

# Religare Gold Exchange Traded Fund

An Open Ended Gold Exchange Traded Fund

New Fund Offer Opens : 28<sup>th</sup> January, 2010

Closes : 23<sup>rd</sup> February, 2010

## The Lure of Gold

Gold – the shiny yellow metal has held its appeal to humans for ages. Wars have been fought to acquire it and people have devoted their lifetime exploring it during gold rushes. Alchemists have tried converting ordinary lead into the shiny metal and bureaucrats in the past have used it as a currency standard. Kings have issued gold coins to symbolize strength and wealth and gold artefacts have been admired since time immemorial.

“The desire of gold is not for gold. It is for the means of freedom and benefit”

- Ralph Waldo Emerson

Modern society which is exposed to exotic stuff like financial derivatives, collateralized debt obligations, futures, options, structured notes *et al* has managed to keep the fascination with the precious metal alive. Gold as an investment has proven to be the insurance in times of crisis. Even otherwise, the simple tenets of demand and supply warrant that we look at gold as a long term investment option.

## What are Gold ETFs?

Gold ETFs - Simply put, these are exchange traded mutual fund schemes that invest in physical gold. Also known as paper gold, these schemes are a convenient and relatively less expensive alternative to owning physical gold. These schemes are designed to seek returns that closely correspond to the returns provided by investment in physical gold.

“When we have gold we are in fear, when we have none we are in danger”

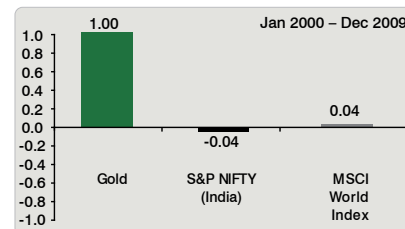
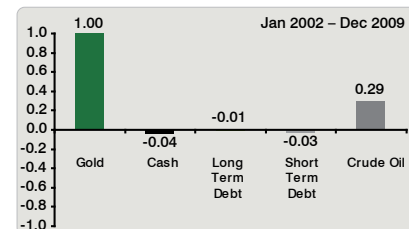
- English Proverb

## Why Invest in Gold?

### An Effective Portfolio Diversifier

Helps to lower overall portfolio risk and preserve wealth

Gold has a low or negative correlation with most other asset classes, which means that its price changes are independent of price changes in other asset classes like equities or debt. Gold's low correlation with other assets is a function of the unique drivers of demand and supply. Adding gold to the portfolio in small percentages can help reduce overall portfolio volatility.



Past performance may or may not be sustained in future. Source: CRISIL, Bloomberg, Religare MF. Short Term Debt represented by Crisil Short Term Bond Fund Index and Long Term Debt represented by Crisil Composite Bond Fund Index. Cash represented by Crisil Liquid Fund Index. Correlation is a statistical measure of how two securities move in relation to each other.

### Demand-Supply Scenario

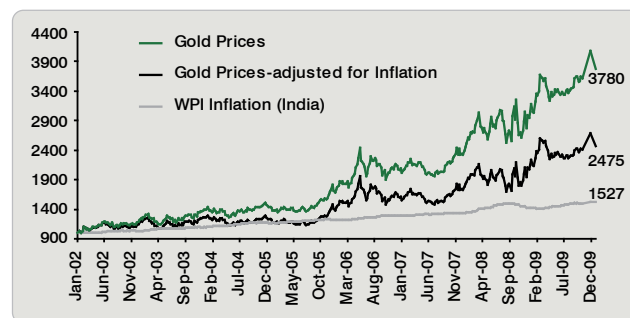
Total Global Demand in 2008: Approx 3800 tonnes

- The strongest demand was for jewellery accounting for 2185 tonnes
- Total Industrial demand, including from dental industry was 435 tonnes
- ETFs & other similar products accounted for 320 tonnes
- Popularity of Gold ETF adding to the demand
- The inflows into Gold ETFs have thus far continued unabated, buoyed by rally in gold prices
- Safe haven buying is supporting the price of Gold
- Supply Side: Mine production showing a declining trend
- Gold mine production is on a decline. Peak production was in the Year 2001 – over 2600 tonnes
- New mine deposits are harder to find

Source: World Gold Council, gold.org, Bloomberg, Data as on Dec, 2008

### As an Inflation Hedge

Gold is renowned as a hedge against inflation – as inflation goes up, price of gold also tends to go up along with it. Gold preserves the purchasing power and even increases it gradually. Inflation adjusted gold prices have generated a positive rate of return in the last 7 years.



Past performance may or may not be sustained in future. Source: Bloomberg, Data as on 31st Dec, 2009. Prices rebased to 1000.

### Safe Haven During Financial Crisis

Gold as an asset class has protected investor's wealth in times of downturn, when it is needed the most. Historically, gold has been relied upon for its safe haven characteristics in times of financial or economic crisis.

Event	Date Range	Nifty Returns (%)	Gold Returns INR (%)	MSCI World Index (%)
Dotcom Bubble	Jan 00 - May 02	-17.45	11.78	-13.78
Unexpected election result leads to sharp fall in India and trading suspension, World markets uneasy ahead of first Fed rate hike in 4 years	Apr 04 - Jun 04	-21.95	5.52	-0.80
Heavy selling by FII and retail investors and global weakness	Mar 06 - Jun 06	-18.91	7.20	-5.96
Credit Crisis	Dec 07 - Mar 09	-49.92	41.99	-48.99

Past performance may or may not be sustained in future. Source: Bloomberg, Religare MF. Returns for Jan'00-May'02 and Dec'07-Mar'09 are CAGR, whereas returns are absolute for Apr'04-Jun'04 and Mar'06-Jun'06 period.

## Religare Gold ETF - Jump into Gold!

Religare Gold Exchange Traded Fund is a simple way of owning gold in a dematerialized mode, without having to undertake the hassles associated with owning physical gold like safety, purity etc. The Fund will invest in physical gold and would seek to generate returns which closely correspond to the returns provided by investment in physical gold, subject to tracking error.

### Religare Gold ETF vs. Buying Physical Gold

Parameters	Religare Gold ETF	Jeweller	Banks
Mode	Demat	Jewellery/Bar/Coins	Bar/Coins
Safety/Storage	No risk of theft	High Risk	High Risk
Purity of Gold	99.5% or higher	Can't Say	High on Purity
Pricing	Transparent and Low on cost	Can't Say	High Mark up
Liquidity	On all Business days on the Exchange	Relatively at High Cost	Low on Liquidity
Denomination	1 Unit (1 Gram of Gold)	Pre-defined	Pre-defined

### Religare Gold ETF - Portfolio Characteristics

- The Fund will invest only in physical gold of 99.5% purity or higher
- No issuer risk
- One unit of Religare Gold ETF will represent 1 gram of gold
- The Fund intends to remain fully invested at all times
- Gold exposure through derivatives is not allowed
- Lending and borrowing not allowed
- The gold is physically segregated and stored exclusively in high-security vaults

### Religare Gold ETF - Advantages

- Easily Accessible
  - ✓ During NFO - Retail Investors can directly buy from the Fund House
  - ✓ Post NFO - Units will be listed on National Stock Exchange Ltd./The Bombay Stock Exchange Ltd. Investors can buy, sell through their normal brokerage accounts
- Cost Effective
  - ✓ Cost much lower than that of buying, storing and insuring physical gold
- Liquid
  - ✓ Not limited to Secondary Market Trading at NSE/BSE
  - ✓ Investors can create and redeem units in minimum lot size of 1000 units directly with the Fund House
- Physical Gold and Purity
  - ✓ The underlying gold is held in the form of 1 kg bars.
  - ✓ Gold held by the Fund shall be of fineness (or purity) of 995 parts per 1000 (99.5%) or higher; sourced from LBMA (London Bullion Market Association) approved refiners
- Transparent
  - ✓ NAV will be declared on a daily basis and portfolio on a monthly basis

### Religare Gold ETF - Who Should Invest?

- Investors looking to diversify specific asset class risk, by combining gold in their overall portfolio
- Investors who are bullish on long term prospects of gold as a commodity
- Investors looking for a hassle free way of owning gold
- Families accumulating gold for future events e.g. marriage etc. can look towards investing in gold – making small and regular purchases possible

**Disclaimer:** This information alone is not sufficient and shouldn't be used for the development or implementation of an investment strategy. It should not be construed as investment advice to any party. The readers should exercise due caution and/or seek independent professional advice before making any investment decision or entering into any financial obligation based on information, statement or opinion which is expressed herein. All opinions, figures, charts/graphs, estimates and data included in this advertisement are as on date and are subject to change without notice. The statements contained herein may include statements of future expectations and other forward looking statements that are based on our current views and assumptions and involve known and unknown risks and uncertainties that could cause actual results, performance or events to differ materially from those expressed or implied in such statements. The data used in this material is obtained by Religare AMC from the sources which it considers reliable. While utmost care has been exercised while preparing this document, Religare AMC does not warrant the completeness or accuracy of the information and disclaims all liabilities, losses and damages arising out of the use of this information. **Risk Factors: All mutual funds and securities investments are subject to market risks and there can be no assurance that the objective of Scheme will be achieved.** Investment in mutual fund units involve investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of capital. As with any investment in securities, the NAV of the units issued under Scheme may go up or down depending upon the factors and forces affecting the securities markets. As the Scheme will invest primarily in physical gold, the NAV of the Scheme will react to the price of gold. The prices of gold may be affected by several factors such as demand and supply of gold in India and in the global market, change in political, economical environment and government policy, inflation trends, currency exchange rates, interest rates, perceived trends in bullion prices, restrictions on the movement/trade of gold by RBI, GOI, etc. Past performance of the Sponsor and its affiliates / AMC/Mutual Fund and its Scheme(s) do not indicate the future performance of the Scheme of the Mutual Fund. There is no assurance or guarantee to unit holders as to the rate of dividend distribution nor that dividend will be paid regularly. Investors in the Scheme are not being offered any guaranteed/assured returns. **Religare Gold Exchange Traded Fund, an open-ended Gold Exchange Traded Fund is only the name of the Scheme and does not in any manner indicate either the quality of the Scheme or its future prospects and returns. Investment Objective:** To generate returns that closely correspond to the returns provided by investment in physical gold in the domestic market, subject to tracking error. **Asset Allocation Pattern:** Physical gold: 90%-100%. Debt & Money Market Instruments\*: 0%-10%\* Investments in securitized debts can be made by the Scheme upto 10% of the net assets. **Load Structure: Entry Load:** Nil. **Exit Load:** Nil. **Please read the Scheme Information Document (SID) and Statement of Additional Information (SAI) before investing.** SID, SAI and Key Information Memorandum cum Application Form are available at the ISC/Distributors. **Terms of Issue:** Offer for Units having face value of Rs. 100 each and will be issued at a premium equivalent to difference between the allotment price and face value during the New Fund Offer. After the closure of NFO, the Units of the Scheme will be listed on Stock Exchange(s) and the same can be purchased/sold in round lots of 1 Unit during the trading hours of the Stock Exchange(s) like any other publicly traded stock. In addition to purchase and sale of Units on Stock Exchange(s), Authorized Participants and Large Investors can directly subscribe to or redeem the Units of the Scheme with the Mutual Fund in Creation Units size at NAV based prices on all Business Days during an ongoing offer period. The NAV of the Scheme will be disclosed on all Business Days. **Statutory Details:** Religare Mutual Fund has been set up as a trust sponsored by Religare Securities Ltd. (liability restricted to Rs. 1,50,000) with Religare Trustee Company Ltd. as the Trustee (Trustee under the Indian Trusts Act, 1882) and with Religare Asset Management Company Ltd. as the Investment Manager. **Disclaimer of NSE/BSE:** Please refer to the Key Information Memorandum overleaf.

Religare Enterprises Limited ("REL") proposes, subject to receipt of requisite approvals, market conditions and other considerations, to make a rights issue of its equity shares to its existing shareholders and has filed a letter of offer ("LOF") with the Bombay Stock Exchange Limited ("BSE"), the National Stock Exchange of India Limited ("NSE"), together with BSE, the "Stock Exchanges") and the Securities and Exchange Board of India ("SEBI"). The LOF is available on the websites of the Stock Exchanges and SEBI at [www.bseindia.com](http://www.bseindia.com), [www.nseindia.com](http://www.nseindia.com) and [www.sebi.gov.in](http://www.sebi.gov.in), respectively, as well as on the website of the lead manager at [www.enam.com](http://www.enam.com). Investors should note that investment in equity shares involves a high degree of risk and for details relating to the same, please refer to the section titled "Risk Factors" of the LOF.

## KEY INFORMATION MEMORANDUM

Name of Asset Management Company : Religare Asset Management Company Limited

Scheme Name: Religare Gold Exchange Traded Fund (an open-ended Gold Exchange Traded Fund)

Offer for Units having face value of Rs. 100 each and will be issued at a premium equivalent to difference between the allotment price and face value during the New Fund Offer and Continuous Offer for Units at NAV based prices

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the Scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors’ rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document and Statement of Additional Information available free of cost at any of the Investor Service Centres or distributors or from the website www. religaremf.com

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM.

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

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

**Disclaimer of Bombay Stock Exchange Ltd.**

“It is to be distinctly understood that the permission given by Bombay Stock Exchange Ltd. should not in any way be deemed or construed that offer document has been cleared or approved by Bombay Stock Exchange Ltd. nor does it certify the correctness or completeness of any of the contents of the offer document. The investors are advised to refer to the Scheme Information Document for the full text of Disclaimer Clause of Bombay Stock Exchange Ltd.”

### Investment Objective

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

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

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

### Investment Strategy of the Scheme

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

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

### Risk Profile of the Scheme

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

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

### Risk Mitigation Strategies:

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

### List of Collection Centres / Official Points of Acceptance for NFO

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, Lak Garden, Ellisbridge, Ahmedabad-380006. Tel. No: 079- 42031500. ■ **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.42941000. ■ **Baroda:** Unit No.10,101/02, 1st Floor, Siddharth Complex, R. C. Dutta Acre, 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.17/118, Madhya Marg, Sector 17/B, Chandigarh - 160017. Tel. No: 0172-6453135. ■ **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- 781005 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-320001. Tel. No: 0141-6451086. ■ **Jalandhar:** 514-A, 5th Floor, Grand Mall, BMC Chowk, Adjoining Radisson Hotel, Jalandhar 142001. Tel. No: 0181-4626870. ■ **Jamshedpur:** Shop No. 16, Bharat Business Centre, Ground Floor, Bistupur, Jamshedpur - 1 Tel. No: 9790909913. ■ **Kanpur\*:** 1st Floor, KAN Chambers,14/13, Civil Lines, Kanpur-

\*For NFO & Ongoing Sales for large investors and Authorized Participants.

**During NFO, Units are available for subscription on MFSS, electronic transaction platform of NSE.**

### 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. ■ **ANDAMPUR:** Astral Building, Next To HDFC House, Opposite Reliance General Insurance Building, Near Mithakhali Six Roads, Navrangpura, Ahmedabad-380 009. ■ **AHMEDNAGAR:** Amber Plaza, Station Road, Opp Akad Bank Sahakar Gruh, Ahmednagar-414 001. ■ **AJMER:** AMC No - 13/10 & 14/10, Near Suchma Kendra, Adjacent To Swami Complex, Ajmer-305 001. ■ **AKOLA:** Sethi Heights, Opp To Collector Office, Opp To Collector Office, ■ **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 Rasik Plaza, Jaistambhi Chowk, Morshi Road, Amravati-444 601. ■ **AMRITSAR:** 1st Floor, 26 Kennedy Avenue, Court Road, Amritsar-143 001. ■ **ANAND:** 1st Floor, Sankeet Towers, Opp Anand Arts College, Grid Road, Anand-388 001. ■ **ANKLESHWAR:** Commercial Plot - 73/ P, GD Estate, S A Motors Building, Ankleshwar-395 002. ■ **ASANSOL:** CCMs Dept, P C Chatterjee Market, G.T. Road, Rambhandar Tala, Asansol-713 303. ■ **AURANGABAD:** Shivani Chambers, Manjeet Nagar, Jalna 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. ■ **BARILLY:** 5154, Krishna Palace, Civil Lines, Bareilly-243 001. ■ **BARODA:** 5th Floor, Midway Heights, Next To Panchmukhi Hanuman Temple, Lokmanya Tiark Road, Kirti Mandir, Near Kala Ghoda, Raopura, Baroda - 390 001. ■ **BELGAUM:** 3rd Floor, Khimjibhai Complex, Belgaum-560 025. ■ **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 Takhteshwar Post Office, Waghawadi Road, Bhavnagar-364 001. ■ **BHILWARA:** 2-3-4, S.K Plaza Complex, Pur Road, Bhilwara-311 001. ■ **BHIWADI:** Sp 54 Ashiana Area, Ritco 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, C-11, 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 Centre, Sector IV, Bokaro Steel City, Bokaro-827 004. ■ **BURDWAN:** 45 G.T Road, Birhata, Burdwan-713 001. ■ **KOLKATA:** Abhilasha I, 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, Palarivattom, Cochin-682 025. ■ **COIMBATORE:** 1636 Classrom Tower, Trichy Road, Coimbatore-641 018. ■ **CURCHOREM:** CMS Dept, Mopkar Chamunda, Ground Floor, Near Post Office, Churchorem - Sangem Road, Churchorem-403 706. ■ **CUTTACK:** Bajrakati Road, Cuttack-753 001. ■ **DAHANU:** Matruashish Building, Irani Road, Dahanu Road, Dahanu-401 602. ■ **DAMAN:** ARC Shopping Mall, Dulp 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:** FIGO PS, 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:** Balaji Commercial Complex, 3rd Floor, Nachan Road, Belurhi, Durgapur-713 213. ■ **ERODE:** 456 Brough Road, Erode-638 001. ■ **FEROZEPUR:** CMS Dept, Building 307/7, The Mall, Ferozpur City, Haryana-152 002. ■ **GANDHIDHAM:** Plot No1, Sector 8, Rabindranagar Tagore Road, Near GPO, Gandhidham-370 201. ■ **GAYA:** Near Ganta Ghar, K P Road, Gaya-823 001. ■ **GAYA:** 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, Lakshimpuram, Guntur-52 2007. ■ **GURDASPUR:** CMS Dept, SCF-182 Shopping Complex, Improvement Trust Market, Hanuman Chowk, Gurdaspur-143521. ■ **GUWAHATI:** Fancy Bazar Branch - WBO, Mishra Complex, Jal Road, Guwahati-781 001. ■ **GWALIOR:** Block G/1, Plot No. 43, Anand Deep Building, City Centre, Gwalior-474 011. ■ **HAIJIPUR:** Vimal Complex, Dak Bhinglo Complex, Opp T V S Showroom, Haijipur-844 101. ■ **GWALIOR:** Block G/1, Plot No. 43, Anand Deep Building, City Centre, Gwalior-474 011. ■ **HIMMATNAGAR:** Gok Shopping Complex, Opp T V S Showroom, Haijipur-844 101. ■ **GWALIOR:** Block G/1, Plot No. 43, Anand Deep Building, City Centre, Gwalior-474 011. ■ **HISAR:** Plot No 3 - 4, Mica Area Railway Road Hisar, Hisar-125 001. ■ **HOSHARPUR:** SCO 1-2-3, Scheme No 11, Improvement Trust Market, Chandigarh Road, Hoshiarpur-146 001. ■ **HOSUR:** No. 24 & 25, Maruthi Nagar, Near Dhargra, SIPCOT PO, Hosur-695 126. ■ **HUBLI:** T B Revankar Complex, Vivekanand Hospital Road, Hubli-580 029. ■ **HYDERABAD:** 110-60/5, B III Floor, Suryodaya, Begumpet, Hyderabad-500 016. ■ **INDORE:** 1st Floor, Scheme No. 94 - B, Sector B, Behind Bombay Hospital, Indore-452 010. ■ **JABALPUR:** 1702, Naipet Town, Model Road, Jabalpur-482 002. ■ **JAGRAON:** 368 B, Kapoor Building, Tehsil Road, Jagraon-142 026. ■ **JAIPUR:** 1st Floor, O-2, Ashok Marg, Ahimsa Circle, C Scheme, Jaipur-320021. ■ **JALANDHAR:** 911, Near Narinder Cinema, G. T. Road, Jalandhar-144 001. ■ **JALGAON:** Plot No 134 / 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, 9th Chesapani Road, Jodhpur-342 003. ■ **JUNAGADH:** Moti Palace, Ground Floor, Opp Rajinagar, Junagadh-362 001. ■ **KADI:** Mradhaswami Complex, R.S.No.242, Nr N.C. Desai Petrol Pump, Highway Char Rastha, Kadi-382 715. ■ **KANNUR:** MCMS Dept, K V P Towers, South Bazar Road, Kannur-670 002. ■ **KANPUR:** Navin Market Branch, 1945, C.V 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 Jhalandpur Road, Kota-234 007. ■ **KOTTAYAM:** 3rd Floor, Unity 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:** Sri Prabha Arcade, Shop No 3-6, M.G.Road, Near Nagar Parishad, Opp Town Hall, Latur-413512. ■ **LAKSHMIPUR:** Pranay Tower, Darbari Lal Sharma Marg, Beside Prathiba Cinema, Lucknow-226 001. ■ **LUDHIANA:** CMS Dept, 5th Floor, Mall Road, Ludhiana-141 001. ■ **CHEENNAI:** Mariam Centre, Ground Floor 751 B, Anna Salai, Chennai-600 002. ■ **MADURAI:** Nithya Kalyani Towers, No 34, Krishnayar Tank Street No. 8, North Vell Street, Madurai-625 001. ■ **MANDI GOBINDGARH:** Hukum Chand Bansal Building, Main Post Office Road, Mandi Gobindgarh-147 301. ■ **MANGALORE:** MN Towers, Kadri, Mangalore-575 002. ■ **MANJERI:** CMS Dept, Kurikal Place, Bldg #20/1245 Kacheripada, Malappuram Road, Manjeri-676 121. ■ **MARGOA:** Ranghavi Building, Opp Municipality Ground, Dr George Barette Road, Margoa-603 601. ■ **MATHURA:** CMS Dept, OCS Bsa College, Gaushtala Road, Mathura-281 001. ■ **MEERUT:** 1st Floor, 381 Western Kutcheri Road, Meerut-250 001. ■ **MEHSANA:** Prabhu Complex, Near Raj Kamal Petrol Pump, Abhu 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 Centre, Revapur Main Road, Morvi-363 641. ■ **MAPUCA:** S 1/2 Ground Floor, Cosmos Towers, Near Govt Bldg Complex, Mapusa-403 507. ■ **MUMBAI:** Maneekjiwadia Building, Nanik Motwani Marg, Mumbai-400 023. ■ **MUZZAFARPUR:** Above Maruti Showroom, Choti Sarfa Ganj, Muzaffarpur-842 001. ■ **MYSORE:** Mythiri Arcade, 1st Main, Saraswathipuram, Mysore-570 009. ■ **NABHA:** SCO 14-15, Patiala Gate, Nabha-147 201. ■ **NABHA:** SCO 14-15, Patiala Gate, Nabha-147 201. ■ **NADIAD:** Shoot Out Building, Nadiad Ice Factory Compound, Colledge Road, Nadiad-387 000.

Name of Mutual Fund: Religare Mutual Fund

New Fund Offer Opens on: 28th January, 2010

Closes on: 23rd February , 2010

Scheme Re-opens for continuous sale and repurchase on (not later than): 23rd March, 2010

### Expenses of the Scheme

#### (i) Load Structure

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

Entry Load	Nil
	In terms of SEBI Circular No. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009, no entry load will be charged on purchase / additional purchase/switch-in.
	The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.
Exit Load	Nil

(ii) Recurring expenses (maximum as a % of average daily net assets)			
First Rs. 100 Crores	Next Rs. 300 Crores	Next Rs. 300 Crores	Over Rs.700 Crores
2.50%	2.25%	2.00%	1.75%

### Waiver of Load for Direct Applications

Not Applicable

### Tax Treatment for the Investors (Unit holders)

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

### Daily Net Asset Value (NAV) Publication

The NAV will be declared on all Business Days and will be published in 2 newspapers. NAV can also be viewed on www.religaremf.com and www.amfindia.com. Investors can also call at 1800 209 0007.

### For Investor Grievances please contact

Name and Address of Registrar

Karvy Computershare Pvt. Ltd.

Unit: Religare Mutual Fund,

Karvy Plaza, H No.8-5-29/6,

Street no.1, Banjara Hills,

Hyderabad -500 034.

Tel.No :+91 40 2331 2454 Email Id:religare.care@karvy.com

Religare Asset Management Company Ltd.

(Investment Manager for Religare Mutual Fund)

3rd Floor,GYS Infinity,Paranjipe ‘B’ Scheme,

Subhash Road, Vile Parle (East),

Mumbai -400 057

Tel. No :+91-22-6731 0000 Fax No: +91-22-28371565

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

### Unit Holders’ Information

**Account Statements:** The account statement/allotment advice 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 endeavor to despatch the account statement / allotment advice within 3 Business Days from the date of transaction. In addition to allotment advice, unitholders will also receive demat statement from DP reflecting his/her holding of Religare Gold ETF.

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

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

Date: January 21, 2010

208001. Tel. No: 0512-6456099. ■ **Kochi:** Door No.CC 40/377, 3rd Floor, Jos Annexe, Jos Junction, M.G.Road, Kochi-682016. Tel. No: 0484-6453727. ■ **Kolkatta\*:** 124, LORDS, 1st Floor, 7/1 Lord Sinha Road, Kolkata-71. Tel. No: 033-44031000. ■ **Lucknow\*:** 403,4th Floor, Ratan Square, 20 A, Vidhan Sabha Road, Lucknow-226009.Tel. No: 0522-4088000. ■ **Ludhiana\*:** 301, 3rd Floor, SCO No.18, Feroze Gandhi Market, Opp. Ludhiana Stock Exchange, Ludhiana 141001. Tel. No: 0161-6543354 ■ **Madurai:** Shop No.1, 1st Floor, 16 x 17, North Vell 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 2416001. ■ **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:** Suyojit Modern Point Shop No. SF-18, Shanarup Road, Opposite Police Parade Ground, Nashik-422 005 Tel. No: 0253-2012050. ■ **Patna (Bihar)\*:** 302, 3rd Floor, “Grand Plaza”Fraser Road, Patna- 800 001. Tel. No: 0612 6550315. ■ **Pune\*:** 3rd Floor, Shop No. 64, 6& 65, Shrinath Plaza, 1184, F. C. Road, Pune-411016. Tel. No: 020-4019120. ■ **Raipur (Chhattisgarh):** Shop No-T, 2nd Floor DM Plaza, Near Fire Brigade Chowk Chhotta Para, Raipur. 492001. Tel. No: 0771-4056046. ■ **Surat:** Office No.50, Office, Share Broker’s Association, 12/925 Lal Gate, Surat-395003.Tel. No: 0261-2420347 ■ **Vishakapatnam:** 47-11/15,1st Floor, Eshwar Arcade, 1st Lane, Dwaraknagar, Vishakapatnam-506002. Tel. No: 0891-645434.

### For Collection Centres of YES Bank, please refer Instruction page.

■ **NAGPUR:** 303 & 304 3rd floor, Wardh Road, 12, Milestone, Near Lokmat Square, Nagpur-440 010. ■ **NASIK:** Archit Centre, 3rd Floor, Chandak Circle Link Road, Opp Sandeep Hotel, Near Mahamarg Bus Stand, Nashik-422 002. ■ **NAVASARI:** Nandini Complex, Ground Floor, Station Road, Sandh Kuva, Navsari-396 445. ■ **NAWANSHAHAR:** B/148, Banga Road, Nawanshahar-144 514. ■ **NELLORE:** G.T Road, Nellore-524 001. ■ **PALAKKAD:** 8/ 24/6, 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, 201, Milroc Lar Menezes, Opp Gomantak Maratha Samaj, Panjim-419 001. ■ **PATHANAMTHITTA:** CMS Dept, Aban Arcade Ward # 9/1128, Pathanathitta-Kumbazha Road, Pathanathitta-689 645. ■ **PATIALA:** SCO-1150, First Floor, Leela Bhawan, Patiala-147 001. ■ **PATNA:** Rajendra Ram Plaza, Exhibition Road, Patna-800 001. ■ **PERINTHALMANNA:** CALCUTT ROAD, PERINTHALMANNA, MALAPPURRA DIST, PERINTHALMANNA-679 322. ■ **PHAGWARA:** Kalra Road, Opp Hanuman Garhi Mandir, G.T Road, Phagwara-144 401. ■ **PONDA:** Royal Chambers, Gdi -Gd4 Tisk, Ponda-680 004. ■ **PONDICHERRY:** TS No 6 , 100 Feet Road, Ellipallilachavady, 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 XV/1/599 (13204), Vadakumbhangom Ward, Irumpallam, Kollam-691 001. ■ **RAIPUR:** Chawla Tower, Near Bottle House, Shankar Nagar, Raipur-492 001. ■ **RAJAJAMUNDRY:** Rajamundry, H.No: 46-17-20 Main Road, Danaivappet, Rajahmundry-533 103. ■ **RAJKOT:** Opp Alfred High School, 2nd Floor, Panchnatra Bldg, Jawahar Road, Rajkot-360 001

NFO Opens : 28th January, 2010 Closes: 23rd February, 2010

Application No :

## Key Partner / Agent Information

Distributor / Broker ARN	Sub-Broker Code	For Office Use Only
ARN -		

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.

**Important: Name(s) should be in the same sequence as appearing in your demat account. In case, the name(s) in the application differs with the sequence in demat account provided by you, the application is liable to get rejected.**

## 1. Applicant's Personal Details

### FIRST / SOLE APPLICANT

Name  Date of Birth

PAN\*\*  Enclosed copy of (please )  PAN Card  KYC Compliance Proof\*

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

Name  PAN\*\*

Country of Residence  Nationality  Date of Birth

Enclosed copy of (please )  PAN Card  KYC Compliance Proof\*

### 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)

City  PIN

State  Country

### Contact Details

Office  Residence  Fax

Mobile   I/We wish to receive updates via SMS on my mobile (Please )

E-mail   I/We wish to receive Account Statements/Allotment Advice, Annual Reports and other statutory as well as other formation 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  Public Sector/Government  Business  Professional  Agriculturist  Retired  Housewife  Politically Exposed Person  Forex Dealer  Others (Pl. specify) \_\_\_\_\_

Mode of Holding (please )  Single  Joint  Anyone or Survivor (Default is Anyone or Survivor, if not specified)

### SECOND APPLICANT

Name  Date of Birth

PAN\*\*  Enclosed copy of (please )  PAN Card  KYC Compliance Proof\*

### THIRD APPLICANT

Name  Date of Birth

PAN\*\*  Enclosed copy of (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 copy of (please )  PAN Card  KYC Compliance Proof\*

## 2. Investment Details

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

Scheme Name   Retail Investors (Minimum Investment Amount Rs. 5,000/- & in multiples of Re. 1/-)  Authorized Participants/Large Investors (Minimum Investment Amount Rs. 15,00,000/- & in multiples of Re. 1/- OR 1 Kg. of Gold and in multiples thereafter) **Refer Instruction no. 7**

## 3. Payment Details

Investment Amt. (Rs.)/Kg.  Mode of Payment ()  Cheque  DD  Fund Transfer  Physical Gold Cheque/DD No.  Date

DD charges, if any (Rs.)  Net Amt. (Rs.)  Account Type ()  Current  Savings  NRE  NRO  FCNR  Others \_\_\_\_\_

A/c. No.  Bank/Branch

## 4. Demat Account Details (Mandatory)

Refer Instruction no. 5

Please ()  NSDL  CDSL DPID #  Beneficiary Account No.  DP Name

(#Not Applicable in case of CDSL)

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

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

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

Bank Name

Branch Address  City  PIN

MICR Code  NEFT/RTGS/IFSC Code

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

## 6. Declaration & Signature(s)

The Trustees, Religare Mutual Fund  
Having read and understood the contents of the Statement of Additional Information / Scheme Information Document(s) of the 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 / of Distributor / Broker / Investment Advisor and to verify my/our bank details provided by me/us. I/We hereby declare that the particulars given above are correct. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold Religare Asset Management Company Ltd. (Investment Manager to Religare Mutual Fund), their appointed service providers or representatives responsible. I/We hereby declare that the amount being invested by me/us in the Scheme of Religare Mutual Fund is derived through legitimate sources and is not held or designed for the purpose of contravention of any Act, Rules, Regulations or any statute or legislation or any other applicable laws or any Notifications, Directions issued by any governmental or statutory authority from time to time.

\*I/We confirm that I am / we are Non-Residents of Indian Nationality / Origin and that the funds are remitted from abroad through approved banking channels or from my / our NRE / NRO / FCNR Account. I/We confirm that the details provided by me / us are true and correct.

\*Applicable to NRIs  
If NRI (Please )  Repatriation basis  Non-Repatriation basis

Date  Place

Sole / First Applicant / Guardian / POA

Second Applicant

Third Applicant

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

\*\* Copy of PAN Card is mandatory for all investors (including Joint Holders, Guardian in case of Minor and NRIs). Please submit photocopy of PAN Card (along with the original which will be returned across the counter) for verification. Please refer Instruction no. 3

## Acknowledgement Slip (To be filled by the Applicant)

Application No :

Received from	<input type="text" value="Mr./Ms./M/s."/>	an application for Units of	<input type="text" value="Religare Gold Exchange Traded Fund"/>	Signature, Stamp & Date
Date	<input type="text" value="DD MM YYYY"/>	Amount (Rs.)/Kg.	<input type="text"/>	
Along with Cheque/DD No.	<input type="text"/>	Dated	<input type="text" value="DD MM YYYY"/>	
Drawn on Bank	<input type="text"/>	Branch	<input type="text"/>	

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

## INSTRUCTIONS TO FILL THE FORM

### 1. GENERAL INSTRUCTIONS

- Please read the Statement of Additional Information, Key Information Memorandum and Scheme Information Document (SID) containing the terms of offer carefully before investing. In the SID, your attention is particularly drawn to the risk factors of investing in the scheme
- All applicants are deemed to have accepted the terms subject to which the offer is being made and bind themselves to the terms upon signing the Application Form and tendering the payment.
- Application Form should be filled legibly in ENGLISH in BLOCK letters using Black or Dark Blue ink. Incomplete application forms are liable to be rejected. Please ensure that the requisite details and documents have been provided in order to avoid unnecessary delays and/or rejection of your application.
- Please strike out any section that is not applicable. Cancellation/white-ink on any of the mandatory information should be countersigned.
- Applications can be submitted at any of the Official Points of Acceptance of the AMC/collecting banks. Refer instruction 7 for submission of application through exchange of physical gold.
- 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 in the same sequence as it appears in your demat account.
- 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/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 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. The bank details should be same as those registered with the DP. In case of any discrepancy, the bank details as per the depository records will be final. Applications received without the bank details will be deemed to be incomplete and liable for rejection. The Mutual Fund

reserves the right to hold the redemption proceeds in case the requisite details are not submitted.

To enable verification of the bank mandate details and expeditious clearing, the 9-digit MICR number appearing to the right of the cheque number on the bottom white strip of the cheque leaf should be provided.

Providing the 11 digit IFSC number will help to secure transfer of redemption and dividend payouts via the various electronic mode of transfers that are available with the banks.

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

### 5. DEMATERIALIZATION

As the units of the Scheme will be issued in Demat form, applicants must ensure that the sequence of names as mentioned in the application form matches that of the account held with the Depository Participant. Client ID, Names, address and PAN details, other KYC norms mentioned in the application form Depository master. Only those applications where the details are matched with the depository data will be treated as valid applications. If the details mentioned in the application are incomplete / incorrect, not matched with the depository data, the application shall be treated as invalid and shall be liable to be rejected.

### 6. MODE OF PAYMENT

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

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 credit/ RTGS / NEFT to Scheme Collection Account by clearly mentioning the name of the investor and application number.

- Outstation Cheques or Outstation Drafts/Cash/Money Order/Postal Order/ Post dated Cheques will not be accepted.

- The Fund is not obliged to represent dishonoured cheque or inform the investor / investor's agent about it.

- NRI/FII/PIO Investors:

#### Repatriation Basis

Payments by NRIs / Persons of Indian Origin (PIO) residing abroad / FII may be made either by way of Indian Rupee drafts or cheques by means of (i) inward remittance through normal banking channels; or (ii) out of funds held in NRE / FCNR account payable at par and payable at the cities where the Official Points of Acceptance are located.

In case of Indian Rupee drafts purchased abroad or subscription through NRE/FCNR Account, an account debit certificate from the bank issuing the draft confirming the debit / Foreign Inward Remittance Certificate (FIRC) should also be enclosed.

In case the debit certificate / FIRC is not provided, the AMC reserves the right to reject the application of the NRI investors.

#### Non Repatriation Basis

NRIs or people of Indian origin residing abroad investing on a nonrepatriable basis may do so by issuing cheques / demand drafts drawn on Non-Resident Ordinary (NRO) account payable at the cities where the Official Points of Acceptance are located

### 7. APPLICATION VIA PHYSICAL GOLD

Authorized Participants/Large Investors can apply for units of Religare Gold ETF during the New Fund Offer by exchange of physical gold. The applications during NFO through exchange of physical gold will be accepted only at the registered office of the AMC at 3rd Floor, GYS Infinity, Paranjpe 'B' Scheme, Subhash Road, Vile Parle (East), Mumbai - 400057. **The applicant will have to procure gold**

**from a RBI registered bullion trader and instruct the bullion trader to deposit physical gold (minimum 1 kg. per application and in multiples of 1 kg. thereafter and gold should be of fineness of 995 parts per 1000 i.e. 0.995), with the custodian Deutsche Bank along with the certificate issued by the London Bullion refiner certifying the weight and purity of the gold bar. The custodian will acknowledge the receipt of the gold bar once received from the bullion trader. Units will be allotted only after the custodian confirmation.**

### 8. E-MAIL COMMUNICATION

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

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

### 9. SWITCH TRANSACTIONS DURING INFO

Investors opting to switch into this scheme from existing schemes of Religare Mutual Fund are required to fill this form and submit the same along with switch transaction slip at any of the OPA of RAMC.

### 10. NOMINATION DETAILS

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

### 11. 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](http://www.religaremf.com).

Any subsequent change in address, PIN Code, Country, Nationality, Occupation, Income Details, Date of Birth, Proof of Identity must be communicated to CVL through a PoS. KYC Compliant investors need to ensure that any change of address details is registered with CVL before redeeming units. Registrar will not act upon address change requests directly received from KYC Compliant investors. The existing investor data for investor address (both Indian and foreign), pin code, country, nationality, occupation, income details, date of birth, document provided as proof of identity will be overwritten by the Registrar with data obtained from CVL. A folio in which any one or more of the holders are found to be non KYC compliant, in such folios further subscriptions/systematic purchases of value equal to or greater than Rs.50,000 will not be permitted.

All Investors must attach their KYC Acknowledgement along with the Application Form If the investment is for Rs. 50,000/- or more. Application Forms without KYC Acknowledgement are liable to be rejected. KYC Compliance status will be updated for all folios in which investor is a holder in any capacity.

### 12. DECLARATION AND SIGNATURE

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

### YES Bank - Collection Centres For NFO Only

■ **Mumbai:** 4th Floor, Nehru Centre, Discovery Of India, Dr. A.B. Road, Worli, Mumbai-400018. ■ **New Delhi:** 48, Nyaya Marg, Chanakyapuri, New Delhi-110021. ■ **Chennai:** Uthamar Gandhi Salai, Opp Park Hotel, Nungambakkam, Chennai-600034. ■ **Hyderabad:** Mayank Towers, Survey No.31 (Old), 31/2 (New) Raj Bhavan Road, Somajiguda, Hyderabad-500082. ■ **Ahmedabad:** 102/103, CG Centre, CG Road, Ahmedabad-380009. ■ **Pune:** Karan Selen, Bhandarkar Road, Shivaji Nagar, Pune-

411004. ■ **Vadodara:** Ground Floor, Corner Square, Race Course Circle, Next To West Side/Inox, Vadodara-390007. ■ **Surat:** Gr Floor, Mangaldeep, Ring Road, Near Mahavir Hospital, Near RTO, Surat-395001. ■ **Calcutta:** No.19, Camac Street, Kolkata-700017. ■ **Lucknow:** Tulsi Complex, 12, Rani Laxmibai Marg, Hazratganj, Lucknow-226001. ■ **Jaipur:** G2, Ground Floor, Green House, Plot O-15, Ashok Marg, Jaipur-302001. ■ **Kanpur:** Ground Floor, Padam Tower, 14/11, Civil Lines, Kanpur-208001.

## CHECKLIST (Please ensure the following)

Please ensure that:

- Application Form is complete in all respect. Name, address & contact details are mentioned in full and signed by all applicants.
- Bank account details stated are complete, correct and same as registered with DP
- Permanent Account Number (PAN) for all applicants is mentioned and necessary documents are enclosed, otherwise your application will be rejected.
- The cheque/ demand draft should be drawn favouring the name of the scheme & crossed as "Account Payee Only", dated and duly signed.
- Application Number / Folio Number and applicant's name is mentioned on the reverse of each cheque.
- Demat Account details for all categories of investors to be filled compulsorily.

### Accompanying documents

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

Documents	Individuals	Companies	Societies	Partnership Firms	Investments through PoA	Trust	NRI	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 <sup>†</sup>	✓	✓	✓	✓	✓	✓	✓	✓
KYC Acknowledgement <sup>‡</sup>	✓	✓	✓	✓	✓	✓	✓	✓
Demat Account Details	✓	✓	✓	✓	✓	✓	✓	✓

\* For FII's, copy of the SEBI registration certificate should be provided.

‡ If investment is equal to or more than Rs. 50,000/-

## GET IN TOUCH

### Religare Mutual Fund

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

T +91 22 67310000 F +91 22 28371565

call : 1800-209-0007 > sms 'Invest' to 56677 > Invest Online [www.religaremf.com](http://www.religaremf.com)