

Religare Business Leaders Fund

An Open Ended Equity Scheme

New Fund Offer Opens : 10th July, 2009 Closes : 31st July, 2009

Scheme Re-opens for continuous sale and Re-purchase (not later than): 29th August, 2009

Offer for Units of Rs. 10 per Unit for cash (subject to applicable load) 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 long term capital appreciation by investing in equity and equity related instruments including equity derivatives of companies which in our opinion are leaders in their respective industry or industry segment.

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
	Minimum	Maximum	High / Medium / Low
Equity & Equity Related Instruments#	80%	100%	High
Money Market Instruments & Debt Securities*	0	20%	Low to Medium

Of companies which in our opinion are leaders in their respective industry or industry segment.

* Investment in securitized debt including pass through certificate (PTC) shall not exceed 20% of the net assets of the Scheme. The Scheme will not invest in foreign securitized debt.

The 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.

The Scheme may seek investment opportunity in foreign securities in accordance with the guidelines stipulated by SEBI and RBI from time to time. The exposure to foreign securities (including mutual fund and other approved securities) shall not exceed 50% of the net assets of the Scheme.

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:

- Equity and equity related Instruments by nature are volatile and prone to price fluctuations on a daily basis due to macro and micro economic factors. The value of equity and equity related Instruments may fluctuate due to factors affecting the securities markets such as volume and volatility in the capital markets, interest rates, currency exchange rates, changes in law/policies of the Government, taxation laws, political, economic or other developments, which may have an adverse impact on individual securities, a specific sector or all sectors. Consequently, the NAV of the Units issued under the Scheme may be adversely affected. Equity and Equity related Instruments listed on the stock exchange carry lower liquidity risk but they run a settlement risk and also the risk of inability to sell securities held in the Scheme's portfolio. Further, Equity and Equity related Instruments not listed on the stock exchanges may be illiquid in nature and carry a higher amount of liquidity risk.
- 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 ADR/GDR and foreign securities: To the extent the assets of the Scheme are invested in overseas financial assets, there may be risk associated with fluctuation in foreign exchange rates, restriction on repatriation of capital and earnings under the exchange control regulations and transaction procedure in overseas market. Investment in foreign securities carries currency risk. The exchange risk associated with a foreign denominated instrument is a key element in foreign investment.
- Risks associated with investing in derivatives: The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments. 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 • Growth option • Dividend Payout • Dividend Reinvestment

If dividend payable under Dividend Payout option is equal to or less than Rs. 500/- then the dividend would be compulsorily reinvested.

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

Subscriptions/purchases/switch - ins

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

Redemptions/repurchases/switch - outs

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

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	Rs. 5,000/- and in multiples of Re.1/- thereafter.
Switch-in	Rs. 5,000/- per application and in multiples of Re. 0.01/- thereafter.
Additional Purchase	Rs. 1,000/- and in multiples of Re.1/- thereafter Amount for switch-ins: Rs. 1,000/- per application and in multiples of Re. 0.01/- thereafter.
Redemption/switch-outs	Rs. 1,000/- 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

S & P CNX Nifty

Dividend Policy

Under the Dividend option, the Trustees may declare the dividend subject to availability of distributable surplus calculated in accordance with SEBI Regulations. The actual declaration of dividend and frequency will inter-alia, depend on availability of distributable surplus calculated in accordance with SEBI Regulations and the decisions of the Trustees shall be final in this regard. There is no assurance or guarantee to the Unit holders as to the rate of dividend nor that the dividend will be paid regularly.

Name of the Fund Manager

Mr. Vetri Subramaniam

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

Lumpsum Purchase: During the New Fund Offer Period

Entry Load For Purchase/Switch in	<ul style="list-style-type: none"> Application routed through any distributor/agent/broker: <ul style="list-style-type: none"> For each investment amount less than Rs. 2 crores: 2.25% For each investment amount equal to or greater than Rs.2 crores but less than Rs. 5 crores: 1.25% For each investment amount equal to or greater than Rs. 5 crores: Nil Application not routed through any distributor/agent/broker: Nil
Exit Load For Redemption/Switch out	<ul style="list-style-type: none"> For each investment amount less than Rs. 5 crores: 1% (if redeemed on or before 1 year from the date of allotment) For each investment amount less than Rs. 5 crores: Nil (if redeemed after 1 year from the date of allotment) For each investment amount equal to or greater than Rs. 5 crores: Nil

Systematic Investment Plan (SIP): During NFO Period and for ongoing basis

Entry Load	Nil*
Exit Load For Redemption/Switch out	<ul style="list-style-type: none"> For each SIP installment less than Rs. 5 crores: 1% (If units are redeemed on or before 2 years from the date of allotment); Nil (If units are redeemed after 2 years from the date of allotment) For each SIP installment equal to or greater than Rs. 5 crores: Nil

Lumpsum Purchase: Ongoing Basis

Entry Load For Purchase/Switch in	Nil*
Exit Load For Redemption/Switch out	<ul style="list-style-type: none"> For each investment amount less than Rs. 5 crores: 1% (if redeemed on or before 1 year from the date of allotment) For each investment amount less than Rs. 5 crores: Nil (if redeemed after 1 year from the date of allotment) For each investment amount equal to or greater than Rs. 5 crores: Nil

* Pursuant to SEBI circular No. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009, w.e.f. August 1, 2009, the upfront commission to Distributors will be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the distributor.

- 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 Entry/Exit Load shall be charged for investments by Fund of Fund Scheme(s) launched under SEBI (Mutual Funds) Regulations, 1996. However, the waiver of Entry/Exit Load will be at the sole discretion of the Trustees and subject to change as the Trustee may decide from time to time.

- During NFO Period, no Entry Load is payable for switch from existing open ended equity schemes (except Religare Arbitrage Fund) of Religare Mutual Fund to Religare Business Leaders Fund.

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

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

Waiver of Load for Direct Applications

No entry load shall be charged in case of direct applications received by the AMC i.e. applications received through internet, submitted to the AMC or collection centre or Investor Service Centre that are not routed through any distributor/agent/broker. It shall also be applicable to additional purchases done directly by the investor under the same folio and switch into the Scheme from other schemes if such a transaction is done directly by the investor.

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.amfiindia.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.amfiindia.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.amfiindia.com.

Date: July 6, 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	Fill(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 Fill(s), copy of the SEBI registration certificate should be provided. \$ If investment exceeds Rs. 50,000/- or more

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

RELIGARE ASSET MANAGEMENT COMPANY LIMITED

■ **Agra:** Block No.30, Shop No.126, Sanjay Place, Agra-282002. Tel.No.:0562-6459171. ■ **Ahmedabad:** Unit No.202, 2nd Floor, Megha House, Mithakali Six Roads, Law Garden, Ellisbridge, Ahmedabad-380006. Tel. No.: 079-40231500. ■ **Allahabad:** Shop No.4,Anant Raj Plaza,Main M G Road,Civil Lines Allahabad 211001. Tel.No.: 532-6455816. ■ **Bangalore:** Prestige Meridian-11,305, 3rd Floor, Above Citibank, 30, M.G. Road, Bangalore-560001 Tel.No.:22914000. ■ **Baroda:** Unit No.101/102, 1st Floor, Siddharth Complex, R. C. Dutta Road, Baroda-390019. Tel.No.: 0265-6643389. ■ **Bhopal:** MF- 6, A Block, Mansarovar Complex, Hoshangabad Road, Bhopal. Tel. No.: 0755-4289632. ■ **Bhubaneswar (Orissa):** 3rd Floor Varaha Complex, Plot no-11, Master Canteen Square, Unit-3, Bhubaneswar- 751001. Tel.No.:0674-6532062. ■ **Chandigarh:** 1st Floor, SCO No.117/118, Madhya Marg, Sector 17/B, Chandigarh- 160017. Tel.No.: 0172-6415135. ■ **Chennai:** Level-3,Unit No.A4, Anmol Palani,No.88,G.N.Chetty Road, T. Nagar, Chennai-600017. Tel.No.: 044-64502422. ■ **Dehradun:** EBD Business Centre, Post Box-248, 49 Rajpur Road, Dehradun-248 001. Tel.No.:0135 6453212. ■ **Delhi:** Vandana Building, 10th Floor, Leo Tolstoy Marg, New Delhi-110 001. Tel. No.: 011-43789201. ■ **Goa:** Advani Business Centre, Atmaram Borkar Road, Panjim, Goa-403004. Tel. No.: 0832-6650402. ■ **Guwahati:** Office No. 103, Orion Towers, 1st Floor, Christian Basti, G S Road, Guwahati -781 005 Tel. No.: 0361-2343050. ■ **Hyderabad:** TSR Towers, Tower B-1, Plot No.6-3-1090, Raj Bhavan, Road, Hyderabad-500082. Tel. No.: 040-66468863. ■ **Indore:** Room No.216, 2nd Floor, Starlit Tower, Y. N. Road, Indore-452001. Tel. No.: 0731 4257351. ■ **Jaipur (Rajasthan):** 404, 3rd Floor, Shalimar Complex, Church Road, Jaipur-320021. Tel. No.: 0141-6451086. ■ **Jalandhar:** 514-A, 5th Floor, Grand Mall, BMC Chowk, Adjoining Radisson Hotel, Jalandhar 144001. Tel. No.: 0181-4626870. ■ **Jamshedpur:** Shop No. 16, Bharat Business Centre, Ground Floor, Bistupur, Jamshedpur - 1. Tel. No.: 9790999913. ■ **Kanpur:** 1st Floor, KAN Chambers,14/113 Civil Lines, Kanpur-208001. Tel.No.: 0512-6456099. ■ **Kochi:** Door No.CC 401/377, 3rd Floor, Jos Annexe, JCS Junction, M.G.Road, Kochi-682016. Tel. No.: 0484-6453727. ■ **Kolkata:** 124, *

*For NFO & Ongoing Sales

HDFC Bank - Collection Centres For NFO Only

■ **ALIGARH:** 3-316 Ramghat Road, Near Devi Tray Hospital, Aligarh -202 001. ■ **AGRA:** Shop No F3, F3-A, 1st Floor, Friend's Plaza, Sanjay Place, Agra-282 002. ■ **AHMEDABAD:** Astral Building, Next To HDFC House, Opposite Reliance General Insurance Building, Near Mithakali Six Roads, Navrangpura, Ahmedabad-380 009. ■ **AHMEDNAGAR:** Amber Plaza, Station Road, Opp Adcc Bank Sahakar Gruh, Ahmednagar-414 001. ■ **AJMER:** AMC No - 13/10 & 14/10, Near Suchma Kendra, Adajact To Swami Complex, Ajmer-305 001. ■ **AKOLA:** Sathi Heights, Opp To Collector Office, Z P Road, Akola-444 001. ■ **ALLAHABAD:** 2nd Floor, Above Honda Showroom, 58, Sardar Patel Marg, Civil Lines, Allahabad-211 001. ■ **ALWAR:** Bhagat Singh Circle, Road No 2, Alwar-301 001. ■ **AMBALA:** Shingar Palace Complex, Nicholson Road, Ambala Cantt-133 001. ■ **AMRAVATI:** C/O Raskis Plaza, Jaistambh Chowk, Morshi Road, Amravati-444 601. ■ **AMRITSAR:** 1st Floor, 26 Kenavadi Avenue, Court Road, Amritsar-143 001. ■ **ANAND:** 1st Floor, Sanket Towers, Opp Anand Arts College, Grid Road, Anand-388 001. ■ **ANKLESHWAR:** Commercial Plot - 73 / P, GIDC Estate, S. A. Motors Building, Anklshwar-395 002. ■ **ASANSOL:** CCMS Dept, P C Chatterjee Market, G.T. Road, Rambhandu Tala, Asansol-713 303. ■ **AURANGABAD:** Shiwani Chambers, Manjeet Nagar, Jauna Road, Opp Akashwani, Aurangabad-431 001. ■ **BALASORE:** C/O Bharat Motors, F.M Circle, Balasore-756 001. ■ **BANGALORE:** No 8 / 24 SALCO Centre, Richmond Road, Bangalore-560 025. ■ **BARDOLI:** Shree Ambika Niketan Temple, Bardoli-394 601. ■ **BARIELLY:** S154, Krishna Palace, Civil Lines, Bareilly-243 001. ■ **BARODA:** 5th Floor, Midway Heights, Next To Panchmukhi Hanuman Temple, Lokmanya Tilak Road, Kirti Mandir, Near Kala Ghoda, Raopura, Baroda - 390 001. ■ **BELGAUM:** 3 Rd Floor, Khimjibhai Complex, Belgaur-590 006. ■ **BHARUCH:** Near Octroi Naka, Link Road, Near Octroi Naka, Link Road, Bharuch-392 001. ■ **BHATINDA:** 3027 - B Guru Kanshi Marg, Bhatinda-151 001. ■ **BHAVANAGAR:** 1st Floor, Gopi Arcade, Opp Taktsheshwar Post Office, Waghawadi Road, Bhavnagar-364 001. ■ **BHILWARA:** 2-3-4, S.K Plaza Complex, Pur Road, Bhilwara-311 001. ■ **BHIWADI:** Sp 54 Ashiana Arcade, Riico Industrial Area, Bhiwadi-301 019. ■ **BHOPAL:** Service Branch, 1st Floor, Z-1, Zone 1, M P Nagar, Bhopal-462 011. ■ **BHUBANESHWAR:** Business Park, First Floor, C111, Saheednagar, Bhubaneswar-751 007. ■ **BHUJ:** 101 & 102 Sunrise Tower, 11 - Vijayanagar Society, Hospital Road, Bhuj-370 001. ■ **BOKARO:** B-9 City Centre, Sector Iv, B - 9, City Center, Sector Iv, Bokaro Steel City, Bokaro-827 004. ■ **BURDWAN:** 45 G.T. Road, Birhata, Burdwan-713 001. ■ **KOLKATA:** Abhilasha II, 6, 1st Floor, 6 Royd Street, Kolkata-700 016. ■ **CALICUT:** 3rd Floor, Simax Tower, Kannur Road, Nadakkavu, Calicut- 673 013. ■ **CHANDIGARH:** SCO 371 / 372, Sector 35 - B, Chandigarh-160 034. ■ **CHENGANNUR:** Govt Hospital Junction, Chengannur-689 121. ■ **COCHIN:** 1st Floor, SI Plaza, Palariavattom, Cochin-682 025. ■ **COIMBATORE:** 1635 Classic Tower, Trichy Road, Coimbatore-641 018. ■ **CURCHOREM:** CMS Dept, Mopkar Chamunda, Ground Floor, Near Post Office, Curchorem - Sangumem Road, Curchorem-403 706. ■ **CUTTACK:** Bajrakbati Road, Cuttack-753 001. ■ **DAHANU:** Matruashish Building, Irani Road, Dahanu Road, Dahanu-401 602. ■ **DAMAN:** ARC Shopping Mall, Dilip Nagar, Teen Batti, Daman-396 210. ■ **DAVANGERE:** No 621, BHM Enclave, Binny Co Road, Mandipet, Davangere-577 002. ■ **DEHRADUN:** 56, Rajpur Road, Uttaranchal, Dehradun-248 001. ■ **DELHI:** FIGOPS, 1st Floor, Kailash Building, 26 K G Marg, New Delhi-110 001. ■ **DHANBAD:** Sri Ram Plaza, 1st Floor, Bank More Dhanbad, Jharkhand-826 001. ■ **DURGAPUR:** Balai Commercial Complex, 3rd Floor, Nachan Road, Benachity, Durgapur-713213. ■ **ERODE:** 456 Brough Road, Erode-638 001. ■ **FEROZEPUR:** CMS Dept, Building 307 / 7, The Mall, Ferozpur City, Hariyana-152 002. ■ **GANDHIDHAM:** Plot No 1, Sector 8, Rabindranath Tagore Road, Near GPO, Gandhidham-370 201. ■ **GAYA:** Near Ganta Ghar, K.P Road, Gaya-823 001. ■ **GAYATIA:** Near Ganta Ghar, K.P Road, Gaya-823 001. ■ **GORAKHPUR:** CMS Dept, Prahlad Rai Trade Centre, Ayodhya Crossing, Bank Road, Gorakhpur-273 001. ■ **GUNTUR:** 87-90, Main Road, Lakshmpuram, Guntur-52 2007. ■ **GURDASPUR:** CMS Dept, Scf-18 2 Shopping Complex, Improvement Trust Market, Hanuman Chowk, Gurdaspur-143 521. ■ **GUWAHATI:** Fancy Bazar Branch - WBO, Mishra Complex Jail Road, Guwahati-781 001. ■ **GWALIOR:** Block G1, Plot No. 43, Anand Deep Building, City Centre, Gwalior-474 011. ■ **HAIJIPUR:** Vimal Complex, Dak Banglow Complex, Opp T V S Showroom, Hajipur-844 101. ■ **GWALIOR:** Block G1, Plot No. 43, Anand Deep Building, City Centre, Gwalior-474 011. ■ **HIMMATNAGAR:** G.F Shop No 5-8 & First Floor 4-9, Kumar House, Durga Oil Mill Compound, Himmatnagar-383 001. ■ **HISAR:** Plot No 3 - 4, Mca Area Railway Road Hisar, Hisar-125 001. ■ **HOSHIPUR:** SCO 1-2-3, Scheme No 11, Improvement Trust Market Chandigarh Road, Hoshiarpur-146 001. ■ **HOSUR:** No. 24 & 25, Maruthi Nagar, Near Dharga, SIPCOT PO, Hosur-635 126. ■ **HUBLI:** T B Revankar Complex, Vivekanand Hospital Road, Hubli-580 029. ■ **HYDERABAD:** 110-60/3, 18/II Floor, Suryodaya, Begumpet, Hyderabad-500 016. ■ **INDORE:** 1st Floor, Scheme No 94 - B, Sector B, Behind Bombay Hospital, Indore-452 010. ■ **JABALPUR:** 1702, Naiper Town, Model Road, Jabalpur-482 002. ■ **JAGRAON:** 368 B, Kapoor Building, Tehsil Road, Jagraon-142 026. ■ **JAIPUR:** 1st Floor, O-10, Ashok Marg, Ahimsa Circle, C Scheme, Jaipur-302 001. ■ **JALANDHAR:** 911, Near Narinder Cinema, G T Road, Jalandhar-144 001. ■ **JALGAON:** Plot No 124 / 135, Dsp Chowk, Facing Mahal Road, Jalgaon-425 001. ■ **JAMNAGAR:** Plot No 6, Park Colony, St Ann's School, Bedi Bunder Road, Jamnagar-361 008. ■ **JAMSHEDPUR:** C/O Mithila Motors Ltd, Near Ram Mandir, Bistupur, Jamshedpur-831 001. ■ **JODHPUR:** Plot No 57 / B, 3rd Chopasani Road, Jodhpur-342 003. ■ **JUNAGADH:** Moti Palace, Ground Floor, Opp Rajinagar, Junagadh-382 001. ■ **KADI:** Mradhaswami Complex, R.S.No 242, Nr N.C. Desai Petrol Pump, Highway Chak Rastha, Kadi-382 715. ■ **KANNUR:** MCMS Dept, K V R Towers, South Bazar Road, Kannur-670 002. ■ **KANPUR:** Navin Market Branch, 15/46 Civil Lines, Kanpur-280 001. ■ **KAPURTHALA:** MGN School, Mall Road, Kapurthala-144 601. ■ **KARAD:** Near Hotel Sangam, Pune Bangalore Highway, Karad-415 110. ■ **KARNAL:** SCO 778-779, Opp Mahabir Dal Hospital, Kanjipura Road, Karnal-132 001. ■ **KHANNA:** Second Floor, Ravindra Complex, G.T Road, Opposite Bus Stand, Khanna-141 001. ■ **KOLHAPUR:** Gem Stone, Raosaheb Vichare Complex, 517, E Ward, New Shahupur, Near Central Bus Stand And Parikh Plot, Kolhapur-416 001. ■ **KOTA:** Show Room No 13 - 14, Main Jhalawar Road, Kota-324 007. ■ **KOTTAYAM:** 3rd Floor, Unit Building, Opp MDC Centre, K K Road, Kottayam-686 002. ■ **KURUKSHETRA:** CMS Dept, Shop No 1 To 5, Kalawati Market, Railway Road, Kurukshetra-136 118. ■ **LATUR:** Shri Prabhakar Arcade, Shop No 3-6, M.G.Road, Near Nagar Parishad, Opp Town Hall, Latur-413 512. ■ **LUCKNOW:** Pranay Tower, Darbari Lal Sharma Marg, Beside Pratibha Cinema, Lucknow-226 001. ■ **LUDHIANA:** CMS Dept, 5th Floor, Mall Road, Ludhiana-141 001. ■ **CHENNAI:** Mariam Centre, Ground Floor 751 B, Anna Salai, Chennai-600 002. ■ **MADURAI:** Nithya Kalyani Towers, No 34, Krishnayar Tank Street No. 8, North Veli Street, Madurai-625 001. ■ **MANDI GOBINDGARH:** Hukum Chand Bansal Building, Main Post Office Road, Mandi Gobindgarh-147 301. ■ **MANGALORE:** M.N Towers, Kadri, Mangalore-575 002. ■ **MANJERI:** CMS Dept, Kunkali Plaza, Bldg #20/1245 Kacheripady, Malappuram Road, Manjeri-676 121. ■ **MARGOA:** Ranghavi Building, Opp Municipality Garden, Dr George Barette Road, Margoa-403 601. ■ **MATHURA:** CMS Dept, Ops Bsa College, Gaushala Raod, Mathura-281 001. ■ **MEERUT:** 1st Floor, 381 Western Kutcheri Road, Meerut-250 001. ■ **MEHSANA:** Prabhu Complex, Near Raj Kamal Petrol Pump, Abuh Highway, Mehsana-384 002. ■ **MOGA:** G.T Road, Opp D.C. Office, Moga-141 001. ■ **MORADABAD:** Chaddha Shopping Complex, Gmd Road, Moradabad-244 001. ■ **MORVI:** Om Shopping Center, Revapur Main Road, Morvi-363 641. ■ **MAPUCA:** S 1 / 2 Ground Floor, Cosmos Towers, Near Govt Bldg Complex, Mapusa-403 507. ■ **MUMBAI:** Maneckjiwadia Building, Nanik Motwani Marg, Mumbai-400 023. ■ **MUZZAFARPUR:** Above Maruti Showroom, Choti Sarai Ganj, Muzzafarpur-842 001. ■ **MYSORE:** Mythiri Arcade, 1st Main, Saraswathipuram, Mysore-570 009. ■ **NABHA:** SCO 14-15, Patiala Gate, Nabha-147

LORDS, 1st Floor, 7/1 Lord Sinha Road, Kolkata-71. Tel. No.: 033-44031000. ■ **Ludhiana:** 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. ■ **Madurai:** Shop No.L, 1st Floor, 16 & 17, North Veli Street, A. R. Plaza, Madurai-625001. Tel. No.: 0452-6460114. ■ **Moradabad:** 1st Floor, Plot No.8/8/119 (Near Rajmahal Hotel), Civil Lines, Moradabad-244 001. Tel. No.: 0591-6455585. ■ **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. ■ **Nagpur:** Panchsheel Business Centre, Block No.22, 1st Floor, Panchsheel Cinema Building, Wardha Road, Nagpur-440 012. Tel. No.: 0712-6463962. ■ **Nasik:** Cabin No. 6, Dhanlaxmi Business Centre, Near Dairy Don Ice-cream Parlor, Sathaye Baug, M.G.Road, Nashik-422 001. Tel. No.: 0253-3012050. ■ **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-411016. Tel. No.: 020-40191020. ■ **Raipur (Chattisgarh):** Shop No-T, 2nd Floor DM Plaza, Near Fire Brigade Chowk Chhotia Para, Raipur: 492001. Tel. No.: 0771-4056046. ■ **Rajkot:** 313/316, Siddhivinayak Complex, Opp. Ramkrishna Ashram, Doctor Yagnik Road, Rajkot-360001.Tel.No.: 9727778998. ■ **Surat:** Office Business Centre, Opp. Share Broker's Association, 12/925 Lal Gate, Surat-395003.Tel.No.: 0261-2402347. ■ **Vishakapatnam:** 47-11/15, 1st Floor, Eshwar Arcade, 1st Lane, Dwaraknagar, Vishakapatnam-506002. Tel. No.: 0891-6455434.

201. ■ **NABHA:** SCO 14-15, Patiala Gate, Nabha-147 201. ■ **NADIAD:** Shoot Out Building, Nadiad Ice Factory Compound, College Road, Nadiad-387 001. ■ **NAGPUR:** 303 & 304 3rd floor, Wardh Road, 12, Milestone, Near Lokmat Square, Nagpur-440 010. ■ **NASIK:** Archt Centre, 3rd Floor, Chandak Circle Link Road, Opp Sandeep Hotel, Near Mahaguru Bus Stand, Nasik-422 002. ■ **NAVASAR:** Nandini Complex, Ground Floor, Station Road, Sandh Kuvu, Navsari-396 445. ■ **NAWANSHAHAR:** B / 148, Banga Road, Nawanshahar-144 514. ■ **NELLORE:** G.T. Road, Nellore-524 001. ■ **PALAKKAD:** 8 / 246, Chandra Nagar, Palakkad-678 007. ■ **PALANPUR:** Parth Complex, Near Cozy Tower, Opp Joravar Palace, Palanpur-385 001. ■ **PANIPAT:** 801 / 4, G.T.Road, Panipat-132 103. ■ **PANJIM:** Swami Vivekanand Road, 301, Milroc Lar Menezes, Opp Gomantak Maratha Samaz, Panjim-403 001. ■ **PATHANAMTHITTA:** CMS Dept, Aban Arcade Ward # 9/1128, Pathanathitta-Kumbazha Road, Pathanathitta-689 645. ■ **PATIALA:** S.C.O 1150, First Floor, Leela Bhawan, Patiala-147 001. ■ **PATNA:** Rajendra Ram Plaza, Exhibition Road, Patna-800 001. ■ **PERINTHALMANNA:** CALCUT ROAD, PERINTHALMANNA, MALAPPURA DIST, PERINTHALMANNA-679 322. ■ **PHAGWARA:** Kalra Road, Opp Hanuman Garhi Mandir, G.T.Road, Phagwara-144 401. ■ **PONDA:** Royal Chambers, Gdt -Gd4 Tisk, Ponda-403401. ■ **PONDICHERRY:** TS No 6, 100 Feet Road, Ellaiipillaichavady, Pondicherry-605 005. ■ **PORBANDAR:** Om Shiv Sakthi, R D Chamber, Porbandar-360 575. ■ **PUNE:** Fortune Square, Model Colony, Pune-411 016. ■ **QUILON:** VGP Buildings, Door No XVI / 1539 (1320A), Vadakumbhagam Ward, Irumpalalam, Kollam-691 001. ■ **RAIPUR:** Chawla Tower, Near Bottle House, Shankar Nagar, Raipur-492 001. ■ **RAJAMUNDARY:** Rajamundry, H.No : 46-17-20 Main Road, Danavaipet, Rajahmundry-533 103. ■ **RAJKOT:** Opp Alfred High School, 2nd floor, Panchratna Bldg, Jawahar Road, Rajkot-360 001. ■ **RAJPURA:** 11-12 Block B, Chandigarh Patiala Road, Rajpura-140 401. ■ **RANCHI:** Rohini 1st Floor, 56 Circular Road, Ranchi-834 001. ■ **REWARI:** L-203, Old Court Road, Model Town, Rewari-123 401. ■ **Rohata:** Jawahar Market, Opposite D Park, Delhi Rohtak Road, Rohtak-124 001. ■ **ROPAR:** Sohana Chandigarh Rd, College Road, Ropar-141 001. ■ **ROURKELA:** BISRA Road, Dwivedi Bhawan, Dwivedi Square, Rourkela-769 001. ■ **RUDRAPUR:** Plot No 182, Nainital Road, Plot No 182, Nainital Road, Rudrapur-263 153. ■ **SAHARANPUR:** Mission Compound, Court Road, Adjoining Top Shop, Saharanpur-247 001. ■ **SALAJEM:** 5 / 241 - F, Rathna Arcade, Omalpur Main Road, Salem-636 004. ■ **SANGLI:** 640, Venkatesh Senate, Miraj Road, Sangli-414 416. ■ **SANGRUR:** SHOP No. 1-2-3 KAULA PARK MARKET, SANGRUR-148 001. ■ **SHIMLA:** Jankidas Building, 3, The Mall, Shimla-171 001. ■ **SILIGURI:** 3 No, Ramkrishna Samity Building, Sevoke Road, Pani Tanki More, Siliguri-734 401. ■ **SILVASSA:** 1-16 Jaypee House, Opp Patel Petrol Pump, Vapi Silvassa Road, Silvassa-396 230. ■ **SOLAN:** Anand Bhawan, Near Dc Office, Raigarh Road, Solan-173 212. ■ **SURAT:** 7th Floor, Kashi Plaza, Next To Dr Bipin Desai Children Hospital, Majura Gate, Surat-395 002. ■ **THALASSERY:** AVK Nair Road, Thalassery-670 001. ■ **THIRUVALLA:** Illampalli Buildings, 26/149(182), Mc Road, Tiruvalla-689 101. ■ **TIRUPATHI:** #19-8-180, 1st Floor, Besides Bdt Petrol Bunk, Above Saryus Super Market, Near Annamaya Circle, Tirupati-517 501. ■ **TRICHUR:** Global Centre, M G Road, Trichur-680 004. ■ **TRICHY:** A - 10, Lakshmi Arcade, 11th Cross Main Road, Thillainagar, Trichy-620 018. ■ **TRIVANDRUM:** Kenton Towers, Vazhuthacaud, Trivandrum-695 014. ■ **UDAIPUR:** 388 Post Office Road, Chadet Circle, Adjacent To Chetak Cinema, Udaipur-313 001. ■ **UNJHA:** Sudhvi Complex, 1 St Floor, Nr. Radha Krishna Temple, Station Road, Unjha-382 170. ■ **VALSAD:** 1st Floor, Ekta Appr, Near R J J High School, Thithal Road, Valsad-396 001. ■ **VAPI:** 1st Floor, Kanta Trade Centre, Behind Asopalav Hotel, Gidc Chak Rasta, Vapi-396 195. ■ **VARANASI:** D 58 / 2 Kuber Complex, Rathyatra Crossing, Varanasi-221 010. ■ **VASCO:** Ground Floor, Damodar Building, Swatantra Path, Vasco Da Gama-403 802. ■ **VERAVAL:** Amrutpedd, Opp Public Ground, Rajmahal Road, Veralval-362265. ■ **VIJAYWADA:** 40-1-48 2, M.G.Road, Labbipet, Vijaywada-520 010. ■ **VISHAKAPATNAM:** 1st Floor, Poduri Castle, Above Rayomond Showroom Dwaraka Nagar, Vishakapatnam-530 016. ■ **WARANGAL:** No 1-8-605/1 Nakkalgutta, Hanamkonda, Warangal-506 002. ■ **UDUPI:** Panduram Towers, Court Road, Diana Circle, Udupi-576 101. ■ **TIRUPUR:** 2nd Floor, 169, Chidambaram Complex, Kumanar Road, Tiruppur-641 604. ■ **SAMBALPUR:** Nayapara, Golbazar Chowk, Sambalpur-768 001. ■ **SRINAGAR:** M.S Shopping Mall, Residency Road, Srinagar-190 001. ■ **HALDHWANI:** 8/6, Nainital Road, Bhotia Prao, Haldwani-263141. ■ **MUZZAFARPANAGAR:** 53/4-A, Bhag Kambhal Wala, Jansat Road, New Mandi, Muzaffarnagar-251 001. ■ **BHILAI:** Chauhan Estate, G.E Road, Supela, Bhilai-490 023. ■ **BHILAI:** Chauhan Estate, G.E Road, Supela, Bhilai-490 023. ■ **DHULE:** Lane No 6, Mundada Arcade, Parola Road, Dhule-425 001. ■ **SURENDRANAGAR:** Middle Point, Near Milan Cinema, Surendranagar-363 002. ■ **GONDAL:** Ground And First Floor, College Chowk, Next To Central Bank Of India, Gondal-363 031. ■ **AMRELI:** 2 Manekpura, Station Road, Amreli-365 601. ■ **RANIGANJ:** NSB Road, Plot No 408, Raniganj-713 347. ■ **BHUSAVALI:** Mansingh Complex, C.T.S No 3294, H No 4 / 285, Janner Road, Opposite Csm Complex, Bhusaval-425 201. ■ **BEGUSAR:** Kachari Chowk, Begusarai-851 101. ■ **HAZARIBAGH:** Annada Chowk, Guru Gobind Singh Road, Hazaribagh-825 301. ■ **SHILLONG:** Police Bazar, Shillong-793 001. ■ **DHARAMSALA:** 363 / 6 Centre Point, Civil Lines, Dharamsala-176 216. ■ **RISHIKESH:** M No 53, M J Mall, Railway Road, Rishikesh-249 201. ■ **ROORKEE:** 313/8, Civil Lines, Roorkee-247 667. ■ **BHAGALPUR:** Khalifa Bhag Chowk, Triveni Apartments, Dr P.R Road, Bhagalpur-812 002. ■ **JHANSI:** Damroo Cinema Complex, Civil Lines, Jhansi-284 001. ■ **KARUR:** 126 / D / E, Anna Plaza, Kovai Road, Karur-639 002. ■ **TIRUNELVELLI:** 12, 13 Trivandrum High Road, Vannarpet, Palayamkottai, Tirunelveli-627 002. ■ **VELLORE:** No 73, Officers Line, Krishna Nagar, Vellore-632 001. ■ **THENI:** No 422 - A, Periyakulam Road, Opposite Convent, Theni Allinagar, Theni-625 531. ■ **RAJAPALAYAM:** No 251, Thenkasi Road, Kadambankulam, Rajapalayam-626 117. ■ **SOLAPUR:** Sun Plaza, 1st Floor, 8516 / 11, Murarji Peth, Lucky Chowk, Solapur-413 007. ■ **SOLAPUR:** Sun Plaza, 1st Floor, 8516 / 11, Murarji Peth, Lucky Chowk, Solapur-413 007. ■ **RATLAM:** 90, Station Road, Ratlam-475 001. ■ **ICHALKARANJLI:** House No 7-55, Main Road, Janata Chowk, Ichalkaranji-416 115. ■ **SANGAMNER:** Shop No 1, Janak Plaza, Opposite Kubera Sankul, New Nagar Road, Sangamner-422 605. ■ **TIRUR:** KMS Tower, Thazepalam, Tirur-676 101. ■ **BAGALKOT:** C.TS No 121, B.S No 39, Ward X, Opposite Railway Station, Bagalkot-587 102. ■ **CUDDAPAH:** 72 - 1A, Dwaraka Nagar, Beside Sandhya Theatre, Nagaraju, Pali Village, Cuddapah-516 001. ■ **BILASPUR:** A - 99 Link Road, Near Agrasen Chowk, Bilaspur C.G, Bilaspur-495 001. ■ **DEOGARH:** Assam Access Road, New Tower Chowk, Deogarh-814 112. ■ **RAMGANJMANDI:** Shanti Sadan, Opposite Sbbj, Bazar No - 1, Ramganj Mandi, Ramganjmandi-325 519. ■ **RAMGARH:** NH - 33, Main Road, Ramgarh Cantontment, Ramgarh-829 122. ■ **DARBHANGA:** Natraj Bhawan, Tower Chowk, Darbhanga-846 004. ■ **BIKANER:** Roshan Plaza, Rani Bazar, Bikaner-334 001. ■ **SHIMOGA:** No 447, Sharavathi Complex, Saverlane Road, Shimoga-577 201. ■ **BATALA:** SCF 173-174, Jalandhar Road, Batala, Batala-143 505. ■ **KOTKAPURA:** B - X/740 Faridkot Road, Kottkapura-151 204. ■ **KOTKAPURA:** B - X/740 Faridkot Road, Kottkapura-151 204. ■ **HAMIRPUR:** Hotel Paradise New Road National Highway - 88, Hamirpur-177 001. ■ **JIND:** SCF - 5 Near Rani Talab, Jind-126 102. ■ **NARNAUL:** Opp SP Residence, Mahinder Garh Road, Narnaul-123 001. ■ **BHIWANI:** S 175 D Meham Chowk, Bhiwani-127 201. ■ **KANGRA:** Opp Government Polytechnic, Kangra (HP)-176 001. ■ **FAZILKA:** MC 594, Gaushala Road, Fazilka-152 123. ■ **KAITHAL:** 1450-1451-A/4 Ambala Road, Near Pehowa Chowk, Kaithal-136 027. ■ **SINDHANUR:** RK Complex, Kushtagi Road, Sidhanur-584 128. ■ **JAGADHRI:** 1st Floor, Plot No 1, Rajesh Nagar Colony, Ambala Road, Jagadhri-135 003. ■ **Raigarh:** Krishna Crown, Chaitanyaa Nagar, Raigarh-496001.

For list of Official Points of Acceptance of Karvy for Ongoing Transactions, please refer our website

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 Forms 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
- Option should be clearly stated
- In case applications are received where option/facility for investment is not selected, the default 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.

Please refer terms & conditions of SIP.

6. SYSTEMATIC INVESTMENT PLAN (SIP)

SIP facility is offered to investors under the Scheme. Investors have choice of two payment options

- ECS Debit

- Direct Debit

7. 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/collecting bank branches where the application is lodged. The cheque / demand draft should be drawn favouring the Scheme e.g. Religare Business Leaders 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 (except in case of investments through Systematic Investment Plan for ongoing offer only and not in NFO) 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

8. 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.

9. DIRECT CREDIT OF REDEMPTION/DIVIDEND PROCEEDS

The AMC has entered into an arrangement for Direct Credit facility of redemptions / dividend with certain banks as listed in the application form. For investors who have an account with such banks, 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 reserve 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.

10. 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.
- 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.
- 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.

- 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.
- Nomination in respect of the units stands rescinded upon the redemption/transfer/transmission of units.
- Transmission of units will be done as per the Nomination/s registered subject to verification of Identity of Nominee/s, PAN, Bank Mandate etc.
- Transfer of units in favor of the Nominee/Nominees shall be a valid discharge by the Asset Management Company against the legal heir.
- 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.

11. Personal Identification Number (PIN)

PIN facility is available to the Unitholders for subscribing to the units of the Scheme. 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.

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:

- 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.

13. DECLARATION AND SIGNATURE

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

Key Partner / Agent Information

Distributor / Broker ARN ARN -	Sub-Broker Code	For Office Use Only
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Existing Unitholder Details : Pl. fill in Folio Number below. Pl. furnish PAN details in section 1 and then proceed to section 2.

Folio Number, if any	Name of Sole / First Unitholder
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1. Applicant's Personal Details

FIRST / SOLE APPLICANT

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

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

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

City	PIN	State	Country
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Contact Details

Phone	Office	Residence	Fax
Mobile	<input type="checkbox"/> I/We wish to receive updates via SMS on my mobile (Please <input checked="" type="checkbox"/> <input type="checkbox"/> I/We wish to receive the following documents via e-mail in lieu of physical document(s) <input type="checkbox"/> Account Statement <input type="checkbox"/> Annual Report <input type="checkbox"/> News Letter <input type="checkbox"/> Other Information		
E-mail			

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

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

THIRD APPLICANT

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

* If the investment is Rs. 50,000/- and above, all the applicants including PoA Holder need to be KYC Compliant. (Please refer instruction no. 12)

** 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)

Received from	Mr./Ms./M/s.
an application for Units	Religare Business Leaders Fund
Option	<input type="checkbox"/> Growth <input type="checkbox"/> Dividend Reinvestment <input type="checkbox"/> Dividend Payout
Amount (Rs.)	Along with Cheque/DD No.
Dated	D D M M Y Y Y Y Drawn on Bank / Branch

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

Application No :

Signature, Stamp & Date

2. Investment and Payment Details

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

Scheme Name

Religare Business Leaders Fund

Option

Growth*

Dividend Reinvestment

Dividend Payout

*Default Option

For Lumpsum Investment

Cheque/DD should be drawn favouring "Religare Business Leaders Fund"

Investment Amt. (Rs.)

Minimum Rs. 5,000/-

Mode of Payment (✓)

Cheque

DD

Fund Transfer

Cheque/DD No.

Date

D D M M Y Y Y Y

Bank/Branch

For SIP Investment (refer instruction no. 6)

SIP offered only through Auto-Debit (ECS / Direct Debit) - Pls. fill up the SIP Auto Debit Facility Form

Investment Amount

No. of Installments

Total Amount

Rs.

X

= Rs.

Minimum Monthly: 6 installments; Quarterly: 4 installments

First SIP Installment Cheque Details :

Cheque No.

Dated

D D M M Y Y Y Y

Drawn on Bank

Branch

Frequency (✓)

Monthly* or Quarterly

SIP Date (✓) (Please select only one date)

3rd

10th

15th*

20th

25th

Period From

M M Y Y Y Y

To

M M Y Y Y Y

*Default Option

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

Refer instruction no. 4

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 Clearing Service (ECS) and direct credit facilities are available for redemption/dividend proceeds. 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 (✓)

We offer Direct Credit Facility with the following banks for paying out Dividend and Redemption proceeds to you faster.

• AXIS Bank • Citibank • Corporation Bank • Deutsche Bank • HDFC Bank • HSBC Bank • ICICI Bank • IDBI Bank • Standard Chartered Bank. If your bank account is with any of these banks, we will directly credit your dividend/redemption proceeds into the same.

4. Nomination Details

Refer instruction no. 10

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)

D D M M Y Y Y Y

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. 11

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 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

D D M M Y Y Y Y

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

Key Partner / Agent Information

Distributor / Broker ARN <div style="border: 1px solid black; padding: 5px; height: 30px;">ARN -</div>	Sub-Broker Code <div style="border: 1px solid black; padding: 5px; height: 30px;"></div>	For Office Use Only <div style="border: 1px solid black; padding: 5px; height: 30px;"></div>
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The Trustees,

Religare Mutual Fund

I/We have read and understood the contents of the Statement of Additional Information / Scheme Information Document of the Scheme and the terms and conditions of SIP enrollment and ECS Debit Clearing.

1. Investment and SIP Details

FIRST / SOLE APPLICANT

Name	<input style="width:90%;" type="text" value="Mr./Ms./M/s."/>		
Folio No.(Existing Unitholder)	<input style="width:30%;" type="text"/>	Scheme	<input style="width:60%;" type="text" value="Religare Business Leaders Fund"/>
Frequency	<input type="checkbox"/> Monthly* (minimum 6 installments) <input type="checkbox"/> Quarterly (minimum 4 installments) (Jan, April, July, Oct)		
Each SIP Amount (Rs.)	<input style="width:30%;" type="text"/>	Option	<input type="checkbox"/> Growth* <input type="checkbox"/> Dividend Reinvestment <input type="checkbox"/> Dividend Payout
SIP Period [for ECS (Debit Clearing) (Direct Debit)]	Start From	End on	No. of Installments
	<input style="width:15%;" type="text" value="M M Y Y Y Y"/>	<input style="width:15%;" type="text" value="M M Y Y Y Y"/>	<input style="width:20%;" type="text"/>
SIP Date [for ECS (Debit Clearing) (Direct Debit)]	<input type="checkbox"/> 3rd <input type="checkbox"/> 10th <input type="checkbox"/> 15th* <input type="checkbox"/> 20th <input type="checkbox"/> 25th		*Default

2. First SIP Transaction

Cheque No.	<input style="width:20%;" type="text"/>	Cheque Dated	<input style="width:20%;" type="text"/>	Amount (Rs.)	<input style="width:20%;" type="text"/>
Bank	<input style="width:40%;" type="text"/>		Bank City	<input style="width:40%;" type="text"/>	
Mobile No.	<input style="width:20%;" type="text"/>	Email ID	<input style="width:60%;" type="text"/>		
Preferred messaging medium	SMS: <input type="checkbox"/> E-mail: <input type="checkbox"/> Note: Please (✓) for your preferred medium of messaging				

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

3. Particulars of Bank Account

Bank Name	<input style="width:90%;" type="text"/>			
Bank Branch	<input style="width:30%;" type="text"/>	Bank City	<input style="width:40%;" type="text"/>	
Account Number	<input style="width:20%;" type="text"/>	Account Type	<input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR	
9 Digit MICR Code	<input style="width:10%;" type="text"/> <input style="width:10%;" type="text"/> <input style="width:10%;" type="text"/> <input style="width:10%;" type="text"/> <input style="width:10%;" type="text"/> <input style="width:10%;" type="text"/> <input style="width:10%;" type="text"/> <input style="width:10%;" type="text"/> <input style="width:10%;" type="text"/>	(Please enter the 9 digit number that appears after the cheque number)		
Account Holder Name as in Bank Account	<input style="width:90%;" type="text"/>			

I/We hereby declare that the particulars given above are correct and express my/our willingness to make payments referred above through participation in ECS (Debit Clearing) / Direct Debit. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold the user institution responsible. I/We will also inform Religare Mutual Fund / Religare Asset Management Company Limited, about any changes in my/our bank account. I/We have read and agreed to the terms and conditions mentioned overleaf.

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

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

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

Bank Account Number

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

SYSTEMATIC INVESTMENT PLAN - TERMS AND CONDITIONS

The Scheme offers SIP facility subject to following terms and conditions:

1. Presently, the Scheme offers SIP with monthly and quarterly (April/ July/ Oct/ Jan) frequency. Unit holder can invest on monthly or quarterly basis on 3rd or 10th or 15th or 20th or 25th of each month/ quarter. In case the day specified is a non Business Day or falls during a book closure period, the transaction will be effected on the next Business Day.
 2. In case the frequency is not specified, it will be considered as application for monthly frequency and will be processed accordingly. In case the date is not specified or in case of ambiguity, the SIP transaction will be processed on 15th of month / quarter. In case the end date is not specified, the Fund would continue the SIP till it receives termination notice from the investor.
 3. Minimum amount for each installment should be Rs. 1,000 per month and in multiples of Re. 1 thereafter for monthly frequency or Rs. 1,500 per quarter and in multiples of Re. 1 thereafter for quarterly frequency.
 4. Minimum number of installments should be 6 installments (including first installment) for monthly frequency and 4 installments (including first installment) for quarterly frequency.
 5. In case the Unit holder enroll for SIP during the New Fund Offer Period, he should give one cheque for the first installment and Electronic Clearing Services (ECS) debit/Direct debit instruction for remaining installments. The date of first cheque should be the date of submission of application (no post dated cheque will be accepted). The second installment will be processed latest for the available SIP date (currently 3rd or 10th or 15th or 20th or 25th of each month/ quarter) indicated by the investor, but not later than 30 (Thirty) Business Days from the date of allotment of Units in the NFO.
 6. SIP applications received during the NFO Period not falling in ECS debit/Direct debit facility, will be rejected and cheque may be returned/refunds made, within 6 weeks from the closure of the NFO.
 7. During the ongoing offer period, Unit holders can avail SIP facility by submission of post dated cheques for all the installments or submission of current date cheque for the first SIP installment (no post dated cheque will be accepted) and ECS debit/ Direct debit instruction for remaining installments on an ongoing basis. Outstation cheques will not be accepted for SIP transactions. ECS debit /Direct debit instruction facility is available in select locations specified in application form. All the post dated cheques must be of same date (either 3rd or 10th or 15th or 20th or 25th) and of the same amount. The first installment will be processed at Applicable NAV based on time stamping. The second installment will be processed latest for the available SIP date (currently 3rd or 10th or 15th or 20th or 25th of each month/ quarter) indicated by the investor, but not later than 30 (thirty) Business Days from the date of first installment.
 8. Cheque(s) should be drawn in the name of the Scheme or its abbreviation and crossed "A/c Payee" e.g. "Religare Business Leaders Fund" or "RBLF"
 9. The load structure prevailing at time of submission of SIP application (whether for fresh enrollment or extension) will be applicable for all the SIP installments specified in such application. Please refer to 'Load Structure' in section 'Expenses of the Scheme'.
 10. Unit holders has a right to discontinue the SIP facility at any time by sending written request to any Official Points of Acceptance, at least 10 Business Days prior to the next cheque date/ECS debit/Direct debit. On receipt of such request, the SIP enrollment will be terminated and balance post dated cheque(s), if any, will be returned to the Unit holder.
 11. In case any cheque submitted by the investor for SIP or any payment instruction for SIP installment is dishonored by the Bankers for the reason of account of investor is closed, the AMC would discontinue the SIP immediately and reserves the right to redeem the outstanding units, if total investment is below Rs. 5,000/-.
 12. The AMC reserves the right to discontinue the SIP enrolment in case cheque / payment instruction submitted by Unit holder is not honored by Banker on 2 (two) consecutive occasions for either insufficiency of funds or as a result of a stop payment instructions issued by the Unit holder and redeem the outstanding units, if total investment is below Rs. 5,000/-.
 13. The facility will be automatically terminated upon receipt of intimation of death of the Unit holder.
- The AMC reserves right to change the frequency, date(s) or other terms and conditions of SIP.

Terms & Conditions

SIP Payment through Electronic Clearing Service of the Reserve Bank of India (RBI)

1. SIP Auto Debit Facility via ECS is offered only in the following locations
■ Agra ■ Ahmedabad ■ Allahabad ■ Amritsar ■ Asansol ■ Aurangabad ■ Bangalore ■ Bardhaman ■ Baroda ■ Belgaum ■ Bhilwara ■ Bhopal ■ Bhubaneswar ■ Bijapur ■ Bikaner ■ Calicut ■ Chandigarh ■ Chennai ■ Cochin ■ Coimbatore ■ Cuttack ■ Davangere ■ Dehradun ■ Delhi ■ Dhanbad ■ Durgapur ■ Erode ■ Gadag ■ Gangtok ■ Goa ■ Gorakhpur ■ Gulbarga ■ Guwahati ■ Gwalior ■ Haldia ■ Hubli ■ Hyderabad ■ Indore ■ Jabalpur ■ Jaipur ■ Jalandar ■ Jammu ■ Jamshedpur ■ Jamnagar ■ Jodhpur ■ Kakinada ■ Kanpur ■ Kolhapur ■ Kolkata ■ Lucknow ■ Ludhiana ■ Madurai ■ Mandya ■ Mangalore ■ Mumbai ■ Mysore ■ Nagpur ■ Nasik ■ Nellore ■ Patna ■ Pondicherry ■ Pune ■ Raipur ■ Rajkot ■ Ranchi ■ Salem ■ Shimla ■ Shimoga ■ Sholapur ■ Siliguri ■ Surat ■ Tirupur ■ Tirupati ■ Trichy ■ Trichur ■ Trivandrum ■ Tumkur ■ Udaipur ■ Udipi ■ Varanasi ■ Vijayawada ■ Vizag
2. This facility is offered only to the investors having bank accounts in select cities mentioned above. The cities in the list may be modified/updated/changed/removed at any time in future entirely at the discretion of Religare Mutual Fund / Religare Asset Management Company Limited, without assigning any reason or prior notice. If any city is removed, SIP instructions of investors for such cities via ECS route will be discontinued without prior notice.
3. The bank provided for ECS should participate in local MICR clearing.
4. The investor agrees to abide by the terms and conditions of ECS facility of RBI.
5. Investors will not hold Religare Mutual Fund / Religare Asset Management Company Limited, its Registrar and other service providers responsible, if the transaction is delayed or not affected or the investor's bank account is debited in advance or after the specific SIP date due to various clearing cycles of ECS.
6. New investors who wish to enroll for SIP through ECS should fill the Application Form and the Registration cum Mandate Form for ECS.
7. Investors should mandatorily give a cheque for the first transaction.
 - a. All subsequent Installments through ECS to be either 3rd or 10th or 15th or 20th or 25th of the month / quarter.
8. Religare Mutual Fund / Religare Asset Management Company Limited, its Registrar and other service providers shall not be responsible and liable for any damages/compensation for any loss, damage etc., incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
9. You can choose to change your bank account or discontinue this facility by giving 10 Business Days written notice to any of our Investor Service Centers.

Terms & Conditions - specific to SIP through Direct Debit Facility

Please contact Religare Mutual Fund Investor Service Centres for updated list of ECS locations & list of banks / branches eligible for Direct Debit Facility.

1. This facility is offered only to the investors having bank accounts in select banks / branches eligible for this facility.
2. This facility is available on all SIP dates of a month / quarter.