II, Nariman Point, Mumbai-400021. Tel. No.: 02243416000 ■ **Mumbai (Vile Parle) (H.O.):** 3rd Floor, GYS Infinity, Paranjpe “B” Scheme, Subhash Road, Vile Parle (E), Mumbai-400057. Tel. No.: 022 67310000 ■ **Nasik:** Suyojit Modern Point, Shop No. SF 18, Sharanpur Road, Opposite Police Parade Ground, Nashik-422005. Tel. No.: 02533012050 ■ **Panjim:** Advani Business Centre, Office No. CU2, Neelkamal Arcade, Atmaram Borkar Road, Above Federal Bank, Panjim-403001. Tel. No. 08326650402 ■ **Patna:** 306, 3rd Floor, “Grand Plaza” Fraser Road, Patna - 800001. Tel. No.: 0612 6550315 ■ **Pune:** 7th Floor, Vascon Matrix, Wakdewadi, Shivaji Nagar, Pune - 411005. Tel. No. 020 - 30513994. ■ **Raipur:** Shop No-T, 2nd Floor, DM Plaza, Near Fire Brigade Chowk, Chotapara, Raipur-492001 Tel. No.: 0771 4056046 ■ **Surat:** 110, Jolly Plaza, Athwa Gate Circle, Govt. Girls Polytechnic College, Surat 395001. Tel. No.: 0261 6450848. ■ **Varanasi:** D58/2, 3rd Floor, Kuber Complex, Rathyatra Crossing, Varanasi – 221010. Tel. No.: 0712 6463962 ■ **Vijaywada:** 3rd Floor, Vasantha Plaza, 40-1-126, M.G.Road, Benz Circle, Vijaywada-520010. Tel. No.: 0866 6454945

For list of Official Points of Acceptance of Karvy for Ongoing Transactions, please refer our website: www.religaremf.com

GET IN TOUCH

Religare Mutual Fund

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