

Look no further

Build your **Investment Portfolio** with Religare Mutual Fund

Equity Schemes

Religare Tax Plan
Religare Growth Fund
Religare Arbitrage Fund
Religare Contra Fund
Religare Equity Fund
Religare AGILE Fund
Religare Banking Fund

Debt Schemes

Religare Liquid Fund
Religare Ultra Short Term Fund
Religare Short Term Plan
Religare Active Income Fund
Religare Overnight Fund
Religare Gilt Fund

Ongoing Offer:
Issue of units at applicable NAV
plus applicable loads, if any

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, associate transactions etc., investors should, before investment, refer to the Statement of Additional Information(SAI) / Scheme Information Document (SID) / Offer Document(s) 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.
This KIM is dated February 7, 2009.

SPONSOR

Religare Securities Limited
19, Nehru Place,
New Delhi - 110019

INVESTMENT MANAGER

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

TRUSTEE

Religare Trustee Company Private Limited
3rd Floor, GYS Infinity,
Paranjpe 'B' Scheme, Subhash Road,
Vile Parle (E), Mumbai - 400057

MUTUAL FUND

Religare Mutual Fund
3rd Floor, GYS Infinity,
Paranjpe 'B' Scheme, Subhash Road,
Vile Parle (E), Mumbai - 400057



Schemes Offered

Equity Schemes

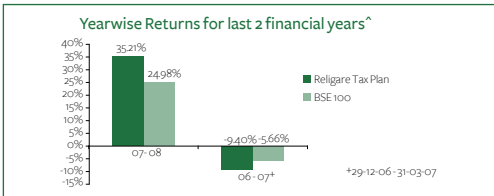
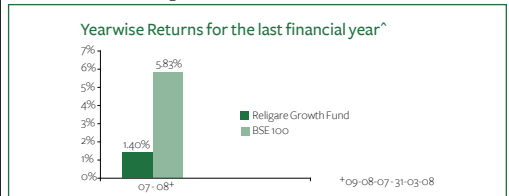
- Religare Tax Plan
(An open ended equity linked savings scheme with lock - in period of 3 years)
- Religare Growth Fund
(An open ended diversified equity scheme)
- Religare Arbitrage Fund
(An equity oriented interval scheme)
- Religare Contra Fund
(An open ended equity scheme)
- Religare Equity Fund
(An open ended equity scheme)
- Religare AGILE Fund
(An open ended equity scheme)
- Religare Banking Fund
(An open ended Banking Sector scheme)

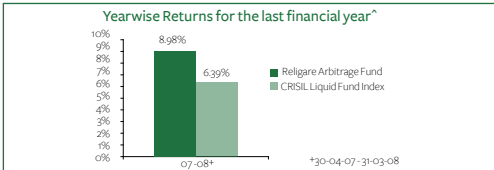
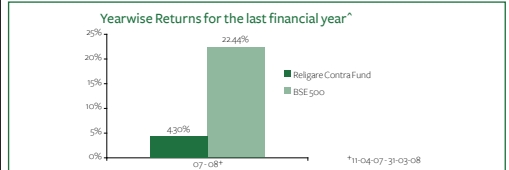
Debt Schemes

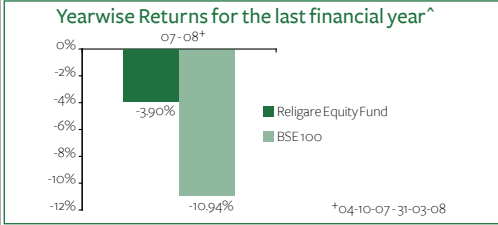
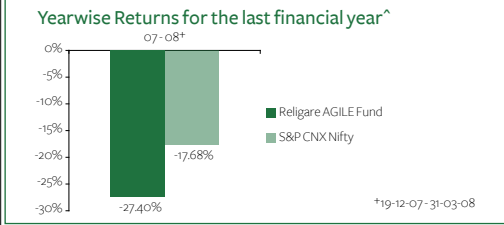
- Religare Liquid Fund
(An open ended liquid scheme)
- Religare Ultra Short Term Fund
(An open ended debt scheme)
- Religare Short Term Plan
(An open ended income scheme)
- Religare Active Income Fund
(An open ended income scheme)
- Religare Overnight Fund
(An open ended liquid scheme)
- Religare Gilt Fund
(An open ended dedicated gilt fund)

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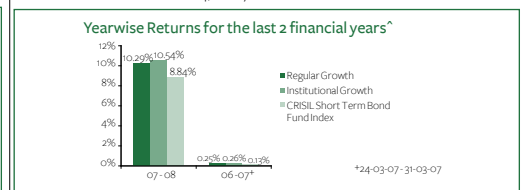
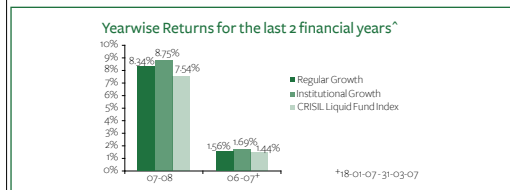
Name of Scheme	Religare Tax Plan			Religare Growth Fund		
Investment Objective	To generate long term capital growth from a diversified portfolio of predominantly equity and equity-related securities.			To generate long-term capital growth from a diversified portfolio of predominantly equity and equity-related securities.		
Asset Allocation Pattern	Type of Instruments	Normal Allocation (% of Net Assets)		Type of Instruments	Normal Allocation (% of Net Assets)	
	Equity and Equity related instruments	80-100%		Equity and Equity related instruments#	65-100%	
	Money Market instruments	0-20%		Debt & Money Market instruments*	0-35%	
	Index Futures, Stock Futures & Options - Not exceeding 50% of the net assets subject to the limits as specified by SEBI, from time to time.			*Debt instruments may include securitised debt (excluding foreign securitised debt) upto 35% of the net assets. #Maximum exposure to derivatives shall not exceed 50% of the Net assets of the Scheme, subject to the limits as specified by SEBI, from time to time.		
Risk Profile	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the OD / SID carefully for details on risk factors before investment. For scheme specific risk factors please refer page no. 8					
Plans & Options	Options	Facility		Options	Facility	
	Growth*	Nil		Growth*	Nil	
	Dividend	Payout** and Reinvestment		Dividend	Payout and Reinvestment**	
	*If no option is specified at the time of application, the default option is Growth **If no facility is specified, the default facility is Dividend Payout			*If no option is specified at the time of application, the default option is Growth **If no facility is specified, the default facility is Dividend Reinvestment		
Applicable NAV	The applicable NAV for purchase or redemption or switching of units will be based on the time of the Business Day on which the application is accepted. For details please refer page no. 8					
Minimum Application and Redemption Amount/Number of Units	Fresh Purchase	Additional Purchase	Redemption	Fresh Purchase	Additional Purchase	Redemption
	Rs. 500/- and in multiples of Rs. 500/- thereafter.	Rs. 500/- and in multiples of Rs. 500/- thereafter	Rs. 500/- or 50 units.	Rs. 5,000/- and in multiples of Re. 1/- thereafter	Rs. 1,000/- and in multiples of Re. 1/- thereafter	Rs. 1,000/- or 100 units
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the official points of acceptance of Religare Mutual Fund.					
Benchmark Index	BSE 100			BSE 100		
Dividend Policy	For details please refer page no. 9					
Name of the Fund Manager	Mr. Vetri Subramaniam			Mr. Pradeep Kumar		
Name of the Trustee Company	Religare Trustee Company Private Limited					
Performance of the Scheme (as on 13th January, 2009)	Particulars	1 Year*	Since Inception*	Particulars	1 Year*	Since Inception*
	Religare Tax Plan - Growth ^	-52.02%	-10.66%	Religare Growth Fund - Growth ^	-51.13%	-24.50%
	BSE 100	-58.94%	-17.91%	BSE 100	-58.94%	-30.00%
	^Past performance may or may not be sustained in future. *Returns are Compounded annualized returns (CAGR) & inception date is deemed to be date of allotment. Date of allotment: December 29, 2006.			^Past performance may or may not be sustained in future. *Returns are Compounded annualized returns (CAGR) & inception date is deemed to be date of allotment. Date of allotment: August 9, 2007		
						
Expenses of the Scheme (i) Load Structure (For Lumpsum Purchase only)	Continuous Offer Period			Continuous Offer Period		
	Investment	Entry Load	Exit Load	Investment	Entry Load	Exit Load
	For any amount	2.25%	Nil	<Rs. 5 Crores	2.25%	1.00% (If redeemed / switched out on or before 6 months from the date of allotment) 0.50% (If redeemed / switched out after 6 months and on or before 1 year from the date of allotment) Nil (If redeemed / switched out after 1 year from the date of allotment)
				>= Rs. 5 Crores	Nil	Nil
	Also please refer page no. 9 for details. The AMC reserves the right to change / modify the load structure from a prospective date.					
(ii) Recurring Expenses	Average Daily Net Assets	First Rs. 100 Crs	Next Rs. 300 Crs	Next Rs. 300 Crs	Balance Assets	
	Maximum, as a % of Average Daily Net Assets	2.50%	2.25%	2.00%	1.75%	
	Actual expenses for the previous financial year ended March 31, 2008 (Audited): 2.50%			Actual expenses for the previous financial year ended March 31, 2008 (Audited): 2.30%		
Waiver of Load for Direct Applications	For details please refer page no. 9					
Tax Treatment for the Investors (Unitholders)	Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to their tax advisor.					
Daily Net Asset Value (NAV) Publication	The NAV will be declared on all business days and will be published in 2 newspapers. NAV can also be viewed on www.religaremf.com and www.amfindia.com.					
For Investor Grievances please contact	For details please refer page no. 9					
Unitholder's Information	For details please refer page no. 9					

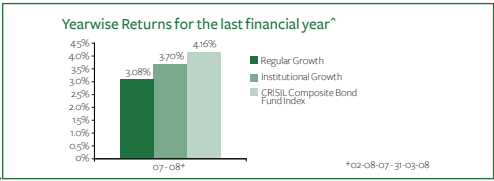
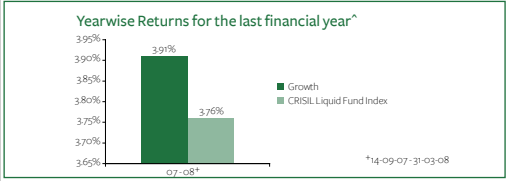
Name of Scheme	Religare Arbitrage Fund	Religare Contra Fund																								
Investment Objective	To generate income through arbitrage opportunities emerging out of mis-pricing between the cash market and the derivatives market and through deployment of surplus cash in fixed income instruments.	To generate capital appreciation through investment in equity and equity related instruments. The Scheme will seek to generate capital appreciation through means of contrarian investing. Contrarian investing involves picking 'neglected stocks' with strong asset values as well as focusing on high potential under owned sectors. The aim is to have a first mover advantage by investing into out of favour sectors/stocks thus increasing out-performance prospects. This can be done by monitoring stock/sector ownership and relating it to the fundamentals of the sector with an objective to get out of over-owned stocks and get into under-owned ones.																								
Asset Allocation Pattern	<table border="1"> <thead> <tr> <th>Type of Instruments</th> <th>Normal Allocation (% of Net Assets)</th> </tr> </thead> <tbody> <tr> <td>Equity and Equity related instruments</td> <td>65-80%</td> </tr> <tr> <td>*Equity Derivatives including stock futures and stock options#</td> <td>65-80%</td> </tr> <tr> <td>Money Market instruments / Debt instruments** and Fixed Income Derivatives</td> <td>20-35%</td> </tr> </tbody> </table> <p>** including securitized debt upto a maximum of 30% of net assets of this scheme. * The exposure to derivative shown in the above asset allocation tables is the exposure taken against the underlying equity investments and should not be considered for calculating the total asset allocation. The idea is not to take additional asset allocation with the use of derivatives. # The notional value exposure in derivatives securities would be reckoned for the purposes of the specified limits, the margin money deployed on these positions would be included in the Money Market category. The maximum derivatives position will not exceed 80% of the portfolio (i.e. net assets including cash). The maximum fixed income derivative position will not exceed 35% of the portfolio (i.e. net assets including cash).</p>	Type of Instruments	Normal Allocation (% of Net Assets)	Equity and Equity related instruments	65-80%	*Equity Derivatives including stock futures and stock options#	65-80%	Money Market instruments / Debt instruments** and Fixed Income Derivatives	20-35%	<table border="1"> <thead> <tr> <th>Type of Instruments</th> <th>Normal Allocation (% of Net Assets)</th> </tr> </thead> <tbody> <tr> <td>Equity and Equity related instruments</td> <td>65-100%</td> </tr> <tr> <td>Debt & Money Market instruments*</td> <td>0-35%</td> </tr> </tbody> </table> <p>*Debt securities shall include securitized debts (excluding foreign securitized debt) upto 100% of the debt component. Index Futures, Stock Futures and options - not exceeding 50% of the Net Assets subject to the limits as specified by SEBI, from time to time.</p>	Type of Instruments	Normal Allocation (% of Net Assets)	Equity and Equity related instruments	65-100%	Debt & Money Market instruments*	0-35%										
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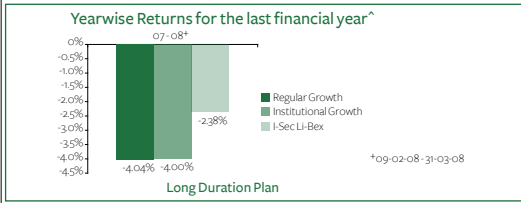
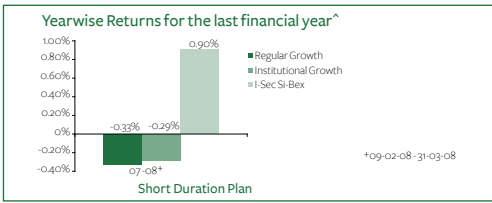
Name of Scheme	Religare Equity Fund	Religare AGILE Fund																								
Investment Objective	To generate long-term capital growth from a focused portfolio of predominantly equity and equity-related securities.	Religare AGILE Fund (Alpha Generated from Industry Leaders Fund) aims to generate capital appreciation through investment in equity and equity related instruments. The Scheme will seek to generate capital appreciation by investing in a passive portfolio of stocks selected from the Industry Leaders on the basis of a mathematical model.																								
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Risk Profile	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the OD / SID carefully for details on risk factors before investment. For scheme specific risk factors please refer page no. 8																									
Plan & Options	<table border="1"> <thead> <tr> <th>Options</th> </tr> </thead> <tbody> <tr> <td>Growth*</td> </tr> <tr> <td>Dividend</td> </tr> </tbody> </table> <p>*If no option is specified at the time of application, the default option is Growth **If no facility is specified, the default facility is Dividend Reinvestment</p>	Options	Growth*	Dividend	<table border="1"> <thead> <tr> <th>Facility</th> </tr> </thead> <tbody> <tr> <td>Nil</td> </tr> <tr> <td>Payout and Reinvestment**</td> </tr> </tbody> </table>	Facility	Nil	Payout and Reinvestment**																		
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Benchmark Index	BSE 100	S&P CNX Nifty																								
Dividend Policy	For details please refer page no. 9																									
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Name of the Trustee Company	Religare Trustee Company Private Limited																									
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	Average Daily Net Assets	First Rs. 100 Crs	Next Rs. 300 Crs	Next Rs. 300 Crs	Balance Assets																					
Maximum, as a % of Average Daily Net Assets	2.50%	2.25%	2.00%	1.75%																						
Waiver of Load for Direct Applications	For details please refer page no. 9																									
Tax Treatment for the Investors (Unitholders)	Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to their 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.																									
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Unitholder's Information	For details please refer page no. 9																									

Name of Scheme	Religare Banking Fund				Religare Liquid Fund				
Investment Objective	To generate long-term capital growth from a portfolio of equity and equity-related securities of companies engaged in the business of banking and financial services.				To provide reasonable returns, commensurate with low risk while providing a high level of liquidity, through a portfolio of money market and debt securities.				
Asset Allocation Pattern	Type of Instruments		Normal Allocation (% of Net Assets)		Type of Instruments		Normal Allocation (% of Net Assets)		
	Equity and Equity related instruments of the constituents of CNX Bank Index#		65-100%		Money Market Instruments (Including cash and reverse repo and debt instruments with residual maturity less than 183 days).		Up to 100%		
Risk Profile	Equity and Equity related instruments of banking and financial services companies other than the constituents of CNX Bank Index#		0-35%		Debt Instruments (including floating rate debt instruments* with residual maturity greater than 182 days)		Up to 50%		
	Debt* & Money Market Instruments		0-35%		Securitized Debt Instruments		Up to 30%		
	*Debt instruments may include securitized debt (excluding foreign securitized debt) upto 35% of the net assets. #Maximum exposure to the derivatives shall not exceed 50% of the net assets of the Scheme, subject to the limits as specified by SEBI, from time to time.				Investments in Foreign Debt Instruments - Upto 35% of the net asset of the Scheme. Investment in Derivatives - Upto 50% of the net assets of the Scheme.				
					*Floating rate debt instruments are debt instruments issued by Central/ State governments, Corporates, PSUs, etc. with interest rates that are reset periodically. The periodicity of interest reset could be daily, monthly, quarterly, half yearly, and annually or any other periodicity that may be mutually agreed between the issuer and the Fund.				
Plan & Options	Plans			Options			Facility		
Applicable NAV	Retail and Institutional			Growth*			Nil		
	Dividend			Payout and Reinvestment**					
Minimum Application and Redemption Amount/Number of Units	*If no option is specified at the time of application, the default option is Growth			**If no facility is specified, the default facility is Dividend Reinvestment					
	Regular			Fresh Purchase			Additional Purchase		
Despatch of Repurchase (Redemption) Request	Retail			Rs. 5,000/-			Rs. 1,000/-		
	Institutional			Rs. 5 crores			Rs. 1 lakh		
Benchmark Index	Retail			Rs. 5,000/-			Rs. 1,000/-		
	Institutional			Rs. 5 crores			Rs. 1 lakh		
Dividend Policy	Super Institutional			Rs. 10 crores			Rs. 25 lakhs		
	Dividend Payout			Monthly			Monthly		
Name of the Fund Manager	Mr. Pradeep Kumar			Mr. Umesh Sharma & Mr. Nitish Sikand					
	Mr. Pradeep Kumar			Mr. Umesh Sharma & Mr. Nitish Sikand					
Name of the Trustee Company	Religare Trustee Company Private Limited			Religare Trustee Company Private Limited					
	Religare Trustee Company Private Limited			Religare Trustee Company Private Limited					
Performance of the Scheme (as on 13th January, 2009)	Particulars			Since Inception (Absolute)*			Particulars		
	Religare Banking Fund - Growth^			-15.50%			Religare Liquid Fund - Regular - Growth^		
Expenses of the Scheme (i) Load Structure	CNX Bank Index			-10.49%			Religare Liquid Fund - Institutional - Growth^		
	*Past performance may or may not be sustained in future.			*Compounded annualized returns have not been shown as the above scheme has not completed one year since its launch / allotment. For this purpose inception date is deemed to be the date of allotment. Date of allotment : July 14, 2008.			Religare Liquid Fund - Super Institutional Plan - Growth^		
(ii) Recurring Expenses	Average Daily Net Assets			First Rs. 100 Crs			Next Rs. 300 Crs		
	Maximum, as a % of Average Daily Net Assets			2.50%			2.25%		
Waiver of Load for Direct Applications	Actual expenses for the previous financial year ended March 31, 2008 (Unaudited): 2.50%			Actual expenses for the previous financial year ended March 31, 2008 (Audited): 0.38%			Actual expenses for the previous financial year ended March 31, 2008 (Unaudited): 2.50%		
	For details please refer page no. 9			For details please refer page no. 9			For details please refer page no. 9		
Tax Treatment for the Investors (Unitholders)	Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to their tax advisor.			Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to their tax advisor.			Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to their tax advisor.		
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Daily Net Asset Value (NAV) Publication	For details please refer page no. 9			For details please refer page no. 9			For details please refer page no. 9		
	For details please refer page no. 9			For details please refer page no. 9			For details please refer page no. 9		

Name of Scheme	Religare Ultra Short Term Fund				Religare Short Term Plan					
Investment Objective	To provide liquidity and optimal returns to the investors by investing primarily in a mix of short term debt and money market instruments which results in a portfolio having marginally higher maturity and moderately higher credit risk as compared to a liquid fund at the same time maintaining a balance between safety and liquidity.				To generate steady returns with a moderate risk for investors by investing in a portfolio of short-medium term debt and money market instruments.					
Asset Allocation Pattern	Type of Instruments		Normal Allocation (% of Net Assets)		Type of Instruments		Normal Allocation (% of Net Assets)			
	Money Market & Debt instruments with maturity / average maturity / interest rate reset not greater than 1 year*		0-100%		Money Market & Debt* instruments with maturity/average maturity upto 18 months**		50-100%			
	Debt instruments with maturity greater than 1 year*		0-50%		Debt* instruments with maturity / average maturity greater than 18 months**		0-50%			
	*Includes securitized debt cumulative upto 30% of the net assets. Investment in Derivatives - Upto 50% of the net assets of the Scheme.				* Includes securitized debt (excluding foreign securitised debt) upto 50% of the net assets. Investment in fixed income derivatives - 50% of the net assets of the Scheme. ** Including floating rate instruments which may have a maturity of more than one year but where coupon reset happens at least once a year. Floating rate debt securities will also include fixed rate debt securities swapped for floating rate returns by using derivatives as described in the offer document of the scheme.					
Risk Profile	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the OD/SID carefully for details on risk factors before investment. For scheme specific risk factors please refer page no. 8									
Plan & Options	Plan	Options	Dividend Frequency		Plan	Options	Sub-option	Dividend Frequency		
	Regular	Dividend Reinvestment	Daily/Weekly/Monthly		Regular	Dividend	Reinvestment	Weekly		
Growth*		-		Pay-out			Monthly			
Bonus		-		Growth*		-				
Institutional	Dividend Reinvestment**	Daily/Weekly**/ Monthly		Institutional	Dividend	Reinvestment**	Daily/Weekly**/ Monthly			
	Dividend Payout	Monthly				Pay-out	Monthly			
	Growth	-			Growth	-				
	*Under Regular Plan the default option is Growth. **Under Institutional Plan the default option is Weekly Dividend Reinvestment.				*Under Regular Plan the default option is Growth. **Under Institutional Plan the default option is Weekly Dividend Reinvestment.					
Applicable NAV	The applicable NAV for purchase or redemption or switching of units will be based on the time of the Business Day on which the application is accepted. For details please refer Page. No. 8									
Minimum Application and Redemption Amount/Number of Units	Plan	Fresh Purchase	Additional Purchase	Redemption	Plan	Fresh Purchase	Additional Purchase	Redemption		
	Regular	Rs. 5,000/-	Rs. 1,000/-	Rs. 1,000/-	Regular	Rs. 5,000/-	Rs. 1,000/-	Rs. 1,000/-		
	Institutional	Rs. 1 crore	Rs. 1 lakh	Rs. 5,000/-	Institutional	Rs. 10 lakhs	Rs. 1 lakh	Rs. 5,000/-		
	& in multiples of Re. 1/- thereafter				& in multiples of Re. 1/- thereafter					
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the official points of acceptance of Religare Mutual Fund.									
Benchmark Index	CRISIL Liquid Fund Index				CRISIL - Short Term Bond Fund Index					
Dividend Policy	For details please refer page no. 9									
Name of the Fund Manager	Mr. Umesh Sharma & Mr. Nitish Sikand				Mr. Umesh Sharma					
Name of the Trustee Company	Religare Trustee Company Private Limited									
Performance of the Scheme (as on 13th January, 2009)	Particulars		1 Year*	Since Inception*	Particulars		1 Year*	Since Inception*		
	Religare Ultra Short Term Fund - Regular - Growth [^]		8.89%	8.55%	Religare Short Term Plan - Regular - Growth [^]		7.66%	8.95%		
	Religare Ultra Short Term Fund - Institutional - Growth [^]		9.23%	8.96%	Religare Short Term Plan - Institutional - Growth [^]		7.98%	9.23%		
	Crisil Liquid Fund Index		8.60%	8.04%	Crisil Short Term Bond Fund Index		9.58%	9.56%		
	*Past performance may or may not be sustained in future. *Returns are Compounded annualised returns (CAGR) and inception date is deemed to be date of allotment. Date of allotment: January 18, 2007				*Past performance may or may not be sustained in future. *Returns are Compounded annualised returns (CAGR). For this purpose, inception date is deemed to be date of allotment. Date of allotment: March 24, 2007					
Expenses of the Scheme (i) Load Structure	Continuous Offer Period				Continuous Offer Period					
	Plan	Entry Load		Exit Load	Plan	Entry Load	Exit Load			
	Regular	Nil		Nil	Regular	Nil	0.25% (If redeemed / switched out on or before 3 months from the date of allotment)			
	Institutional	Nil		Nil	Institutional	Nil	Nil			
	Also please refer page no. 9 for details. The AMC reserves the right to change / modify the load structure from a prospective date.									
(ii) Recurring Expenses	Average Daily Net Assets	First Rs. 100 Crs	Next Rs. 300 Crs	Next Rs. 300 Crs	Balance Assets	Average Daily Net Assets	First Rs. 100 Crs	Next Rs. 300 Crs	Next Rs. 300 Crs	Balance Assets
	Maximum, as a % of Average Daily Net Assets	2.25%	2.00%	1.75%	1.50%	Maximum, as a % of Average Daily Net Assets	2.25%	2.00%	1.75%	1.50%
	Actual expenses for the previous financial year ended March 31, 2008 (Audited): 0.50%					Actual expenses for the previous financial year ended March 31, 2008 (Audited): 1.00%				
Waiver of Load for Direct Applications	For details please refer page no. 9									
Tax Treatment for the Investors (Unitholders)	Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to their tax advisor.									
Daily Net Asset Value (NAV) Publication	The NAV will be declared on all business days and will be published in 2 newspapers. NAV can also be viewed on www.religaremf.com and www.amfindia.com.									
For Investor Grievances please contact	For details please refer page no. 9									
Unitholder's Information	For details please refer page no. 9									



Name of Scheme	Religare Active Income Fund			Religare Overnight Fund			
Investment Objective	To generate optimal returns while maintaining liquidity through active management of the portfolio by investing in debt and money market instruments. As the portfolio of the scheme will be actively managed, the Scheme may have a high turnover in order to achieve the investment objective.			To provide liquidity to the investors while mirroring overnight returns.			
Asset Allocation Pattern	Type of Instruments		Normal Allocation (% of Net Assets)	Type of Instruments		Normal Allocation (% of Net Assets)	
	Debt* instruments including Government securities and Corporate Debt		0-90%	CBLO/reverse repo, debt instrument, including floating rate debt instrument with overnight maturity/ daily put/ call option		70-100%	
	Money Market instruments		10-100%	Debt & Money Markets instruments with residual maturity up to 91 days*.		0-30%	
	*Debt securities may include securitised debts (excluding foreign securitised debt) upto 50% of the net assets of the Scheme. Investment in fixed income derivatives - upto 50% of the net assets of the Scheme.			*Debt securities may include securitised debt (Excluding Foreign securitised debt) upto 30% of net assets of the scheme. Investment in fixed income derivatives - upto 30% of the net asset of the scheme.			
Risk Profile	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the OD / SID carefully for details on risk factors before investment. For scheme specific risk factors please refer page no.8						
Plan & Options	Plan	Options	Sub-option	Dividend Frequency	Options	Facility	
	Regular	Dividend	Reinvestment	Monthly/Quarterly/Annual	Growth*	Nil	
			Pay-out	Quarterly/Annual	Daily Dividend	Reinvestment	
		Growth*	-	-	*If no option is specified at the time of application, the default option is Growth.		
		Bonus	-	-			
	Institutional	Dividend	Reinvestment**	Monthly**/Quarterly/Annual			
			Pay-out	Quarterly/Annual			
		Growth	-	-			
		Bonus	-	-			
	*Under Regular Plan the default option is Growth. **Under Institutional Plan the default option is Monthly Dividend Reinvestment.						
Applicable NAV	The applicable NAV for purchase or redemption or switching of units will be based on the time of the Business Day on which the application is accepted. For details please refer Page. No. 8						
Minimum Application and Redemption Amount/ Number of Units	Plan	Fresh Purchase	Additional Purchase	Redemption	Fresh Purchase	Additional Purchase	Redemption
	Regular	Rs. 5,000/-	Rs. 1,000/-	Rs. 1,000/-	Rs. 5,000/- and in multiples of Re. 1/- thereafter	Rs. 1,000/- and in multiples of Re. 1/- thereafter	Rs. 1,000/-
	Institutional	Rs. 50 lakhs	Rs. 1 lakh	Rs. 5,000/-			
	& in multiples of Re. 1/- thereafter						
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the official points of acceptance of Religare Mutual Fund.						
Benchmark Index	CRISIL Composite Bond Fund Index			CRISIL Liquid Fund Index			
Dividend Policy	For details please refer page no. 9						
Name of the Fund Manager	Mr. Umesh Sharma						
Name of the Trustee Company	Religare Trustee Company Private Limited						
Performance of the Scheme (as on 13th January, 2009)	Particulars			1 Year*	Since Inception*		
	Religare Active Income Fund - Regular - Growth [^]			5.21%	6.96%		
	Religare Active Income Fund - Institutional - Growth [^]			-	-		
	Crisil Composite Bond Fund Index			7.56%	8.01%		
	*Past performance may or may not be sustained in future. *Returns are Compounded annualized returns (CAGR) & inception date is deemed to be date of allotment. Date of allotment: August 02, 2007.						
							
	*Past performance may or may not be sustained in future. *Returns are Compounded annualized returns (CAGR) & inception date is deemed to be date of allotment. Date of allotment: September 14, 2007.						
Expenses of the Scheme (i) Load Structure	Continuous Offer Period			Continuous Offer Period			
	Plan	Entry Load	Exit Load	Entry Load	Exit Load		
	Regular	Nil	1.00% (If units are redeemed /switched out on or before 6 months from the date of allotment) 0.50% (If redeemed / switched out after 6 months and on or before 1 year from the date of allotment) Nil (If redeemed /switched out after 1 year from the date of allotment)	Nil	Nil		
	Institutional	Nil	Nil				
	Also please refer page no. 9 for details. The AMC reserves the right to change /modify the load structure from a prospective date.						
(ii) Recurring Expenses	Average Daily Net Assets		First Rs. 100 Crs	Next Rs. 300 Crs	Next Rs. 300 Crs	Balance Assets	
	Maximum, as a % of Average Daily Net Assets		2.25%	2.00%	1.75%	1.50%	
	Actual expenses for the previous financial year ended March 31, 2008 (Audited): 1.27%			Actual expenses for the previous financial year ended March 31, 2008 (Audited): 0.34%			
Waiver of Load for Direct Applications	For details please refer page no. 9						
Tax Treatment for the Investors (Unitholders)	Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to their 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.			The NAV will be calculated on all calendar days and will be published on all Business Days in 2 newspapers. NAV can also be viewed on www.religaremf.com and www.amfiindia.com.			
For Investor Grievances please contact Unitholder's Information	For details please refer page no. 9						

Name of Scheme	Religare Gilt Fund			
Investment Objective	To generate optimal returns by investing in a portfolio of securities issued and guaranteed by Central and State Government.			
Asset Allocation Pattern	Type of Instruments	Net Allocation (% of Net Asset)		
		Long Duration Plan	Short Duration Plan	
	Government Securities including T - Bills	0-100%	0-100%	
	Investment in derivatives - upto 50% of the net assets. The average portfolio maturity duration of Long Duration Plan will normally be more than 3 years and that of Short Duration Plan will be upto 3 years.			
Risk Profile	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the OD/SID carefully for details on risk factors before investment. For scheme specific risk factors please refer page no. 8			
Plan & Options	Long Duration Plan offers the following sub-plans/options:			
	Sub Plan	Option	Sub-option	Frequency
	Regular and Institutional	Dividend	Reinvestment**	Monthly**/Quarterly/Annual
		Growth*	-	Quarterly/Annual
	Short Duration Plan offers the following sub-plans/options:			
Sub Plan	Option	Sub-option	Frequency	
Regular and Institutional	Dividend	Reinvestment**	Weekly/Monthly**	
	Growth*	-	Monthly	
	*For Long Duration Plan/Short Duration Plan the default option under Regular Plan is Growth. **For Long Duration Plan/Short Duration Plan the default option under Institutional Plan is Monthly Dividend Reinvestment.			
Applicable NAV	The applicable NAV for purchase or redemption or switching of units will be based on the time of the Business Day on which the application is accepted. For details please refer page no. 8			
Minimum Application and Redemption Amount/ Number of Units	Plan	Fresh Purchase	Additional Purchase	Redemption
	Regular	Rs. 5,000/- and in multiples of Re. 1/- thereafter	Rs. 1,000/- and in multiples of Re. 1/- thereafter	Rs. 1,000/-
	Institutional	Rs. 50 Lakhs and in multiples of Re. 1/- thereafter	Rs. 1 Lakh and in multiples of Re. 1/- thereafter	Rs. 5,000/-
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the official points of acceptance of Religare Mutual Fund.			
Benchmark Index	Long Duration Plan : I-Sec Li-BEX/ Short Duration Plan : I-Sec Si-BEX			
Dividend Policy	For details please refer page no. 9			
Name of the Fund Manager	Mr. Umesh Sharma			
Name of the Trustee Company	Religare Trustee Company Private Limited			
Performance of the Scheme (as on 13th January, 2009)	Religare Gilt Fund-Long Duration Plan		Religare Gilt Fund-Short Duration Plan	
	Particulars	Since Inception (Absolute)*	Particulars	Since Inception (Absolute)*
	Regular - Growth [^]	1.47%	Regular - Growth [^]	3.80%
	Institutional - Growth [^]	3.68%	Institutional - Growth [^]	-
	I-Sec Li-BEX	18.70%	I-Sec Si-BEX	13.82%
	[^] Past performance may or may not be sustained in future. *Compounded annualized returns have not been shown as the above scheme has not completed one year since launch/allotment. For this purpose, inception date is deemed to be date of allotment. Date of allotment: Feb 09, 2008.			
				
Expenses of the Scheme	Continuous Offer Priord			
(i) Load Structure	Entry Load		Exit Load	
	Nil		Nil	
	Also please refer page no. 9 for details. The AMC reserves the right to change/modify the load structure from a prospective date.			
(ii) Recurring Expenses	Average Daily Net Assets	First Rs. 100 Crs	Next Rs. 300 Crs	Next Rs. 300 Crs
	Maximum, as a % of Average Daily Net Assets	2.25%	2.00%	1.75%
		Balance Assets	1.50%	
	For Long Duration Plan : Actual expenses for the previous financial year ended March 31, 2008 (Audited): 1.25% For Short Duration Plan : Actual expenses for the previous financial year ended March 31, 2008 (Audited): 1.00%			
Waiver of Load for Direct Applications	For details please refer page no. 9			
Tax Treatment for the Investors (Unitholders)	Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to their tax advisor.			
Daily Net Asset Value (NAV) Publication	The NAV will be declared on all business days and will be published in 2 newspapers. NAV can also be viewed on www.religaremf.com and www.amfindia.com.			
For Investor Grievances please contact	For details please refer page no. 9			
Unitholder's Information	For details please refer page no. 9			

INFORMATION COMMON TO ALL SCHEME(S)

1. Applicable NAV & Cut Off Time

Applicable To	Applicable NAV & Cut Off Time
All schemes except Religare Liquid Fund and Religare Overnight Fund	<p>Purchases:-</p> <ul style="list-style-type: none"> ■ Valid purchase application received upto 3 p.m. on a Business Day with a local cheque or DD payable at par at the Official Point(s) of Acceptance where it is received, the same day's closing NAV will be applicable. ■ Valid purchase application received after 3 p.m. on a Business Day with a local cheque or DD payable at par at the Official Point(s) of Acceptance where it is received, the closing NAV of the next Business Day will be applicable. ■ Valid application for 'switch in' shall be treated as valid application for purchase and the provisions of cut off time and applicable NAV shall be applied respectively. ■ Valid purchase application received along with an outstation cheque or DD not payable at par at the Official Point(s) of Acceptance where it is received – closing NAV of the day on which the cheque or DD is credited will be applicable* <p>*Payments by stockinvest, cash, postal orders, money orders, outstation cheques and outstation drafts will not be accepted.</p> <p>Applicable only to Religare Ultra Short Term Fund, Religare Short Term Plan, Religare Active Income Fund and Religare Gilt Fund</p> <ul style="list-style-type: none"> ■ Irrespective of the time of receipt of application, in respect of purchase of units with amount equal to or more than Rs. 1 crore, the closing NAV of the day on which the funds are available for utilisation shall be applicable. <p>Redemptions / Switches (except for Religare Arbitrage Fund)</p> <ul style="list-style-type: none"> ■ Valid redemption application received upto 3 p.m. on a Business Day, the same day's closing NAV will be applicable. ■ Valid redemption application received after 3 p.m. on a Business Day, the closing NAV of the next Business Day will be applicable. ■ Valid application for 'switch out' shall be treated as application for redemption and the provisions of cut off time and applicable NAV shall be applied respectively. <p>Redemptions / Switches (for Religare Arbitrage Fund)</p> <ul style="list-style-type: none"> ■ Valid redemption application received upto 3 p.m. on a Business Day till Friday (in case such Friday is a holiday then the last Business Day of the week preceding the interval period) the NAV of the interval period will be applicable. The interval period will be the settlement Thursday (settlement day for derivatives segment of the NSE which is currently last Thursday of the month) or any day which is declared as the settlement day for derivatives segment by the NSE. ■ Valid application for 'switch out' shall be treated as application for redemption and the provisions of cut off time and applicable NAV will be applied.
Religare Liquid Fund and Religare Overnight Fund	<p>Purchases:-</p> <ul style="list-style-type: none"> ■ Valid purchase application received upto 12 noon. on a day at the Official Point(s) of Acceptance and funds are available for utilization on the same day, the closing NAV of the day immediately preceding day of receipt of application will be applicable. ■ Valid purchase application received after 12 noon. on a day at the Official Point(s) of Acceptance and funds are available for utilization on the same day, the closing NAV of the day immediately preceding the next Business Day will be applicable. ■ Irrespective of the time of receipt of application where the funds are not available for utilization on the day of application, the closing NAV of the day immediately preceding the day on which the funds are available for utilization will be applicable. <p>Payments by stockinvest, cash, postal orders, money orders, outstation cheques and outstation drafts will not be accepted.</p> <p>Redemptions / Switches:-</p> <ul style="list-style-type: none"> ■ Valid redemption application received upto 3 p.m. at the Official Point(s) of Acceptance, the closing NAV of the day immediately preceding the next Business Day will be applicable. ■ Valid redemption application received after 3 p.m. at the Official Point(s) of Acceptance, the closing NAV of the next Business Day will be applicable. ■ Valid application for 'switch out' shall be treated as application for redemption and valid application for 'switch in' shall be treated as valid application for purchase and the provisions of cut off time and applicable NAV shall be applied respectively.

2. Risk Profile of Schemes

Risk Factors pertaining to all the Schemes:

A Requirement of minimum investors in the Scheme:

The Scheme(s) shall have a minimum of 20 investors and no single investor shall account for more than 25% of the corpus of the Scheme. The two conditions mentioned above shall be complied with in each calendar quarter, on an average basis, as specified by SEBI. In case of non-fulfillment of first condition i.e. 20 investors in the Scheme, on an ongoing basis for each calendar quarter as specified by SEBI, the Scheme would be wound up by following the guidelines prescribed by SEBI and Unitholders' investments will be redeemed at the applicable NAV. If there is a breach of 25% limit by any investor over the quarter, a rebalancing period of one month would be allowed and thereafter the investor who is in breach of the limit shall be given 15 days notice to redeem his exposure over the 25% limit. Failure on the part of the said investor to redeem his exposure over the 25% limit within the aforesaid 15 days would lead to automatic redemption by the Mutual Fund on the applicable Net Asset Value on the 15th day of the notice period.

B Risk Factors pertaining to Equity Schemes:

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 factors, general decline in the Indian markets 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.

Investments in Equity and Equity Related Instruments are risk capital and are subordinate in the right of payment to other securities, including debt securities.

Equity and Equity related instruments listed on the stock exchange carry lower liquidity risk; however the Scheme's ability to sell these investments is limited by the overall trading volume on the stock exchanges. In certain cases, settlement periods may be extended significantly by unforeseen circumstances. The inability of the Scheme(s) to make intended securities purchases due to settlement problems could cause the Scheme(s) to miss certain investment opportunities. Similarly, the inability to sell securities held in the Scheme's portfolio may result, at times, in potential losses to the scheme(s), should there be a subsequent decline in the value of securities held in the Scheme's portfolio. Further, the volatility of medium / small - capitalization stocks may be higher in comparison to liquid large capitalisation stocks.

The securities which are not listed on the stock exchange are inherently illiquid in nature and carry a higher amount of liquidity risk, in comparison to securities that are listed on the stock exchanges or offer other exit options to the investor, including put option. The liquidity and valuation of the Scheme's investments due to its holdings of unlisted securities may be affected if they have to be sold prior to the target date of disinvestment.

C Risk Factors pertaining to Debt Schemes:

In addition to the factors that affect value of securities, the NAV of the Units of the Debt Schemes will fluctuate with the movement in the broader fixed income, money market and derivatives market and may be influenced by factors influencing such markets in general including but not limited to economic conditions, changes in interest rates, price and volume volatility in fixed income markets, changes in tax laws, currency exchange rates, foreign investments, political, economic or other developments. Further, the investments made by the Debt Schemes will also be affected by interest rate / price risk, credit risk or default risk, liquidity risk, reinvestment risk, settlement risk, risk associated with investments in derivatives.

D Additional Scheme Risk Factors specific to :

i. Religare Tax Plan (RTP)

Pursuant to the guidelines applicable to Equity Linked Savings Scheme (ELSS), the units issued under RTP cannot be redeemed until the expiry of three years from the date of allotment of units. Redemption will be made prior to the expiry of aforesaid three years only in the event of the death of a Unitholder, subject to the condition that the units have been held for a period of one year from the date of allotment.

ii. Religare Contra Fund (RCF)

Since the Scheme has a contrarian style of investment, it might underperform the markets in scenarios of strong upward or downward cycles. The Scheme seeks to generate returns out of identifying themes and market segments that are likely to outperform in the future. This may or may not happen.

iii. Religare Banking Fund (RBF)

The Scheme being sector specific will be affected by the risks associated with the banking and finance sector.

iv. Religare Arbitrage Fund (RAF)

The Scheme offers repurchase facility only during an interval period. To that extent the Scheme has limited liquidity exposure.

v. Religare Active Income Fund (RAIF)

As the portfolio of the Scheme will be actively managed, the Scheme may have a high turnover in order to achieve the investment objective.

vi. Religare AGILE Fund

As the fund invests a higher percentage of its assets in a smaller number of securities it carries concentration risk. The decline in the value of one equity share could have a greater negative effect on the fund. The model used by the fund relies extensively on past data which may not necessarily be the best indicator of the future. The turnover ratio of stocks in the fund may be higher than diversified equity mutual funds.

3. Dividend Policy:

Under the Dividend Option, the Trustees may declare the dividend subject to availability of distributable surplus calculated in accordance with SEBI (Mutual Funds) Regulations, 1996. The actual declaration of dividend and frequency will inter-alia, depend on availability of distributable surplus calculated in accordance with SEBI (Mutual Funds) Regulations, 1996 and the decisions of the Trustees shall be final in this regard. Dividends, if declared, will be paid (subject to deduction of tax at source, if any) to those Unitholders whose names appear in the register of Unitholders on the notified record date.

There is no assurance or guarantee to the Unitholders as to the rate of dividend nor that the dividend will be paid regularly.

In all the Open ended Schemes (except Religare Tax Plan and Religare Overnight Fund), if dividend payable under Dividend Payout option is equal to or less than Rs. 500/- then the dividend would be compulsorily reinvested.

The AMC shall dispatch to the Unitholders, the dividend warrants within 30 days of the date of declaration of dividend.

4. Load Structure:

- No Entry/Exit load will be levied on units allotted on dividend re-investment or units issued by way of bonus.
- No Entry load will be levied where the investor is a Fund-of-Funds, as defined under SEBI (Mutual Funds) Regulations, 1996
- No Entry load will be charged for switches between Religare Banking Fund, Religare Tax Plan, Religare Contra Fund, Religare Growth Fund, Religare Equity Fund and Religare AGILE Fund.

5. Waiver of Load for Direct Applications:

No entry load will be levied where application for investments in the Scheme is not routed through any distributor / agent / broker. Investors are requested to note the following points while applying for the units of the Scheme:

- Where applications for purchases / additional purchases / switches are not routed through any distributor / agent / broker, please write the word 'DIRECT' in the column 'Key Partner / Agent Information' or 'Broker Code' in transaction slip/application form or ensure to select the 'DIRECT' option for transactions on the website of the Fund (www.religaremf.com).
- Where the investor uses pre-printed transaction slip/application form, any alterations in the column 'Key Partner / Agent Information' or 'Broker Code' should be countersigned by all the applicants. If the alterations as above are not countersigned, the application will be processed as if no alterations were made.
- Ensure that the broker code block in the transaction slip/application form is not left blank. If it is left blank, it will be treated as Direct Application.
- All Unitholders who have invested through channel distributors and intend to make their future investments through the direct route, are advised to complete the procedural formalities prescribed by the AMC from time to time.

Please refer SAI for more details on how to apply.

6. For Investor Grievances:

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

- Mr. Surinder Singh Negi
Religare Asset Management Company Pvt. Ltd.
Office No. 3, 4, 5 & 6,
7th Floor, Arcadia Building,
195 N.C.P.A. Marg, Nariman Point,
Mumbai - 400 021.
Tel. No.: +91-022-6747 4444 Fax No.: +91-022-6622 9777
E-mail ID: services@religaremf.com
- Registrar & Transfer Agents
Computer Age Management Services Pvt. Ltd.
Unit: Religare Mutual Fund
514 - A, Sathy Road, Ganapathy,
Coimbatore - 641 006.
Tel. No.: +91-0422-3072 723 Fax No.: +91-0422-3918 305
E-mail ID: enq_z@camsonline.com

7. Unitholder's Information:

Account Statements: The Account Statement(s) for each transaction (non SIP/STP/SWP) will be sent by post / courier / electronic mail (on receipt of the Unitholders consent) to the Unitholder within 10 business days from the date of transaction. Further, Unitholders who have not transacted during the last six months at the time of issue of Portfolio Statement or Annual Accounts shall be sent Account Statement reflecting their latest closing balance and value of the units.

Half Yearly Disclosures: The Scheme portfolio statement and the unaudited financial results (as at 31st March and 30th September), will either be mailed to the Unitholders or published in the newspaper as prescribed under the SEBI (Mutual Funds) Regulations, 1996.

The portfolio statement and the unaudited financial results will also be displayed on the website of the Mutual Fund (www.religaremf.com) and Association of Mutual Funds in India (www.amfiindia.com).

Annual Financial Results: The Schemewise annual report or an abridged summary thereof shall either be sent by post or e-mail (on receipt of the Unitholders consent) to all Unitholders not later than four months from the date of closure of the relevant accounting year.

The Schemewise annual report shall also be displayed on the website of the Mutual Fund (www.religaremf.com) and Association of Mutual Funds in India (www.amfiindia.com).

SYSTEMATIC INVESTMENT PLAN

Terms & Conditions for SIP through Post Dated Cheques and ECS Mandate

- The SIP facility is available only under Religare Tax Plan, Religare Contra Fund, Religare Growth Fund, Religare Equity Fund, Religare AGILE Fund & Religare Banking Fund.
- Please read the Key Information Memorandum and the Offer Document(s)/Scheme Information Document for Applicable NAV, Risk Factors, Load and other information before investing.
- Existing Investors in Schemes of Religare Mutual Fund are required to state their existing Folio Number. All details including joint holders, mode of holding etc. will be as per the existing Folio no.
- Units of Religare Tax Plan cannot be assigned/transferred/pledged/redeemed/switched out until completion of 3 years lock-in period from the date of allotment of the respective units.

a. Frequency	Monthly / Quarterly (Jan, April, July, Oct)	
b. Minimum SIP Installment & Amount	Religare Tax Plan	
	Rs. 500/- per month and in multiples of Rs. 500/- thereafter for a minimum 6 months for monthly frequency.	Rs. 100/- per month and in multiples of Re. 1/- thereafter (upto Rs. 500/-) for a minimum 60 months or for a minimum amount aggregating to Rs. 6,000/-.
	Rs. 500/- per quarter and in multiples of Rs. 500/- thereafter for a minimum of 4 quarters for quarterly frequency.	Rs. 500/- per month and in multiples of Re. 1/- thereafter (upto Rs. 1,000/-) for a minimum 12 months or for a minimum aggregating to Rs. 6,000/-.
		Rs. 1,000/- per month and in multiples of Re. 1/- thereafter for a minimum 6 months. Rs. 1,500/- per quarter (April / July / Oct / Jan) and in multiples of Re. 1/- thereafter for a minimum 4 quarters.
c. Load Structure	Entry Load	Exit Load
	2.25%	1.00% (if units are redeemed on or before 12 months from the date of allotment, except for Religare Tax Plan)
d. Installment Dates Offered	3rd or 10th or 20th of month / quarter (Jan, April, July, Oct)	
e. Installment Amount	All installments to be of an uniform amount. No upper limit for purchase for single cheque or in aggregate.	
f. Allotment of Units	Units will be allotted at the NAV related prices of the 3rd or 10th or 20th of the month or next business day if the 3rd or 10th or 20th of the month is a holiday.	
g. Despatch of Statement	The first Account Statement under SIP shall be issued within 10 working days of the initial investment. Subsequent despatch of the Account Statement to the Unitholders under SIP will be once every quarter ending March, June, September and December within 10 working days from the end of the respective quarter.	
In Religare Contra Fund, Religare Growth Fund, Religare Equity Fund, Religare AGILE Fund and Religare Banking Fund - in case any two consecutive SIP direct debits fail then the AMC reserves the right to terminate the SIP and redeem the outstanding units at the applicable NAV, if the total investment in the folio is below Rs. 5000/-.		

- Religare Mutual Fund / Religare Asset Management Company Private Limited, reserves the right to reject any application without assigning any reason therefor.

Terms & Conditions - specific to SIP through Post Dated Cheques (PDC)

- Terms of SIP

a. Offered to Investors	Residing at any of the Official Points of Acceptance
b. Receipt of PDCs	For fresh investors the first SIP cheque to be dated current day. There should be a minimum lead time of 10 working days between the first current day SIP and subsequent installment.
	For existing investors the first SIP cheque may or may not be dated current day. There should be a minimum lead time of 10 working days between the date of submission and the installment date if the first SIP cheque is post dated.

- The cheques should be drawn favouring Religare Tax Plan/Religare Contra Fund/Religare Growth Fund/Religare Equity Fund/Religare AGILE Fund/Religare Banking Fund as the case may be, and crossed "Account Payee only".
- Payment may be made by cheques drawn on any bank which is situated and is a member of the Banker's Clearing House located at the place where SIP application is submitted.

Terms & Conditions - specific to SIP through ECS Mandate

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

- SIP Auto Debit Facility via ECS is offered only in the following locations

1. Agra	13. Bhubaneswar	25. Gorakhpur	37. Jodhpur	49. Nasik*	61. Sholapur
2. Ahmedabad	14. Calicut	26. Guwahati	38. Kakinada	50. Nellore	62. Siliguri
3. Allahabad	15. Chandigarh	27. Gwalior	39. Kanpur	51. Panjim	63. Surat
4. Amritsar	16. Chennai	28. Hubli	40. Kolhapur	52. Patna	64. Tirupur
5. Asansol	17. Cochin	29. Hyderabad	41. Kolkata	53. Pondicherry	65. Tirupati
6. Aurangabad	18. Coimbatore	30. Indore	42. Lucknow	54. Pune	66. Trichy #
7. Bangalore	19. Cuttack	31. Coimbatore	43. Ludhiana	55. Raipur	67. Trichur
8. Bardhaman	20. Dhanbad	32. Jaipur	44. Madurai #	56. Rajkot	68. Trivandrum
9. Baroda	21. Dehradun	33. Jalandar	45. Mangalore	57. Ranchi	69. Udaipur
10. Belgaum	22. Delhi	34. Jammu	46. Mumbai	58. Salem	70. Varanasi
11. Bhilwara	23. Durgapur	35. Jamshedpur	47. Mysore	59. Shimla	71. Vijayawada
12. Bhopal	24. Erode	36. Jamnagar	48. Nagpur	60. Shimoga	72. Visakhapatnam

*offered for 3rd and 10th run date. # offered for 20th run date

- 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 Private 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.
- The bank provided for ECS should participate in local MICR clearing.
- The investor agrees to abide by the terms and conditions of ECS facility of RBI.
- Investors will not hold Religare Mutual Fund/Religare Asset Management Company Private 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.
- New investors who wish to enroll for SIP through ECS should fill the SIP Application Form and the Registration cum Mandate Form for ECS.
- Investors should mandatorily give a cheque for the first transaction.
 - First SIP Cheque may be dated current day. All subsequent Installments through ECS to be either 3rd or 10th or 20th of the month.
 - The Registration cum Mandate Form for ECS should be submitted at least 30 days before the date of the first debit through ECS.
- The first cheque should be drawn on the same bank account which is to be registered for ECS. Alternatively, the cheque may be drawn on any bank, but provide a photocopy of the cheque of the bank / branch for which ECS is registered.
- First SIP Cheque and subsequent SIP Installments via ECS should be of the same amount.
- Religare Mutual Fund/Religare Asset Management Company Private 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.
- You can choose to change your bank account or discontinue this facility by giving 20 days written notice to any of our Investor Service Centers.

INSTRUCTIONS TO FILL THE FORM

1. GENERAL INSTRUCTIONS

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

2. APPLICANT INFORMATION

- (a) Name should be given in full without any abbreviations. Preferably write exactly as it appears in your bank account or as it appears in the incorporation document as the case may be.
- (b) Name of the Guardian must be mentioned if the investments are being made on behalf of the minor. Date of birth is mandatory in case of a minor.
- (c) Name of the Contact Person, email and Telephone no. should be mentioned in case of investments by Company, Body Corporate, Trust, Society, FII and other non-individual applicants.
- (d) Your complete postal address should be stated. P.O. Box address alone is not sufficient. NRIs/ FIIs should necessarily state their overseas address failing which application will be rejected. In addition, Indian address (if available) may be stated for correspondence. It should be noted that NRI residents in any Financial Action Task Force non-compliant countries or territories (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 schemes.
- (e) In case of NRI/FII investors, the Account Statements/Redemption cheques/ other correspondence will be sent to the mailing address mentioned.
- (f) Please fill in your date of birth as this may be required for validating your identity for certain transactions/communications.
- (g) If you have an email ID, please provide the same, this will help us send investment/product related communication and resolve any queries more promptly.
- (h) In case of 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.

*(includes fresh / additional purchase, switch, systematic transfer and dividend reinvestment)

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

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

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

5. INVESTMENT DETAILS

- (a) Applicants are required to fill a separate form for each scheme
- (b) Scheme, Plan, Option, Facility of the scheme should be clearly stated
- (c) In case applications are received where plan/option/sub-option for investment is not selected, the default option/sub-option as prescribed in the Offer Document/SID of the relevant scheme will be applicable.
- (d) For minimum application amount please refer to the Key Scheme Features of the respective schemes.

6. SYSTEMATIC INVESTMENT PLAN (SIP)

SIP facility is offered to investors under Religare Tax Plan, Religare Contra Fund, Religare Growth Fund, Religare Equity Fund, Religare AGILE Fund and Religare Banking Fund

Investors have choice of two payment options

- 1) Post Dated Cheques
- 2) Auto Debit Instructions (ECS)

Please refer to the Instructions on Page no. 10

7. MODE OF PAYMENT

Payment can be made in any of the following modes:

- (a) Payment should be made by way of a single cheque/demand draft* (multiple cheques will not be accepted) and must be payable locally at the Official Point(s) of Acceptance where the application is lodged. The cheque / demand draft should be drawn favouring the Scheme for eg. Religare Liquid Fund/Religare Tax Plan*/Religare Ultra Short Term Fund/Religare Short Term Plan/Religare Contra Fund/Religare Arbitrage Fund/Religare Growth Fund/Religare Active Income Fund/Religare Equity Fund/Religare Overnight Fund/Religare AGILE Fund/Religare Banking Fund/Religare Gilt Fund-Long Duration Plan/Religare Gilt Fund-Short Duration Plan, as the case may be, and crossed "Account Payee Only". Please mention the application no. and applicant name on the reverse of the Cheque/Draft tendered with the application.

*For Religare Tax Plan, investors residing in centers, where the Religare designated Customer Service Centers are not located, are requested to make payment by demand drafts payable at the Center where the application is to be lodged. Demand Draft charges will be borne by the AMC. The AMC will not reimburse Demand Draft charges where the Demand Draft amount exceeds Rs. 50,000/- for purchase of units. The Fund/AMC will not entertain any request for refund of demand draft charges. Applications accompanied by cheques/drafts not fulfilling the above criteria are liable to be rejected.

For other schemes, units will be allotted for amount net of DD charges, at NAV based prices. The fund / AMC will not entertain any request for refund of Demand Draft charges.

Electronic Funds Transfer (EFT) by way of direct credit / RTGS / NEFT to Scheme Collection Account by clearly mentioning the name of the investor and application number.

- (b) Outstation Cheques or Outstation Drafts/Cash/Money Order/Postal Order/ Post dated Cheques (except in case of investments through Systematic Investment Plan) will not be accepted.
- (c) The Fund is not obliged to represent dishonoured cheque or inform the investor/investor's agent about it.
- (d) NRI/FII/PIO Investors:

Repatriation Basis

Payments by NRIs/Persons of Indian Origin (PIO) residing abroad/FII may be made either by way of Indian Rupee drafts or cheques by means of

(i) inward remittance through normal banking channels; or (ii) out of funds held in NRE / FCNR account payable at par and payable at the cities where the Official Points of Acceptance are located.

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

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

Non Repatriation Basis

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

8. E-MAIL COMMUNICATION

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

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

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

9. DIRECT CREDIT OF REDEMPTION/DIVIDEND PROCEEDS

The 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 case the credit is not effected by the Unitholder's banker for any reason, the Fund reserves the right to make the payment by a cheque / Demand Draft. If the direct / electronic credit is delayed or not affected or credited to a wrong account, on account of incomplete / incorrect information, the Fund will not be held responsible. If however, you wish to receive a cheque payout, please tick in the space provided in the application.

10. NOMINATION DETAILS

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

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

- The nomination can be made only by individuals applying for / holding units on their own singly or jointly. Non-individuals including society, trust, body corporate, partnership 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.
- 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. A non-resident Indian can be a nominee subject to the exchange controls in force from time to time.
- A maximum of three nominees can be registered for a Folio and at a Folio level only.
- 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.

- In the event of the Unitholders not indicating the percentage of allocation / share for each of the nominees, then by invoking default option RAMC shall settle the claim equally amongst all the nominees.
- 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)

The PIN facility may be made available to the Unitholders in future. Unitholders will be required to indicate their requirement and complete necessary documentation 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.

The PIN should never be disclosed to any person or written down where any other person may discover it. All transactions conducted with use of this PIN will be the responsibility of the Unitholder and the Unitholder will 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 investor, Unitholder, person making the payment on behalf of the investor and the source of the funds invested / to be invested in Religare Mutual Fund
- Reject any application
- Prevent further transactions by a Unitholder
- To mandatorily redeem the units held by the Unitholder at the applicable NAV prevalent at the time of such redemption and
- Report cases to the Specified Director appointed by the Central Government, pertaining to a single transaction exceeding Rs.10 lacs or series of transactions integrally connected or remotely connected or related to each other which are valued below the prescribed value of Rs. 10 lacs within a month.

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, in the schemes of Religare Mutual Fund.

CDSL Ventures Limited (CVL) has been appointed by the majority of mutual funds to complete KYC formalities on their behalf and hence investors need to submit their details only once for completion of KYC formalities across these mutual funds.

KYC requirements can be completed by filling up the prescribed form and submitting the same along with the other requisite documents / proofs to CVL through a designated Point of Service (PoS). For detailed process and list of PoS, please visit our website www.religaremf.com.

Any subsequent change in address, PIN Code, Country, Nationality, Occupation, Income Details, Date of Birth, Proof of Identity must be communicated to CVL through a PoS. KYC Compliant investors need to ensure that any change of address details is registered with CVL before redeeming units. Registrar will not act upon address change requests directly received from KYC Compliant

investors. The existing investor data for investor address (both Indian and foreign), pin code, country, nationality, occupation, income details, date of birth, document provided as proof of identity will be overwritten by the Registrar with data obtained from CVL. A folio in which any one or more of the holders are found to be non KYC compliant, in such folios further subscriptions/systematic purchases of value equal to or greater than Rs.50,000 will not be permitted.

All Investors must attach their KYC Acknowledgement along with the Investment Application Form(s) / Transaction Slip(s) while investing in the schemes of Religare Mutual Fund, if the investment is for Rs. 50,000/- or more. Application Forms/ Transaction Slips not accompanied by KYC Acknowledgement are liable to be rejected. KYC Compliance status will be updated for all folios in which investor is a holder in any capacity.

13. DECLARATION AND SIGNATURE

- (a) All the applicants must sign the application form. Signatures should be in English or in any Indian language. Thumb impression should be from the left hand for males and the right hand for females and in all cases be attested by a Magistrate, Notary Public or Special Executive Magistrate. In case of HUF, the Karta will sign on behalf of the HUF.
 - (b) The original Power of Attorney or a duly notarized copy of the Power of Attorney shall be required to be submitted where applications are made under a Power of Attorney.
14. All applications are subject to detailed scrutiny and verification. Applications which are not complete in all respects are liable for rejection, either at the collection point itself or subsequently after detailed scrutiny/verification at the back office of the Registrars.

15. 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 are entered completely and correctly.
- Permanent Account Number (PAN) for all applicants is mentioned and necessary documents are enclosed, otherwise your application will be rejected.
- Preferred investment option i.e. whether Growth or Dividend Payout or Dividend Re-investment is mentioned clearly.
- The cheque/ demand draft should be drawn favouring the name of the scheme & crossed as "Account Payee Only", dated and duly signed.
- Application Number and applicant's name is mentioned on the reverse of each cheque.

Accompanying documents

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

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

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

\$ If investment exceeds Rs. 50,000/- or more

Scheme Ready Reckoner

Scheme Name	Plans	Investment Options	Dividend Frequency	Minimum Application Amount	Additional Purchase / Redemption Amount	Default Options / Facility
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Equity Funds

Religare Tax Plan	-	Gr, DP, DR	-	Rs. 500/- & in multiples of Rs. 500/-	Rs. 500/-	Gr/DP
Religare Contra Fund	-	Gr, DP, DR	-	Rs. 5,000/- & in multiples of Re. 1/-	Rs. 1,000/-	Gr/DR
Religare Arbitrage Fund	-	Gr, DP, DR	-	Rs. 5,000/- & in multiples of Re. 1/-	Rs. 1,000/-	Gr/DR
Religare Growth Fund	-	Gr, DP, DR	-	Rs. 5,000/- & in multiples of Re. 1/-	Rs. 1,000/-	Gr/DR
Religare Equity Fund	-	Gr, DP, DR	-	Rs. 5,000/- & in multiples of Re. 1/-	Rs. 1,000/-	Gr/DR
Religare AGILE Fund	-	Gr, DP, DR	-	Rs. 5,000/- & in multiples of Re. 1/-	Rs. 1,000/-	Gr/DR
Religare Banking Fund	Retail	Gr, DP, DR	-	Rs. 5,000/- and in multiples of Re. 1/-	Rs. 1,000/-	Gr/DR
	Institutional	Gr, DP, DR	-	Rs. 5 crores and in multiples of Re. 1/-	Rs. 1 lakh / Rs. 1,000/-	Gr/DR

Debt Funds

Religare Liquid Fund	Regular	Gr, DR	WDR	Rs. 5,000/- and in multiples of Re. 1/-	Rs. 1,000/-	Gr
	Institutional	Gr, DR	DDR, WDR, MDR	Rs. 1 crore and in multiples of Re. 1/-	Rs. 1 Lakh / Rs. 5,000/-	WDR
	Super Institutional	Gr, DP, DR	DDR, WDR, MDR, MDP	Rs. 10 crores and in multiples of Re. 1/-	Rs. 25 Lakhs / Rs. 5,000/-	WDR
Religare Ultra Short Term Fund	Regular	Gr, DR, B	DDR, WDR, MDR	Rs. 5,000/- and in multiples of Re. 1/-	Rs. 1,000/-	Gr
	Institutional	Gr, DP, DR, B	DDR, WDR, MDR, MDP	Rs. 1 crore and in multiples of Re. 1/-	Rs. 1 Lakh / Rs. 5,000/-	WDR
Religare Short Term Plan	Regular	Gr, DP, DR	WDR, MDP	Rs. 5,000/- and in multiples of Re. 1/-	Rs. 1,000/-	Gr
	Institutional	Gr, DP, DR	DDR, WDR, MDR, MDP	Rs. 10 Lakhs and in multiples of Re. 1/-	Rs. 1 Lakh / Rs. 5,000/-	WDR
Religare Active Income Fund	Regular	Gr, DP, DR, B	MDR, QDR, ADR, QDP, ADP	Rs. 5,000/- and in multiples of Re. 1/-	Rs. 1,000/-	Gr
	Institutional	Gr, DP, DR, B	MDR, QDR, ADR, QDP, ADP	Rs. 50 lakhs and in multiples of Re. 1/-	Rs. 1 lakh / Rs. 5,000/-	MDR
Religare Overnight Fund	-	Gr, DR	DDR	Rs. 5,000/- & in multiples of Re. 1/-	Rs. 1,000/-	Gr
Religare Gilt Fund - Long Duration Plan	Regular	Gr, DP, DR	MDR, QDR, ADR, QDP, ADP	Rs. 5,000/- and in multiples of Re. 1/-	Rs. 1,000/-	Gr
	Institutional	Gr, DP, DR	MDR, QDR, ADR, QDP, ADP	Rs. 50 lakhs and in multiples of Re. 1/-	Rs. 1 Lakh / Rs. 5,000/-	MDR
Religare Gilt Fund - Short Duration Plan	Regular	Gr, DP, DR	WDR, MDR, MDP	Rs. 5,000/- and in multiples of Re. 1/-	Rs. 1,000/-	Gr
	Institutional	Gr, DP, DR	WDR, MDR, MDP	Rs. 50 lakhs and in multiples of Re. 1/-	Rs. 1 Lakh / Rs. 5,000/-	MDR

Gr : Growth, DP : Dividend Payout, DR : Dividend Reinvestment, DDR : Daily Dividend Reinvestment, WDR: Weekly Dividend Reinvestment, MDR: Monthly Dividend Reinvestment, QDR: Quarterly Dividend Reinvestment, ADR: Annual Dividend Reinvestment, MDP: Monthly Dividend Payout, QDP: Quarterly Dividend Payout, ADP: Annual Dividend Payout.

Key Partner / Agent Information

Application No.:

 Distributor / Broker ARN
ARN - 39017

 Sub-Broker Code

For Office Use Only

Existing Unit Holder 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 Unit Holder
1. Applicant's Personal Details
FIRST / SOLE APPLICANT

 Date of Birth

 Name Mr. / Ms. / M/s.

 PAN**
 Enclosed copy of (please √) PAN Card Copy 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.

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

 Country of Residence
 Nationality
 Date of Birth
Mailing Address (Please provide full address. P.O. Box Address is not sufficient. Indian Address in case of NRIs / FIIs)
Overseas Address (Mandatory in case of NRI / FII applicant if different from the mailing address)

 City Pin Code
 State

 City Pin Code
 State Country
Contact Details

 Phone Office
 Residence
 Fax

 Mobile I/We wish to receive updates via SMS on my mobile (Please √)
 e-mail I/We wish to receive the following documents via e-mail in lieu of physical document(s)
 Account Statement Annual Report News Letter Other Information

 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 Student Forex Dealer Others (Please specify) _____

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

SECOND APPLICANT

 Date of Birth

 Name Mr. / Ms. / M/s.

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

THIRD APPLICANT

 Date of Birth

 Name Mr. / Ms. / M/s.

 PAN**
 Enclosed copy of (please √) PAN Card Copy 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. / M/s.

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

* If the investment is Rs. 50,000 and above, all the applicants including PoA Holder need to be KYC Compliant. (Please refer instruction no. 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 (alongwith 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 Name of the Scheme Date
 Plan / Option
 Amount (Rs.) Alongwith Cheque / DD No.
 Dated
 Drawn on Bank / Branch

Application No.:

 Signature, Stamp & Date

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

2. Investment and Payment Details

Refer Scheme Ready Reckoner on page no. 14

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

Scheme Name	<input type="text"/>	Plan	<input type="text"/>
Option	<input type="text"/>	Dividend Frequency	<input type="text"/>

For Lumpsum Investment

Investment Amt. (Rs.)	<input type="text"/>	DD charges, if any (Rs.)	<input type="text"/>
Net Amt. (Rs.)	<input type="text" value="Investment amt. - DD charges"/>	Cheque / DD No.	<input type="text"/>
Date	<input type="text" value="DDMMYYYY"/>	Mode of Payment (✓) <input type="checkbox"/> Chq. <input type="checkbox"/> DD <input type="checkbox"/> Fund Transfer	
Bank Branch	<input type="text"/>		
A/c. No.	<input type="text"/>		
Account Type (✓)	<input type="checkbox"/> Current <input type="checkbox"/> Savings		
For NRI Investors only (✓)	<input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR		

For SIP Investment (refer instruction on page no. 10)

<input type="checkbox"/> SIP through Auto-Debit (ECS / Direct Debit) OR Pls. fill up the SIP Auto Debit Facility Form	<input type="checkbox"/> SIP through Post Dated Cheques Subsequent Installment Details	
Investment Amount	No. of Installments	Total Amount
Rs. <input type="text"/>	X <input type="text"/>	= Rs. <input type="text"/>
First SIP Installment Cheque Details :		
Cheque No.	<input type="text"/>	Dated <input type="text" value="DDMMYYYY"/>
Drawn on Bank	<input type="text"/>	Branch <input type="text"/>
SIP Date (✓)	<input type="checkbox"/> 3rd <input type="checkbox"/> 10th or <input type="checkbox"/> 20th	Frequency (✓) <input type="checkbox"/> Monthly or <input type="checkbox"/> Quarter
SIP through Auto Debit		
Period From	<input type="text" value="MMYYYYYY"/>	To <input type="text" value="MMYYYYYY"/>
SIP through Post Dated Cheques		
Period From	<input type="text" value="MMYYYYYY"/>	To <input type="text" value="MMYYYYYY"/>
Chq. Nos. From	<input type="text"/>	To <input type="text"/>

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

Refer instruction no. 4 on page no. 11

Account No.	<input type="text"/>	Account Type (please ✓) <input type="checkbox"/> Current <input type="checkbox"/> Savings <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR
Bank Name	<input type="text"/>	
Branch Address	<input type="text"/>	City <input type="text"/>
MICR Code	<input type="text"/>	NEFT/RTGS/IFSC Code <input type="text"/>
	(9 digit No. next to your Cheque No.)	PIN <input type="text"/>

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.

• ABN AMRO Bank • AXIS Bank • Centurion Bank of Punjab • Citibank • Corporation Bank • Deutsche Bank • HDFC Bank • HSBC Bank • ICICI Bank • IDBI Bank • Kotak Mahindra Bank • Standard Chartered Bank • YES 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 on page no. 12

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 and Address of the Guardian (if Nominee is a Minor)	
Name	<input type="text"/>	Name	<input type="text"/>
Address	<input type="text"/>	Address	<input type="text"/>
	<input type="text"/>	City	<input type="text"/>
	<input type="text"/>	State	<input type="text"/>
Date of Birth (in case nominee is a minor)	<input type="text" value="DDMMYYYY"/>	PIN	<input type="text"/>
Relationship with Applicant	<input type="text"/>	Guardian's relation with the Minor Nominee	<input type="text"/>
		Signature of the Guardian	<input type="text"/>

5. Personal Identification Number (PIN)

Refer instruction no. 11 on page no. 12

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)

<p>The Trustees, Religare Mutual Fund Having read and understood the contents of the Offer Document(s) / Scheme Information Document(s) of the respective schemes, I / We hereby apply to the Trustees of Religare Mutual Fund for units of the Scheme / Plan / 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 Pvt. Ltd. (Investment Manager to Religare Mutual Fund), their appointed service providers or representatives responsible. I / We will also inform Religare Asset Management Company Pvt. Ltd. about any changes in my / our bank account.</p> <p>*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. 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.</p> <p>*Applicable to NRI's</p>	<p>Sole / First Applicant / Guardian / POA</p> <input type="text"/>
	<p>Second Applicant / POA</p> <input type="text"/>
	<p>Third Applicant / POA</p> <input type="text"/>
<p>If NRI (Please ✓) <input type="checkbox"/> Repatriation basis <input type="checkbox"/> Non-Repatriation basis</p> <p>Date <input type="text" value="DDMMYYYY"/></p> <p>Place <input type="text"/></p>	

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 > visit : www.religaremf.com



**SYSTEMATIC INVESTMENT PLAN (SIP)
REGISTRATION CUM MANDATE FORM FOR ECS**
First time investors subscribing to the Scheme through SIP-ECS to complete this form compulsorily along with Application form. (Please read terms and conditions overleaf)

Form No.:

Key Partner / Agent Information

Distributor / Broker ARN ARN - 39107	Sub-Broker Code	For Office Use Only
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New Application Change in Bank Account* Cancellation
(*Please provide a cancelled cheque)

The Trustees,
Religare Mutual Fund
I/We have read and understood contents of the Scheme Information Document of the respective Scheme and the terms and conditions of SIP enrollment and ECS Debit Clearing

1. Investment and SIP Details

FIRST / SOLE INVESTOR

Name

Application No. Folio No.(Existing Unitholder)

Scheme Option Growth Dividend Reinvestment Dividend Payout

Each SIP Amount (Rs.) Frequency Monthly Quarterly (Jan, April, July, Oct)

SIP Date [for ECS (Debit Clearing)] 3rd 10th 20th

SIP Period [for ECS (Debit Clearing)] Start From End on No. of Installments

2. First SIP Transaction

Cheque No. Cheque Dated Amount (Rs.)

Bank Bank City

Mobile No. Email ID

Preferred messaging medium SMS: Yes No E-mail: Yes No Note: Please (√) for your preferred medium of messaging

I/We hereby authorise Religare Mutual Fund / Religare Asset Management Company Private 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

Bank Branch Bank City

Account Number Account Type Savings Current NRE NRO FCNR

Preferred messaging medium SMS: Yes No E-mail: Yes No Note: Please (√) for your preferred medium of messaging

9 Digit MICR Code (Please enter the 9 digit number that appears after the cheque number)

Account Holder Name as in Bank Account

I/We hereby declare that the particulars given above are correct and express my / our willingness to make payments referred above though participation in ECS (Debit Clearing). 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 Private 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)	<input type="text"/>
Second Account Holder Signature (As in Bank Records)	<input type="text"/>
Third Account Holder Signature (As in Bank Records)	<input type="text"/>

4. For Office Use Only (not to be filled in by the investor)

Record on Scheme Code

Recorded by Credit Account No.

5. 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). 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) Mandate Form to get it verified & executed

Bank Account Number

First Account Holder Signature (As in Bank Records)	<input type="text"/>
Second Account Holder Signature (As in Bank Records)	<input type="text"/>
Third Account Holder Signature (As in Bank Records)	<input type="text"/>

SYSTEMATIC INVESTMENT PLAN

Terms & Conditions for SIP through Post Dated Cheques and ECS Mandate

- The SIP facility is available only under Religare Tax Plan, Religare Contra Fund, Religare Growth Fund, Religare Equity Fund, Religare AGILE Fund & Religare Banking Fund.
- Please read the Key Information Memorandum and the Offer Document(s)/Scheme Information Document for Applicable NAV, Risk Factors, Load and other information before investing.
- Existing Investors in Schemes of Religare Mutual Fund are required to state their existing Folio Number. All details including joint holders, mode of holding etc. will be as per the existing Folio no.
- Units of Religare Tax Plan cannot be assigned/transferred/pledged/redeemed/switched out until completion of 3years lock-in period from the date of allotment of the respective units.

a. Frequency	Monthly / Quarterly (Jan, April, July, Oct)	
b. Minimum SIP Installment & Amount	Religare Tax Plan	Religare Contra Fund, Religare Growth Fund, Religare Equity Fund, Religare AGILE Fund, Religare Banking Fund
	Rs. 500/- per month and in multiples of Rs. 500/- thereafter for a minimum 6 months for monthly frequency.	Rs. 100/- per month and in multiples of Re. 1/- thereafter (up to Rs. 500/-) for a minimum 60 months or for a minimum amount aggregating to Rs. 6,000/-.
	Rs. 500/- per quarter and in multiples of Rs. 500/- thereafter for a minimum of 4 quarters for quarterly frequency.	Rs. 500/- per month and in multiples of Re. 1/- thereafter (upto Rs. 1000/-) for a minimum 12 months or for a minimum aggregating to Rs. 6000/-. Rs. 1,000/- per month and in multiples of Re. 1/- thereafter for a minimum 6 months. Rs. 1,500/- per quarter (April / July / Oct / Jan) and in multiples of Re. 1/- thereafter for a minimum 4 quarters.
c. Load Structure	Entry Load	Exit Load
	2.25%	1.00% (if units are redeemed on or before 12 months from the date of allotment, except for Religare Tax Plan)
d. Installment Dates Offered	3rd or 10th or 20th of month / quarter (Jan, April, July, Oct)	
e. Installment Amount	All installments to be of an uniform amount. No upper limit for purchase for single cheque or in aggregate.	
f. Allotment of Units	Units will be allotted at the NAV related prices of the 3rd or 10th or 20th of the month or next business day if the 3rd or 10th or 20th of the month is a holiday.	
g. Despatch of Statement	The first Account Statement under SIP shall be issued within 10 working days of the initial investment. Subsequent despatch of the Accounts Statement to the Unitholders under SIP will be once every quarter ending March, June, September and December within 10 working days from the end of the respective quarter.	
In Religare Contra Fund, Religare Growth Fund, Religare Equity Fund, Religare AGILE Fund and Religare Banking Fund - in case any two consecutive SIP direct debits fail then the AMC reserves the right to terminate the SIP and redeem the outstanding units at the applicable NAV, if the total investment in the folio is below Rs. 5000/-.		

- Religare Mutual Fund / Religare Asset Management Company Private Limited, reserves the right to reject any application without assigning any reason thereof.

Terms & Conditions - specific to SIP through Post Dated Cheques (PDC)

- Terms of SIP

a. Offered to Investors	Residing at any of the Official Points of Acceptance
b. Receipt of PDCs	For fresh investors the first SIP cheque to be dated current day. There should be a minimum lead time of 10 working days between the first current day SIP and subsequent installment.
	For existing investors the first SIP cheque may or may not be dated current day. There should be a minimum lead time of 10 working days between the date of submission and the installment date if the first SIP cheque is post dated.

- The cheques should be drawn favouring Religare Tax Plan/Religare Contra Fund/Religare Growth Fund/Religare Equity Fund/Religare AGILE Fund/Religare Banking Fund as the case may be, and crossed "Account Payee only".
- Payment may be made by cheques drawn on any bank which is situated and is a member of the Banker's Clearing House located at the place where SIP application is submitted.

Terms & Conditions - specific to SIP through ECS Mandate SIP Payment through Electronic Clearing Service of the Reserve Bank of India (RBI)

- SIP Auto Debit Facility via ECS is offered only in the following locations

1. Agra	13. Bhubaneswar	25. Gorakhpur	37. Jodhpur	49. Nasik*	61. Sholapur
2. Ahmedabad	14. Calicut	26. Guwahati	38. Kakinada	50. Nellore	62. Siliguri
3. Allahabad	15. Chandigarh	27. Gwalior	39. Kanpur	51. Panjim	63. Surat
4. Amritsar	16. Chennai	28. Hubli	40. Kolhapur	52. Patna	64. Tirupur
5. Asansol	17. Cochin	29. Hyderabad	41. Kolkata	53. Pondicherry	65. Tirupati
6. Aurangabad	18. Coimbatore	30. Indore	42. Lucknow	54. Pune	66. Trichy #
7. Bangalore	19. Cuttack	31. Coimbatore	43. Ludhiana	55. Raipur	67. Trichur
8. Bardhaman	20. Dhanbad	32. Jaipur	44. Madurai #	56. Rajkot	68. Trivandrum
9. Baroda	21. Dehradun	33. Jalandar	45. Mangalore	57. Ranchi	69. Udaipur
10. Belgaum	22. Delhi	34. Jammu	46. Mumbai	58. Salem	70. Varanasi
11. Bhilwara	23. Durgapur	35. Jamshedpur	47. Mysore	59. Shimla	71. Vijayawada
12. Bhopal	24. Erode	36. Jamnagar	48. Nagpur	60. Shimoga	72. Visakhapatnam

*offered for 3rd and 10th run date. # offered for 20th run date

- 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 Private 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.
- The bank provided for ECS should participate in local MICR clearing.
- The investor agrees to abide by the terms and conditions of ECS facility of RBI.
- Investors will not hold Religare Mutual Fund / Religare Asset Management Company Private 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.
- New Investors who wish to enroll for SIP through ECS should fill the SIP Application Form and the Registration cum Mandate Form for ECS.
- Investors should mandatorily give a cheque for the first transaction.
 - First SIP Cheque may be dated current day. All subsequent Installments through ECS to be either 3rd or 10th or 20th of the month.
 - The Registration cum Mandate Form for ECS should be submitted at least 30 days before the date of the first Debit through ECS.
- The first cheque should be drawn on the same bank account which is to be registered for ECS. Alternatively, the cheque may be drawn on any bank, but provide a photocopy of the cheque of the bank/branch for which ECS is registered.
- First SIP Cheque and subsequent SIP Installments via ECS should be of the same amount.
- Religare Mutual Fund / Religare Asset Management Company Private 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.
- You can choose to change your bank account or discontinue this facility by giving 20 days written notice to any of our Investor Service Centers.

Common Instructions

1. New Investors who wish to enroll for STP/SWP should fill this enrollment form in addition to the application form.
2. Existing investors need to provide the Folio Number and SWP details only.
3. Unitholders are advised to consult their tax consultant with regard to the treatment of the transfer of units from the tax point of view.
4. Investors are advised to read the Offer Document / Scheme Information Document of the Target scheme carefully before investing. The Offer Document / Scheme Information Document and the Key Information Memorandum of the respective schemes are available with the Investor Service Centers of Religare Mutual Fund and are also displayed on the website : www.religaremf.com

Instructions For Systematic Transfer Plan (STP)

1. You may opt to transfer a fixed amount on a Monthly/Quarterly basis.
2. Transfer would be effected for the 1st business day of the month for monthly and quarterly basis.
3. Eligible Schemes for STP : SOURCE SCHEME : Religare Liquid Fund / Religare Ultra Short Term Fund / Religare Short Term Plan / Religare Active Income Fund.
4. Eligible Schemes for STP : TARGET SCHEME : Religare Contra Fund / Religare Tax Plan / Religare Arbitrage Fund / Religare Growth Fund / Religare AGILE Fund / Religare Banking Fund / Religare Equity Fund.

Minimum Investment /STP Amount	Monthly	Quarterly
Minimum Investment Amount in the source Scheme for eligibility* or *the Minimum Investment applicable for the Scheme whichever is higher	Rs. 25,000/-*	Rs. 25,000/- *
Minimum amount for STP Installment (Rs.500 for Tax Plan)	Rs. 1,000/-	Rs. 3,000/-
Minimum Number of Installments	6	4

6. Load Structure

Entry Load	Exit Load
2.25%	1.00% (if units are redeemed on or before expiry of 12 months from the date of allotment)

7. All valid transfer requisitions from one-scheme to the other would be treated as Switch-Out / Redemption and Switch-In / Subscription transaction at the applicable NAV of the respective schemes.
8. Units marked under lien or pledged in the "Source Scheme" shall not be eligible for STP.
9. Exit load as applicable to the Source Scheme will be levied and Entry Load as applicable to the Target Scheme will be levied.
10. A Unitholder who has opted for STP under a specific scheme can also redeem or switch his units to any other eligible scheme provided he has sufficient balance in his account on the date of such a request.
11. The Unitholder can make additional subscriptions in accordance with the terms and conditions of the Scheme Information Document. Such additional subscription will not alter the functioning of the STP unless subsequent request in writing is received from the Unitholder.
12. STP will be terminated automatically in case of a Zero balance in the respective Scheme-Folio on the run-date or expiry of the enrollment period whichever is earlier.
13. An SIP and an STP (out) cannot be simultaneously registered for a Folio for the same Scheme.
14. An SWP and an STP (in) cannot be simultaneously registered for a Folio for the same Scheme.
15. The duly completed enrollment form for STP may be submitted at any Religare AMC Investor Service Centres (ISC) or CAMS ISC / Transaction Points.
16. Cut-Off Period : For enrollment into STP, the request should be received at any Official Point of Acceptance at least 7 days prior to the commencement of the first STP execution date. Similarly for discontinuing the STP, the written request should be submitted at any official point of acceptance at least 7 days prior to the next STP execution date. Any change in the amount / frequency or period of STP should be communicated in writing to the Registrar's Office at least 7 days prior to the next STP execution date. Requests not fulfilling the requirement will be considered from the next STP date.

Instructions For Systematic Withdrawal Plan (SWP)

1. The amount withdrawn under SWP will be considered as a redemption and converted into units and will be deducted from the unit balance of Unitholder.
2. The redemption proceeds will be paid to the first holder by cheque or direct credit within timelines as per the terms of the scheme. Post Dated cheques will not be issued under this facility.
3. ELIGIBLE Schemes for SWP : SOURCE SCHEME : Religare Liquid Fund / Religare Ultra Short Term Fund / Religare Short Term Plan / Religare Active Income Fund / Religare Growth Fund / Religare Tax Plan* (*Applicable after 3 years from the date of allotment) / Religare Contra Fund / Religare Banking Fund / Religare AGILE Fund / Religare Equity Fund.
4. Exit load as applicable to the scheme will be levied. A Unitholder who has opted for SWP under a specific scheme can also redeem or switch his units to any other eligible scheme provided he has sufficient balance in his account on the date of such a request.
5. The Unitholder can make additional subscriptions in accordance to the terms and conditions of the Scheme Information Document. Such additional subscription will not alter the functioning of the SWP unless subsequent request in writing is received from Unitholder.
6. An SIP and an SWP (out) cannot be simultaneously registered for a Folio for the same Scheme.
7. An SWP and an STP (in) cannot be simultaneously registered for a Folio for the same Scheme.
8. CUT-OFF Period : For enrollment into SWP, the request should be received at any official point of acceptance at least 7 days prior to the commencement of the first SWP execution date.
9. Similarly for discontinuing the SWP, the written request should be submitted at any Official Point of Acceptance at least 7 days prior to the next SWP execution date. Any change in the amount / frequency or period of SWP should be communicated in writing to the Registrar's Office at least 7 days prior to the next SWP execution date.
10. Requests not fulfilling the requirement will be considered from the next SWP date.

Minimum Investment /SWP Amount	Monthly	Quarterly
Minimum Investment Amount in the source Scheme for eligibility * or *the Minimum Investment applicable for the Scheme whichever is higher	Rs. 25,000/- *	Rs. 25,000/- *
Minimum amount for SWP Installment	Rs. 1,000/-	Rs. 3,000/-
Minimum Number of Installments	6	4

11. SWP will be terminated automatically in case of a Zero balance in the respective Scheme-Folio on the run-date or expiry of the enrollment period whichever is earlier.
12. SWP request in any other form besides the specific format will be treated as invalid and liable to be rejected.
13. The duly completed SWP Form may be submitted at any of the Religare AMC Investor Service Centres (ISC) or any CAMS ISC / Transaction Points.
14. Units marked under lien or pledged in the Scheme shall not be eligible for SWP.

Religare AMC - Investor Service Centres / Official Points of Acceptance for all Schemes

■ **Ahmedabad** : 503, Abhijeet III, 5th Floor, Opp. Mayor's Bungalow, Above Pantalone Showroom, Law Garden, Ahmedabad - 380 006. Tel. No: 079-66051920 ■ **Bangalore** : # 9/1, 2nd Floor, Classic Court, Richmond Road, Opp. Richmond Hotel, Bangalore - 560 025. Tel. No: 080-66130002 ■ **Chandigarh**: SCO 80-81, 3rd Floor, Sector 17C, Chandigarh - 160 017. ■ **Chennai** : Unit No.A-4, Level 3, Anmol Palani, No.88, G.N.Chetty Road, TNagar, Chennai - 600 017. Tel.No:044-64502423 ■ **New Delhi**: 16th Floor, Narain Manzil, 23, Barakhamba Road, Connaught Place, New Delhi - 110 001. Tel. No: 011-66094455 ■ **Hyderabad**: Plot No.-6-3-1090, B1, 1st Floor, TSR Towers, Above Standard Chartered Bank, Raj Bhavan Road, Somajiguda, Hyderabad - 500 082. Tel. No: 040-66468863 ■ **Kanpur** : KAN Chambers, 14/113, 1st Floor, Civil Lines, Kanpur - 208 001. Tel.No:0512-6451658 ■ **Kolkata** : "FMC Fortuna", A - 16, 4th Floor, 23/4 J - A, A.C. Bose Road, Kolkata - 700 020. Tel. No: 033-64509944 ■ **Lucknow**: 9-A/5, Ground Floor, Kazmi Chambers, Park Road, Lucknow - 226 001. Tel. No: 0522-6453062 ■ **Ludhiana** : 301, 3rd Floor, SCO No.18, Feroze Gandhi Market, Opp. Ludhiana Stock Exchange, Ludhiana - 141 001. Tel. No: 0161-6543354 ■ **Mumbai** : 6th Floor, Chandermukhi, Nariman Point, Mumbai - 400 021. Tel. No: 022-67474444 ■ **Pune** : 204-205, Sanas Memories, 2nd Floor, 927, F.C.Road, Shivaji Nagar, Pune - 411 004. Tel. No: 020-662010360.

Religare AMC - Investor Service Centre for all the Scheme(s) other than Religare Liquid Fund & Religare Overnight Fund:

■ **Borivali** : 508, 5th Floor, Sai Leela Commercial Complex, S.V. Road, Borivali (West), Mumbai - 400 092. Tel. No: 022-42192000.

List of Investor Service Centres / Transaction Points of Computer Age Management Services Pvt. Ltd. (CAMS), Registrar & Transfer Agents of Religare Mutual Fund.
These Transaction points will be in addition to the existing Official Points of Acceptance of Religare AMC

A. Investor Service Centres for all the Scheme(s):

■ **Ahmedabad** : 402-406, 4th Floor - Devpath Building, Off C G Road, Behind Lal Bungalow, Ellis Bridge, Ahmedabad - 380 006. Tel. No: 079-3008 2468 ■ **Bangalore** : Trade Centre, 1st Floor, 45, Dikensan Road, (Next to Manipal Centre), Bangalore - 560 042. Tel. No: 080-3057 4709 ■ **Bhubaneswar** : 101/5, Janpath, Unit - 11, Near Hotel Swosti, Bhubaneswar - 751 001. Tel. No: 0674-325 3307 ■ **Chandigarh** : SCO 80-81, 3rd Floor, Sector 17C, Chandigarh - 160 017. ■ **Chennai** : Ground Floor, No.17/810, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, Chennai - 600 034. Tel. No: 044-3911 5563 ■ **Cochin** : 40/9633 D, Veekshanam Road, Near International Hotel, Cochin - 682 035. Tel. No: 0484-323 4658 ■ **Coimbatore** : Old # 66 New # 86, Lokamanya Street (West), Ground Floor, P.S.Puram, Coimbatore - 641 002. Tel. No: 0422-301 8000 ■ **Durgapur** : 4/2, Bengal Ambuja Housing Development Ltd, Ground Floor, City Centre, Dist - Burdwan, West Bengal, Durgapur - 713 261. Tel. No: 0343-329 8890 ■ **Goa** : No.10/8, 1st Floor, Gurudutta Bldg, Above Weekender, M G Road, Panaji (Goa) - 403 001. Tel. No: 0832-325 1755 ■ **Hyderabad** : 208, Second Floor, Jade Arcade, Paradise Circle, Secunderabad - 500 003. Tel. No: 040-3918 2471 ■ **Indore** : 101, Shalimar Corporate Centre, 8-B, South Tukogunj, Opp. Greenpark, Indore - 452 001. Tel. No: 0731-325 3692 ■ **Jaipur** : G-III, Park Saroj, Behind Ashok Nagar Police Station, R-7, Yudhisthir Marg, C-Scheme, Jaipur - 302 001. Tel. No: 0141-326 9126 ■ **Kanpur** : G - 27/28 - Ground Floor, CITY CENTRE, 63/2, THE MALL, Kanpur - 208 001. Tel. No: 0512-391 8000 ■ **Kolkata** : "LORDS Building", 7/1, Lord Sinha Road, Ground Floor, Kolkata - 700 071. Tel. No: 033-3255 0760 ■ **Lucknow** : Off # 4, 1st Floor, Centre Court Building, 3/C, 5- Park Road, Hazratganj, Lucknow - 226 001. Tel. No: 0522-391 8000 ■ **Ludhiana** : U/ GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, Above Dr. Viridi's Lab, P/O Model Town, Ludhiana - 141 002. Tel. No: 0161-301 8000 ■ **Madurai** : 86/71A, Tamilangam Road, Madurai - 625 001. Tel. No: 0452-325 1357 ■ **Mangalore** : No. G 4 & G 5, Inland Monarch, Opp. Karnataka Bank, Kadri Main Road, Kadri, Mangalore - 575 003. Tel. No: 0824-325 1531 ■ **Mumbai** : Rajababdur Compound, Ground Floor, Opp. Allahabad Bank, Behind ICICI Bank, 30, Mumbai Samachar Marg, Fort, Mumbai - 400 023. Tel. No: 022-3028 2468 ■ **Nagpur** : 145 Lendra, Behind Indus Ind Bank, New Ramdaspath, Nagpur - 440 010. Tel. No: 0712-325 8275 ■ **New Delhi** : 1304-3051 III Floor, Kanchenjunga Building, 18, Barakhamba Road, Connaught Place, New Delhi - 110 001. Tel. No: 011-3048 2471 ■ **Patna** : Kamalaye Shobha Plaza (1st Floor), Behind RBI Near Ashiana Tower, Exhibition Road, Patna - 800 001. Tel. No: 0612-325 5284 ■ **Pune** : Nirmiti Eminence, Off No. 6, I Floor, Opp. Abhishek Hotel, Mehendale Garage Road, Erandwane, Pune - 411 004. Tel. No: 020-3028 3005 ■ **Surat** : Office No 2 Ahura - Mada Complex, First Floor, Sadak Street, Timalyadwad, Nanpura, Surat - 395 001. Tel. No: 0261-326 2267 ■ **Vadodara** : 103, Aries Complex, BPC Road, Off R.C. Dutt Road, Alkapuri, Vadodara - 390 007. ■ **Vijayawada** : 40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M.G Road, Lobbipet, Vijayawada - 520 010. Tel. No: 0866-329 9181 ■ **Visakhapatnam** : 4/7 9/17, 1st Floor, 3rd Lane, Dwaraka Nagar, Visakhapatnam - 530 016. Tel. No: 0891-329 8397.

B. (i) CAMS TRANSACTION POINTS for all the Schemes:

■ **Agra** : F-39/203, Sky Tower, Sanjay Place, Agra - 282 002. Tel. No: 0562-324 0202 ■ **Amritsar** : 378-Majithia Complex, 1st Floor, M. M. Malviya Road, Amritsar - 143 001. Tel. No: 0183-325 7404 ■ **Dehradun** : 204/121 Nari Shilp Mandir Marg, Old Connaught Place, Dehradun - 248 001. Tel. No: 0135-325 1357 ■ **Jalandhar** : 367/8, Central Town, Opp. Gurudwara Diwan Asthan, Jalandhar - 140001. Tel. No: 0181-3254883 ■ **Jodhpur** : 1/5, Nirmal Tower, 1st Chopasani Road, Jodhpur - 342 003. Tel. No: 0291-325 1357 ■ **Moradabad** : B-612 'Sudhakar', Lajpat Nagar, Moradabad - 244001. Tel. No: 0591-329 7202 ■ **Panipat** : 83, Devi Lal Shopping Complex, Opp. ABN AMR Bank, G.T. Road, Panipat - 132 103. Tel. No: 0180 - 3250525 ■ **Rajkot** : 207-210, Everest Building, Opp. Shastri Maan, Limda Chowk, Rajkot - 360 001. Tel. No: 0281-329 8206 ■ **Trivandrum** : R S Complex, Opposite of LIC Building, Pattom PO., Trivandrum - 695 004. Tel. No: 0471-324 0202 ■ **Udaipur** : 32, Ahinsapuri Fatehpura Circle, Udaipur - 313 004. Tel. No: 0294-3293202 ■ **Varanasi** : C-27/249 - 22A, Vivekanand Nagar Colony, Maldhaiya, Varanasi - 221 002. Tel. No: 0542-325 3264.

B. (ii). CAMS Transaction Points for Equity Schemes only:

■ **Agartala**: Advisor Chowmuhani (Ground Floor), Krishnanagar, Agartala - 799 001. Tel.No:09862923301 ■ **Angul**: Similipada, Angul - 759122. Tel.No:06764-329976 ■ **Ahmednagar**: 203-A, Mutha Chambers, Old Vasant Talkies Market Yard Road, Ahmednagar Maharashtra - 414 001. Tel.No:2413204221 ■ **Ajmer**: Shop No.S-5, Second Floor, Swami Complex, Ajmer - 305 001. Tel. No: 0145-329 2040 ■ **Akola**: Opp. RL Science College Civil Lines Maharashtra Akola - 444 001. Tel. No: 724-320 3830 ■ **Aligarh** : City Enclave, Opp. Kumar Nursing Home, Ramghat Road, Aligarh - 202 001. Tel. No: 0788-329 0410 ■ **Allahabad** : No.7 1st Floor, Bihari Bhawan, 3, S.P. Marg, Civil Lines, Allahabad - 211 001. Tel. No: 0532-329 1273 ■ **Alwar** : 256A, Scheme No.1, Arya Nagar, Alwar - 301 001. Tel. No: 0144-320 0451 ■ **Amaravati** : 81, Gulshan Tower, 2nd Floor, Near Panchsheel Talkies, Amaravati - 444 601. Tel. No: 0721-329 1965 ■ **Ambala**: Opposite PEER, Bal Bhawan Road, Ambala - 134 003. Tel.No:(0171) - 324 7437 ■ **Anand**: 101, A.P. Tower, B/H, Sardar Gunj, Nekt to Nathwani Chambers, Anand - 388 001. Tel. No: 02692-325 071 ■ **Anantapur**: 15-570-33, I Floor, Pallavi Towers, Anantapur, Andhra Pradesh - 515 001. Tel. No: 08554-326 980 ■ **Andheri** : 1, Skylark Ground Floor, Near Kamberg Kalyan Kendra & B.M.C. Office, Azad Road, Andheri (E), Mumbai - 400 069. Tel. No: 022-2526 1431 ■ **Ankleshwar** : G-34, Ravi Complex, Valia Char Rasta, G.I.D.C., Ankleshwar, Bharuch - 393 002. Tel. No: 02646-310 206 ■ **Asansol**: Block - G 1st Floor, P C Chatterjee Market Complex, Rambhandar Talab P/O Ushagram, Asansol - 713 003. Tel. No: 0341-329 5235 ■ **Aurangabad**: Office No. 1, 1st Floor, Amodi Complex, Juna Bazar, Aurangabad - 431 001. Tel. No: 0240-329 5202 ■ **Bagalok**: P.6, Ground Floor, Pushpak Plaza, TP.No.:52, Ward No. 10, Next to Kumatagi Motors, Station Road, Near Basaveshwar Circle, Bagalok - 587 101. Tel. No: 09379185477 ■ **Balasoore** : B C Sen Road, Balasoore - 756 001. Tel. No: 06782-326 808 ■ **Bareilly** : 2-C, Radheysingh Enclave, Behind Vikas Bhawan, Civil Lines, Bareilly - 243 001. Tel. No: 581-3243 172 ■ **Belgaum**: Tanish Tower, CTS No. 192/A, Gururwar Peth, Tilakwadi, Belgaum - 590 006. Tel. No: 0831-329 9598 ■ **Berhampur**: First Floor, Upstairs of Aaroon Printers, Gandhi Nagar Main Road, Ganjam, Orissa, Berhampur - 760 001. Tel. No: 0680-320923 ■ **Bhagalpur**: Krishna, 1st Floor, Near Mahadev Cinema, Dr. R.P. Road, Bhagalpur - 812 002. Tel. No: 641-3209093 ■ **Bharuch**: F-108, Rangoli Complex, Station Road, Bharuch - 392 001. Tel. No: 09825304183 ■ **Bhatinda**: 2907 GH, GT Road, Near Zila Parishad, Bhatinda - 151 001. Tel. No: 0164-320 4511 ■ **Bhavnagar**: 305-306, Sterling Plot, Waghawadi Road, OPP. HDFC BANK, Bhavnagar - 364 002. Tel. No: 0278-320 8387 ■ **Bhilai**: 2/09, Khichariya Complex, Opp. BI Bank, Nehru Nagar Square, Bhilai - 490 020. Tel. No: 0788-329 0410 ■ **Bhilwara**: C/o Kodwani & Associates, F-20-21, Apsara Complex, Adad Market, Bhilwara - 311 001. Tel. No: 01482-320 809 ■ **Bikaner**: 6/7 Yadav Complex, Rani Bazar, Bikaner - 334 001. Tel. No: 0151-320 1590 ■ **Bilaspur**: Besides HDFC Bank, Link Road, Bilaspur - 495 001. Tel. No: 07752-327 886 ■ **Bhopal**: Plot No. 13, Major Shopping Centre, Zone - 01, M. P. Nagar, Bhopal - 462 011. Tel. No: 0755 - 329 5878 ■ **Bhuj**: Data Solution, Office No:17, 1st Floor, Municipal Building Opp Hotel Prince, Station Road, Bhuj, Kutch - 370 001. Tel. No: 02832-320 762 ■ **Bhusawal**: 3, Adelade Apartment, Christian Mohala, Behind Gulshan E-Iran Hotel, Amardeep Talkies Road, Bhusawal - 425 201. Tel. No: 020-325 1357 ■ **Bokaro**: Mezzanine Floor, F-4, City Centre, Sector-4, Bokaro Steel City, Bokaro - 827 004. Tel. No: 06542-324 881 ■ **Burdwan**: 399, G.T. Road, Opposite of Talk of the Town, Burdwan - 713 101. Tel. No: 0342-320 7001 ■ **Calicut**: 29/97 G 2nd Floor, Gulf Air Building, Mavor Road, Calicut - 673 016. Tel. No: 0495-325 5984 ■ **C.R. Avenue**: 33, C.R. Avenue, 2nd floor, Room No.13, Kolkata - 700 012. Tel. No: 09339746915 ■ **Cuttack**: Near Allahabad Bank, Cantonment Road, Cuttack - 753 001. Tel. No: 0671-329 9572 ■ **Davengere**: 13, 1st Floor, Akkamahadevi Samaj Complex, Church Road, P.J.Extension, Davengere - 577 002. Tel. No: 08192-326 226 ■ **Deoghar**: S S M Jalan Road, Ground floor, Opp. Ashoke Chatterjee Tower, Jharkhand, Deoghar - 814 112. Tel. No: 06432 320 227 ■ **Dhanbad**: Urmila Towers, Room No: 111 (1st Floor), Bank More, Dhanbad - 826 001. Tel. No: 0262-329 0217 ■ **Dhule**: H. No. 1793/ A, J.B. Road, Near Tower Garden, Dhule - 424 001. Tel. No: 2562-329 902 ■ **Erode**: 199/1, Brough Road, (Near Sivaranjani Hotel), Erode - 638 001. Tel. No: 02423-320 7730 ■ **Farhabad**: B-49, 1st Floor, Nehru Ground, Behind Anupam Sweet House, NIT, Farhabad - 121 001. Tel. No: 0129-324 1148 ■ **Ghaziabad**: 207/A-14, 11th Floor, Devika Chamber, RDC, Rajnagar, Ghaziabad - 201 002. Tel. No: 0120-326 6917 ■ **Gorakhpur**: Shop No. 3, Second Floor, Cross Road, A.D. Chowk, Bank Road, Gorakhpur - 273 001. Tel. No: 0551-329 4771 ■ **Gulbarga**: Pal Complex, 1st Floor, Opp. City Bus Stop, Super Market, Gulbarga, Karnataka - 585 101. Tel. No: 08472-310 119 ■ **Guntur**: Door No 5-38-44, 5/1 BRODIPET, Near Ravi Sankar Hotel - Guntur - 522 002. Tel. No: 0863-325 2671 ■ **Gurgoon**: SCO - 17, 3rd Floor, Sector-14, Gurgoon - 122 001. Tel. No: 0124-326 3763 ■ **Guwahati**: Old post office lane, A. K. Azad Lane, Rehabori, Guwahati - 781 008. Tel. No: 0361-260 7771 ■ **Gwalior**: 1st Floor, Singhal Bhavan, Daji Vitthal Ka Bada, Old High Court Road, Gwalior - 474 001. Tel. No: 0751-320 2873 ■ **Hazaribag**: Municipal Market, Annanda Chowk, Hazaribag, Jharkhand - 825 001. Tel. No: 06546-320 251 ■ **Himatnagar**: C-7/8 Upper Level, New Durga Bazar, Near Railway Crossing, Himatnagar - 383 001. Tel. No: 02772-321 8000 ■ **Hisar**: 12, Opp. Bank of Baroda, Red Square Market, Hisar, Haryana - 125 001. Tel. No: 01662-329 580 ■ **Hosur**: Shop No.8, J D Plaza, Opp. TNEB Office, Royakkotta Road, Hosur, Tamil Nadu - 635 109. Tel. No: 321 002 ■ **Howrah**: Gagananchal Shopping Complex, Shop No.36 (Basement), 37, Dr. Abani Dutta Road, Salkia, Howrah - 711 106. Tel. No: 09331737444 ■ **Hubli**: 206 & 207, 1st Floor, 'A' Block, Kundagol Complex, Opp. Court, Club road, Hubli - 580 029. Tel. No: 0836-329 3374 ■ **Itarsi**: 1st Floor, Shiva Complex, Bharat Talkies Road, Itarsi - 461 111. Tel. No: (07572) - 321 474 ■ **Jabalpur**: 975,Chouksey Chambers, Near Gitanjali School, 4th Brge, Napier Town, Jabalpur - 482 001. Tel. No: 0761-329 1921 ■ **Jalgaon**: Right Infotech, F-16, 11th Floor, Golani Market, Jalgaon - 425 001. Tel. No: 0257-320 7118 ■ **Jalna**: Shop No. 11, 1st Floor, Ashoka Plaza, Opp. Magistic Talkies, Subhash Road, Jalna - 431 203. ■ **Jammu**: 660-A - Near Digital Vares, Lane opposite Dushara Ground, Front Gate, Gandhi Market, Jammu - 180 004. Tel. No: 0191-9906082698 ■ **Jamnagar**: 217/218, Manek Centre, P.N. Marg, Jamnagar - 361 001. Tel. No: 0288-329 9737 ■ **Jamshedpur**: Millennium Tower, Room No:05 First Floor, R-Road, Bistupur, Jamshedpur - 831 001. Tel. No: 0657-329 4594 ■ **Jhansi**: Opp. SBI Credit Branch, Babu Lal Kharkana Compound, Gwalior Road, Jhansi - 284 001. Tel. No: 510-320 2399 ■ **Junagadh**: Circle Chowk, Near Choksi Bazar Kamnagar, Junagadh - 362 001. Tel. No: 0285-320 0909 ■ **Kadapa**: Door No.1-1625, DNR Laxmi Plaza, Opp. Rajiv Marg, Railway Station Road, Yerramakkapalli, Kadapa, Andhra Pradesh - 516 004. Tel. No: 08562-322 469 ■ **Kakinada**: No.33-1, 44, Sri Sathya Complex, Main Road, Kakinada - 533 001. Tel. No: 0884-32-7474 ■ **Kalyani**: A-1/50, Block-A, Nadia Dt, Kalyani - 741 235. Tel. No: 033-3242 2712 ■ **Karur**: #904, 1st Floor, Wash to Taluk Office, Jawahar Bazaar, Karur - 639 001. Tel. No: 04324 262 656 ■ **Kannur**: Room No. PP14/435, Casa Marina Shopping Centre, Talap, Kannur - 670 004. Tel. No: 0497-324 9382 ■ **Karimnagar**: H.No. 7-1-257, Upstairs S.B.H. Mankammathota Karimnagar Andhra Pradesh Karimnagar - 505 001. Tel. No: 878 225 594 ■ **Karnal**: 7-8, 1st Floor, Kunjapura Road, Opp. Bata Showroom, Karnal - 132 001. Tel. No: 09813999809 ■ **Kestopur**: AA 101, Prafulla Kanan, Sreeparna Apartment, Ground Floor, Kolkata, Kestopur - 700 101. Tel. No: 033-3241 5332 ■ **Kolhapur**: AMDF Sofex Office No.7, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur - 416 001. Tel. No: 0231-3209 732 ■ **Kollam**: Kochupillamoodu Junction, Near V.L.C. Beach Road, Kollam - 691001. Tel. No: 474-324 8376 ■ **Kota**: B-33 'Kalyan Bhawan, Triangle Part, Vallabh Nagar, Kota - 324 001. Tel. No: 0744-329 3202 ■ **Kottayam**: Door No. IX / 1276, Amboorans Building, Manorama Junction, Kottayam - 686 001. Tel. No: 0481-320 7011 ■ **Kurnool**: House No.43/8, Upstairs Uppini Arcade, NR.Peta, Kurnool, Andhra Pradesh - 518 004. Tel. No: 08518-312 978 ■ **Latur**: Kore Complex, 2nd Cross Kapad Line, Near Shegav Patsanstha, Latur, Maharashtra - 413512. Tel. No: 02382-341 927 ■ **Manipal**: Academy Annex, First Floor, Opposite Corporation Bank, Upendra Nagar, Manipal - 576 104. Tel. No: 0820-325 5827 ■ **Malda**: Daxhinapan Abasan, Opp Lane of Hotel Kalinga, SM Pally, Malda - 732 101. Tel. No: 02512-329 951 ■ **Mapusa**: Office No. CF-8, 1st Floor, Business Point, Above Bicholim Urban Co-op Bank Ltd, Anigol, Mapusa - 4035057. Tel. No: 09326126122 ■ **Margao**: Virginkar Chambers, 1st Floor, Near Kamath Milind Hotel, New Market, Near Lili Garments, Old Station Road, Margao - 403 601. Tel. No: 0832-322 4761 ■ **Mathura**: 159/160 Vikas Bazar, Mathura - 281 001. Tel. No: 0655-320 7007 ■ **Meerut**: 108 1st Floor Shivam Plaza, Opposite Eves Cinema, Hapur Road, Meerut - 250 002. Tel. No: 0121-325 7278 ■ **Mehsana**: 1st Floor, Subhadra Complex, Urban Bank Road, Mehsana, Gujarat - 384 002. Tel. No: 02762-323 985 ■ **Moga**: Plot No. 991, Lower Ground Floor, G.T. Road, Adj. Sky Lark Tower Opp. State Bank of Patiala, Moga - 142 001. Tel. No: (01636) - 310 088 ■ **Muzzafarpur**: Brahman toli, Durga Asthan, Gola Road, Muzzafarpur - 842 001. Tel. No: 0621-320 7504 ■ **Mysore**: No.1, 1st Floor, CH.26 7th Main, 5th Cross, (Above Trishakti Medicals), Saraswathi Puram, Mysore - 570 009. Tel. No: 0821-234 2182 ■ **Nadiad**: 8, Ravi Kiran Complex, Ground Floor, Nanakumbh Nath Road, Nadiad - 387 001. Tel. No: 02692-325 071 ■ **Namakkal**: 156/A1, First Floor, Lakshmi Vilas Building, Opp. District Registrar Office, Trichy Road, Namakkal - 634 001. Tel. No: (04286) - 322 540 ■ **Nasik**: Ruturang Bungalow, 2, Godavari Colony, Behind Big Bazar, Near Boys Town School, Off College Road, NASIK - 422 005. Tel. No: 0253-325 0202 ■ **Navsari**: Dinesh Vasani & Associates, 103-Harekrishna Complex, above BI Bank, Nr. Vasant Talkies, Chinnabai Road, Navsari - 396 445. Tel. No: 02637-3277099 ■ **Nellore**: Shop No.13, First Floor, KAC Plaza, R.R. Street, Nellore - 524 001. Tel. No: 0861-329 8154 ■ **Patiala**: 35, New Lal Bagh Colony, Patiala - 147 001. Tel. No: 0175-329 8926 ■ **Palakkad**: 10/688, Sreedevi Resency, Mettupalayam Street, Palakkad - 678 001. Tel. No: 0491-326 1114 ■ **Palanpur**: Jyotindra Industries Compound, Near Vinayak Party Plot, Deesa Road, Palanpur - 385 001. Tel. No: (02742) - 321 810 ■ **Pondicherry**: S-8, 100, Jawahar Lal Nehru Street, (New Complex, Opp. Indian Coffee House), Pondicherry - 605 001. Tel. No: 0413-421 0030 ■ **Porbandar**: 11 Floor, Hanrikupa Towers, Opp. Vodafone Store, M. G. Road, Porbandar - 360 575. Tel. No: 0286-320 7767 ■ **Raichur**: # 12 - 10 / 51/3C, Maram Complex, Beesee State Bank of Mysore, Basaveswara Road, Raichur, Karnataka - 584 101. Tel. No: 08532-323 215 ■ **Raipur**: C-23, Sector 1, Devendra Nagar, Raipur - 492 004. Tel. No: 0771-329 6404 ■ **Rajahmundry**: Cabin 101 D-7-27-4, 1st Floor Krishna Complex, Baruvarti Street, T Nagar, Rajahmundry - 533 101. Tel. No: 0883-325 1357 ■ **Ranchi**: 223, Tirath Mansion (Near Over Bridge), 1st Floor, Main Road, Ranchi - 834 001. Tel. No: 0651-329 6202 ■ **Ratlam**: Dafia & Co, 81, Bajaj Khanna, Ratlam - 457 001. Tel. No: 07412-324 829 ■ **Ratnagiri**: Kohnior Complex, Near Natya Theatre, Nachane Road, Ratnagiri - 415 639. Tel. No: (02352) - 322 940 ■ **Rohtak**: 205, 2ND Floor, Blg. No. 2, Munjal Complex, Delhi Road, Rohtak - 124 001. Tel. No: 01262-318 687 ■ **Ropar**: SCF - 17, Zail Singh Nagar, Ropar - 140 001. Tel. No: 1881-324 760 ■ **Rourkela**: 1st Floor, Mangal Bhawan, Phase II, Power House Road, Rourkela - 769 001. Tel. No: 0661-329 0575 ■ **Sagar**: Opp. Somani Automobiles, Bhagwanjani, Sagar, Madhya Pradesh - 470 001. Tel. No: 07582-326 711 ■ **Sahanpur**: 1st Floor, Krishna Complex, Opp. Hath Gate, Court Road, Sahanpur - 247 001. Tel. No: 132-325 5589 ■ **Salem**: Advytha Ashram Road, Salem - 636 004. Tel. No: 0427-325 2271 ■ **Sambalpur**: C/o Raj Tibrewal & Associates, Opp. Town High School, Sansark, Sambalpur - 768 001. Tel. No: 0663-329 0591 ■ **Sangli**: Diwan Niketan, 313, Radhakrishna Vasahat, Opp. Hotel Suruchi, Near ST. Stand, Sangli - 416 416. Tel. No: 09326016616 ■ **Satara**: 117/A/3/122, Shukrwar Peth, Sargam Apartment, Satara - 415 002. Tel. No: 2162-320 926 ■ **Satna**: 1st Floor, Shri Ram Market, Besides Hotel Pankaj, Birla Road, Satna - 485 001. Tel. No: 07672-320 896 ■ **Shimla**: 1st Floor, Opp. Panchayat Bhawan Main Gate, Bus Stand, Shimla, Himachal Pradesh - 171 001. Tel. No: 0177-320 4944 ■ **Shimoga**: Nethravathi, Near Gutti Nursing Home, Kuvempu Road, Shimoga - 577 201. Tel. No: 08182-322 966 ■ **Siliguri**: No 8, Swamiji Sarani, Ground Floor, Hakimpura, Siliguri - 734 401. Tel. No: 0353-329 1103 ■ **Solapur**: 4, Lokhandwala Tower, 144, Sheshwar Peth, Near Z.P. Opp. Pangal High School, Solapur - 413 001. Tel. No: 0217-320 4209 ■ **Sri Ganganagar**: 18 L Block, Sri Ganganagar, Rajasthan - 335 001. Tel. No: 0154-320 6580 ■ **Surendranagar**: 2 M I Park, Near Commerce College, Wadhwan City, Surendranagar, Gujarat - 363 035. Tel. No: 02752-320 231 ■ **Thiruppur**: (1), Brinny Compound, 11th Street, Kumanar Road, Thiruppur - 641 601. Tel. No: 0421-320 1271 ■ **Tirunelveli**: 1st Floor, Mano Prema Complex, 182/6, S.N. High Road, Tirunelveli - 627 001. Tel. No: 0462-320 0308 ■ **Tirupathi**: Shop No.14, Boligala Complex, 1st Floor, Door No. 18-8-41B, Near Leela Mahal Circle, Tirumala Bypass Road, Tirupathi - 517 501. Tel. No: 0877-320 6887 ■ **Trichur**: Adlam Bazar, Room No.49, Ground Floor, Rice Bazar (East), Trichur - 680 001. Tel. No: 0487-325 1564 ■ **Trichy**: No.8 I Floor, 8th Cross West Exit, Thillainagar, Trichy - 620 018. Tel. No: 0431-329 6906 ■ **Unjha**: 10/11, Maruti Complex, Opp. B.R.Madhes, Highway Road, Unjha - 384 170. ■ **Valsad**: C / o. CAD HOUSE, Sdhivinayak Complex, Tithal Road, F-1, First Floor, Avenue Building, Near R.J.J. School, Valsad - 396 001. Tel. No: 02632-324 202 ■ **Vapi**: 215-216, Heena Arcade, Opp. Tirupati Tower, Near G.I.D.C., Char Rasta, Vapi - 396 195. Tel. No: 02620-320 1249 ■ **Vashi**: Mahaveer Center, Office No.17, Plot No.77, Sector 17, Vashi - 400 703. Tel. No: 022-3259 8154 ■ **Vellore**: No.54, 1st Floor, Pillaiyar Kol Street, Thottakalaya, Vellore - 632 004. Tel. No: 0416-222 6988 ■ **Veraval**: Opp. Lohana Mahajan Ward, Satta Bazar, Veraval - 362 365. Tel. No: 2876-322 9000 ■ **Warangal**: F-13, 1st Floor, BVSS Mayuri Complex, Opp. Public Garden, Lashkar Bazar, Hanamkonda, Warangal - 505 001. Tel. No: 0870-320 2063 ■ **Yamunanagar**: 1124 - B/R Model Town Yamunanagar Haryana Yamuna Nagar - 135 001. Tel. No: 1732316880 316 770.

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